

COVER PAGE

The following “OM Marketing Materials” relate to the Amended and Restated Offering Memorandum of Metropointe Mortgage Investment Corporation dated March 27, 2025 for the sale of Class “B” Preferred Non-Voting Shares.

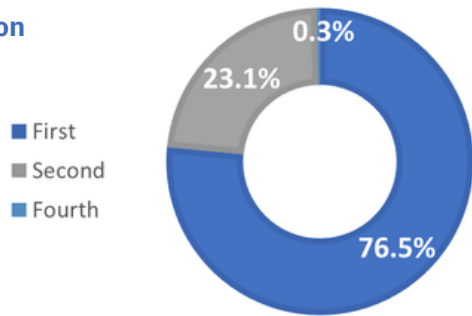
Portfolio Overview

Metropointe Mortgage Investment Corporation's expansive portfolio boasts an impressive size of \$80.35 million, a testament to our strategic growth and investment acumen. It comprises 73 well-vetted mortgages, each carrying an average value of \$1,135,105.

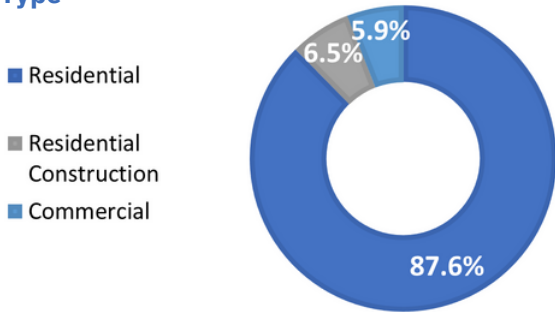
Diverse Mortgage Types

Our robust mortgage portfolio showcases a rich diversity in property types, carefully selected to enhance stability and drive profitability.

Position



Type



Risk Management & Policy

While the inherent security of real estate mortgages is a key advantage, we don't overlook the potential risks associated with market fluctuations. Metropointe has implemented a comprehensive risk management strategy, designed to insulate our investments from market downturns:

Portfolio	
Total Portfolio Size	\$80.35 million
Weighted Average Loan to Value	66%
Number of Mortgages	73
Average Mortgage Size	\$1,135,105

	Number of Mortgages	Dollar Amount	Percentage of Portfolio	Weighted Average Interest Rate
Position				
First	38	\$61,492,342	76.5%	11.12%
Second	34	\$18,585,418	23.1%	11.35%
Fourth	1	\$275,303	0.3%	13.99%
Total	73	\$80,353,063	100%	11.27%
Type				
Residential	65	\$70,408,063	87.6%	11.08%
Residential Construction	2	\$5,187,500	6.5%	16.24%
Commercial	6	\$4,757,500	5.9%	11.03%
Total	73	\$80,353,063	100%	11.27%

- **Rigorous Due Diligence:** Every mortgage is subjected to an independent appraisal prior to funding.
- **Strict Enforcement:** We uphold stringent procedures to enforce compliance with borrowing terms.
- **In-Depth Renewal Analysis:** Each mortgage renewal is accompanied by a detailed review, ensuring continuous alignment with our risk management strategy.
- **Policy Adherence:** Our underwriting process adheres to a rigorous risk policy and procedures manual.
- **Legal Consultation:** We are not hesitant to seek third-party legal advice when circumstances call for it.

Historical Performance

Metropointe's consistent record of stable returns speaks volumes about our proficiency and meticulousness. All return and distribution results are after deduction of Administrative Fees.

In addition to Non-Registered personal/corporate accounts, investments can be held in RRSP, TFSA, FHSA, RRIF, RESP, LIRA, and LIRSP.

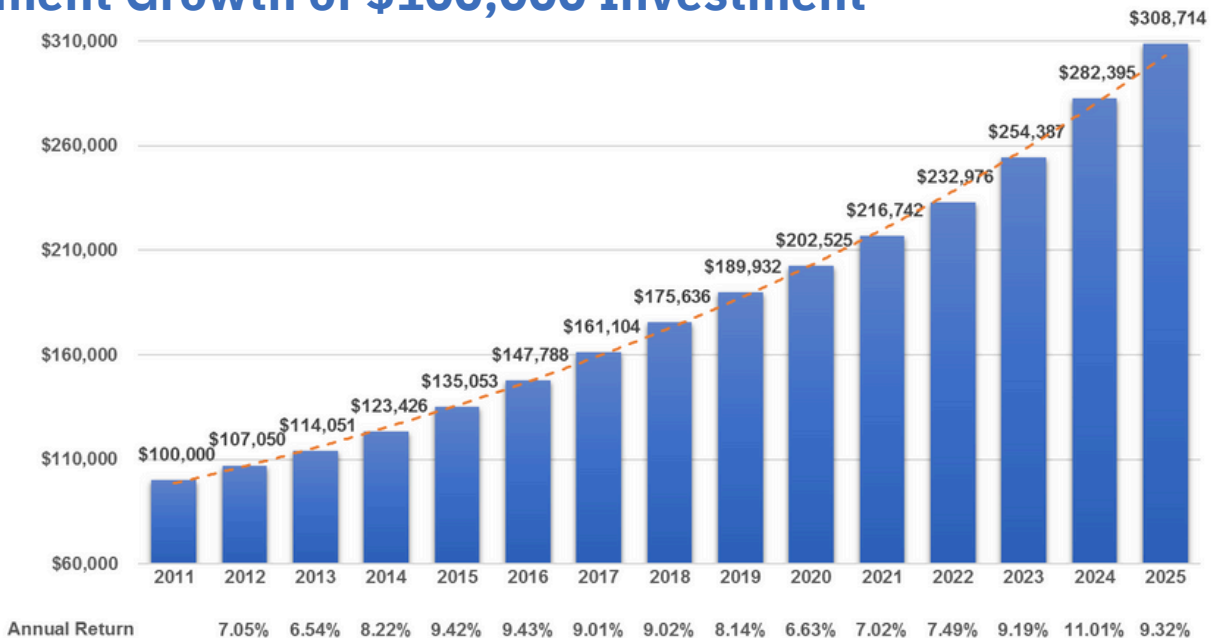
Our Leadership Pillars

Our experienced management team, comprising of CPA's and a senior mortgage underwriter along with the assistance of an advisory board, blend their industry wisdom to fuel Metropointe's strategic growth and direction. To learn more about Metropointe's management team, please visit the 'Team' section on our website.

Dividends					
				2025 Actual	2024 Actual
Annual (Compounded)				9.32%	11.01%
	Q1 2026	Q4 2025	Q3 2025	Q2 2025	Q1 2025
Declared Quarterly (Annualized, Non-Compounded)	8.07%	8.61%	8.81%	9.17%	9.45%

Security Description	
Name	Metropointe Mortgage Investment Corp. Class B Preferred Non-Voting Shares
Structure	Mortgage Investment Corporation (MIC)
Par Value	\$1.00
Dividends	Paid monthly in cash or reinvested
Eligibility	Cash, RRSP, RRIF, TFSA, FHSA, RESP, LIRA, LIRSP

Investment Growth of \$100,000 Investment



DISCLAIMER AND RISK FACTORS

This fact sheet should be read in conjunction with the amended and restated offering memorandum dated March 27, 2025 for the sale of preferred shares (the "**Preferred Shares**") available at www.sedarplus.ca (the "**Offering Memorandum**"), including the risk factors identified therein. Risk factors include the marketability of the Preferred Shares; the fact that the Preferred Shares are not insured; availability of prospectus exemptions; availability of redemptions; the speculative nature of the investment; income tax designation; absence of voting rights; no guaranteed return; dilution; the possibility of a less than full offering; conflicts of interest; natural disasters, terrorist attacks or a public health crisis; reliance on management; nature of mortgage backed investments; availability of mortgage investments; renewal of mortgages; composition of the mortgage portfolio; competition risk; cyber-security risk; impact of changes in legislation; legal, regulatory and tax dispute risk; borrowing risk; subordinate and non-conventional financing risk; risk of liability under environmental protection legislation and tax risks. Prospective investors should read the Offering Memorandum in its entirety and consult with their own professional advisors to ascertain and assess the income tax, legal, risks and other aspects of their investment. There is no guarantee of performance and past or projected performance is not indicative of future results.

No securities regulatory authority has assessed the merits of, or expressed an opinion about the information contained in this document or the Offering Memorandum. The Preferred Shares will only be offered and sold in such jurisdictions where they may be lawfully offered for sale and, in such jurisdictions, only by persons permitted to sell such Preferred Shares. The Preferred Shares may only be sold to prospective investors who reside in certain provinces of Canada and who meet certain eligibility criteria on a basis which is exempt from the prospectus requirements of applicable Canadian securities laws. The Preferred Shares have not been and will not be registered under the United States Securities Act of 1933, as amended, and subject to certain exceptions, may not be offered or sold in the United States.

PURCHASERS' RIGHTS

Securities legislation in certain of the Canadian provinces provides purchasers of securities, or requires purchasers of securities to be provided with, in addition to any other rights they may have at law, a remedy for damages or rescission, or both, where the Offering Memorandum any amendment to it and, in some cases, advertising and sales literature used in connection therewith contains a misrepresentation. The term "**misrepresentation**" is generally defined under applicable securities legislation as an untrue statement of a material fact or an omission to state a material fact that is required to be stated or that is necessary to make a statement not misleading in light of the circumstances in which it was made. A "**material fact**" is generally defined under applicable securities legislation as a fact that would reasonably be expected to have a significant effect on the market price or value of the offered securities.

These remedies, or notice with respect thereto, must be exercised, or delivered, as the case may be, by the purchaser within the time limits prescribed by the applicable provisions of the provincial securities legislation. The following is a summary only and purchasers are encouraged to review the comprehensive disclosure on their rights as detailed in the Offering Memorandum. Purchasers should also refer to the applicable securities legislation for the complete text of these rights or consult with a legal adviser.

The rights of action and rescission described below are in addition to, and without derogation from, any right or remedy available at law to the purchaser and are subject to the defences contained in those laws.

In British Columbia, Alberta, and Québec, investors relying on the offering memorandum exemption in section 2.9 of NI 45-106 can sue if there is a misrepresentation in the Offering Memorandum. In British Columbia and Alberta, investors have the right to cancel their agreement to buy the securities or sue for damages against the issuer, its directors, and any person who signed the Offering Memorandum. This right is available whether or not the investor relied on the misrepresentation, though defendants can argue that the investor knew of the misrepresentation. Actions for cancellation must be initiated within 180 days of the transaction, and actions for damages within the earlier of 180 days after discovering the cause or three years after the transaction. In Québec, investors can sue for damages against the issuer, similar persons, experts, dealers, and signatories of the Offering Memorandum, or seek rescission of the purchase contract or price revision. Defendants can defend by proving the investor's knowledge of the misrepresentation or, in damages actions (except against the issuer), that they acted prudently and diligently. Actions for rescission or price revision must be commenced within three years of purchase, and for damages, within the earlier of three years after discovering the cause or five years from the Offering Memorandum filing. In Ontario, if an Offering Memorandum contains a misrepresentation at the time of purchase, the purchaser has a right to sue the issuer and selling security holder for damages or rescission, regardless of reliance on the misrepresentation. Defences available include proving that the purchaser knew of the misrepresentation, that the damages do not represent depreciation due to the misrepresentation, and for forward-looking information, that reasonable cautionary language was included, and there was a reasonable basis for the projections. The amount recoverable cannot exceed the purchase price. Actions must be commenced within 180 days for rescission and within the earlier of 180 days after knowledge of the facts or three years after the transaction for damages. In Manitoba, if an Offering Memorandum contains a misrepresentation, the purchaser is deemed to have relied on it and can sue the issuer, its directors, and signatories for damages, or seek rescission against the issuer. Defences include proving the purchaser knew of the misrepresentation, that damages do not represent depreciation due to the misrepresentation, and the misrepresentation was not based on information provided by the issuer. The amount recoverable is capped at the purchase price. Additionally, purchasers can sue for not receiving the Offering Memorandum in time or rescind the contract within two days of signing. Actions must be commenced within 180 days for rescission and within the earlier of 180 days after knowledge of the facts or two years

after the transaction for other actions. For forward-looking information, defences include proving reasonable cautionary language and a reasonable basis for the projections. In Newfoundland and Labrador, purchasers have rights to pursue damages or rescission if an offering memorandum contains misrepresentations. Liability extends to the issuer, directors, and signatories. Defenses include proving the purchaser's awareness of the misrepresentation or the inclusion of reasonable cautionary language in forward-looking information. Actions for damages must be brought within 180 days of the purchaser's knowledge of the misrepresentation, or within three years from the transaction date. In New Brunswick, purchasers have rights to damages or rescission for misrepresentations in offering memoranda. Liability includes the issuer, selling security holders, directors, and signatories. Defenses include proving the purchaser's awareness of the misrepresentation or timely withdrawal of consent upon discovering the misrepresentation. Actions for damages must be brought within one year of the purchaser's knowledge of the misrepresentation, or within six years from the transaction date. In Nova Scotia, purchasers with rights to damages or rescission for misrepresentations in offering memoranda. Liability may involve the issuer, directors, and signatories. Defenses include proving the purchaser's awareness of the misrepresentation or timely withdrawal of consent upon discovering the misrepresentation. Actions for damages must be brought within 180 days of the purchaser's knowledge of the misrepresentation, or within three years from the transaction date. In Prince Edward Island, purchasers have rights to damages or rescission if an offering memorandum contains misrepresentations. Liability may involve the issuer, directors, and signatories. Defenses include proving the purchaser's awareness of the misrepresentation or timely withdrawal of consent upon discovering the misrepresentation. Actions for damages must be brought within 180 days of the purchaser's knowledge of the misrepresentation, or within three years from the transaction date. In Saskatchewan, purchasers can seek damages or rescission for misrepresentations in offering memoranda. Liability extends to the issuer, promoters, directors, and signatories. Defenses include proving the purchaser's awareness of the misrepresentation, inclusion of reasonable cautionary language in forward-looking information, or timely withdrawal of consent upon discovering the misrepresentation. Actions for damages must be brought within one year of the purchaser's knowledge of the misrepresentation, or within six years from the transaction date.

Contractual Rights of Action in the Event of a Misrepresentation

In British Columbia, Alberta, and Québec, where there is reliance on the exemption from the prospectus requirements contained in section 2.3 of National Instrument 45-106 – Prospectus Exemptions, securities legislation does not provide or require an issuer to provide to purchasers resident in these jurisdictions any rights of action in circumstances where an offering memorandum contains a misrepresentation. Metropointe hereby grants to such purchasers in these provinces the contractual right to sue for cancelling the purchase agreement or claiming damages due to misrepresentation. This right applies regardless of whether reliance on the misrepresentation occurred. Damages are capped at the purchase price minus any non-depreciation damages, and actions must be initiated within 180 days of signing the agreement to purchase the securities or discovering the misrepresentation, with a maximum period of three years after signing.