LENDWORTH

Unlocking Stable Returns Through Canadian Mortgage Investments

Discover a compelling alternative investment opportunity in Ontario's thriving real estate market. Lendworth MIC offers institutional-quality mortgage investments with targeted annual returns of 8-12%, combining attractive yields with conservative risk management.

Lendworth MIC is not registered as a securities dealer or advisor in Canada, nor with the Ontario Securities Commission (OSC). The information provided here is intended solely for general informational purposes and should not be interpreted as an invitation to buy or sell securities. If you are seeking personalized investment guidance, kindly seek advice from a qualified financial professional.

LENDWORTH

- [ ] 9% targeted annual returns through diversified mortgage portfolios secured by Ontario real estate assets
- [ ] Alternative mortgage solutions serving creditworthy borrowers who fall outside traditional bank criteria, creating opportunity in an underserved market segment
- [ ] Lendworth bridges the gap between traditional banking and private lending — providing borrowers with speed, flexibility, and access.

the opportunity

Opportunity

Monthly interest payments credited directly to your bank account.

Return on Investment

$50M targeted capital raise

8-12% taregeted annual return

Contribution

$25k minimum investment contribution

LENDWORTH

Superior Returns

Targeted annual returns of 9%, significantly outperforming traditional fixed income investments like bonds and GICs in today's market environment.

Conservative Lending

Loan-to-value (LTV) ratios capped under 70% provide substantial equity cushion, protecting your capital even in market downturns.

Ontario Real Estate Access

Gain exposure to Ontario's robust real estate market through a professionally managed Mortgage Investment Corporation (MIC) structure.

- **High-Yield Mortgage Focus**

  Specialize in short-term, high-yield mortgages including bridge loans, renovation financing, and small commercial loans typically ranging from 6 to 12 months.

- **Strict Underwriting Standards**

  Rigorous due diligence process with LTV limits under 70% ensures substantial equity protection and minimizes default risk across all investments.

- **Portfolio Diversification**

  Diversified loan portfolio across residential, commercial, and mixed-use properties with varied borrower profiles to reduce concentration risk.

- **Active Risk Management**

  Continuous monitoring and management by experienced mortgage professionals with deep expertise in credit analysis and Ontario real estate markets.

why invest with lendworth?

LENDWORTH

A Tax-Efficient Investment Vehicle

A MIC pools investor capital to originate short-term, secured mortgages on real property. By lending to creditworthy borrowers often underserved by traditional banks, MICs generate steady income streams.

MICs distribute 100% of net income as dividends, offering tax-efficient cash flow to investors. Unlike REITs focused on property ownership, private MICs like Lendworth prioritize stable dividend returns without exposure to asset price volatility.

01

Capital Pooling

Investors contribute funds to the MIC

02

Mortgage Origination

MIC originates secured loans on real estate

03

Interest Collection

Borrowers pay interest on mortgage loans

04

Dividend Distibution

Net income distributed to investors as dividends

what is a mortgage investment corporation?

LENDWORTH

Canadian Market Size:

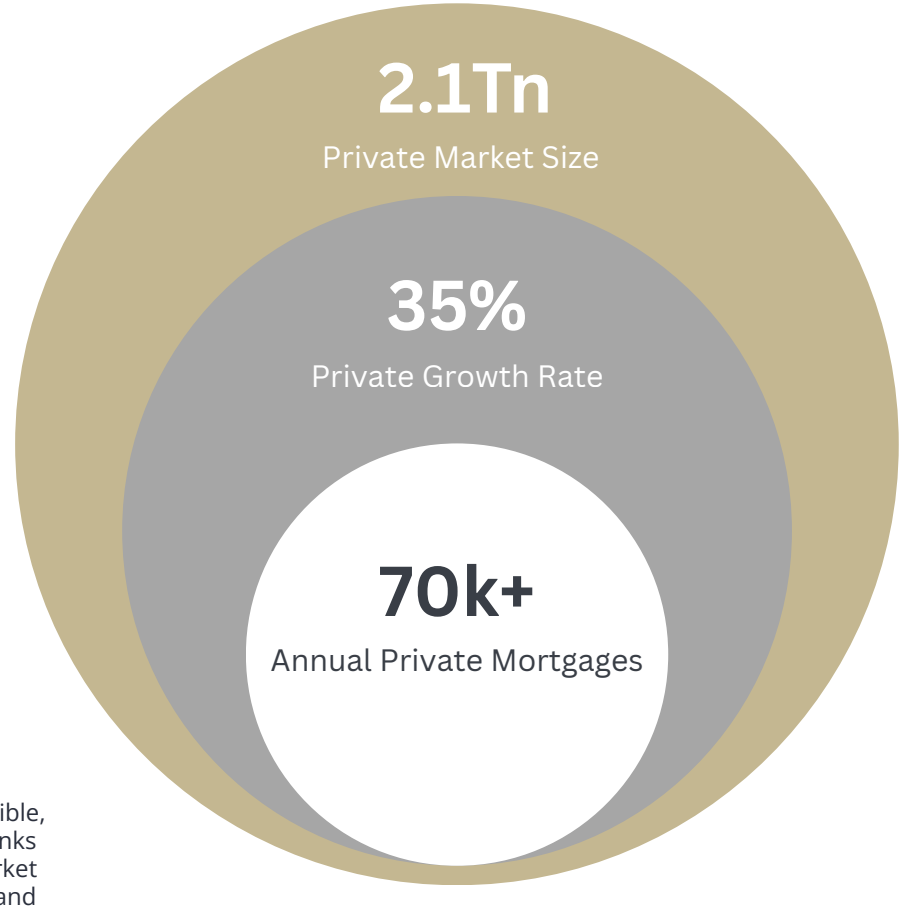
$2.1Tn — Canadian residential mortgage market value according to Statistics Canada

Growth Rate:

35% — Private lending segment expanding rapidly year-over-year

Annual Deals:

70k+ — Private mortgage transactions in Ontario annually



01

Maket Drivers

- Tighter bank regulations
- Rising interest rates creating refinancing challenges
- Increased demand for alternative financing solutions
- Strong economic fundamentals supporting Ontario real estate

02

Our Market Position

MICs fill a critical gap by providing flexible, short-term financing solutions that banks cannot offer. Ontario's real estate market remains resilient with consistent demand for bridge loans, renovation financing, and second mortgages across residential and small commercial properties.

canadian mortgage market opportunity

LENDWORTH

Experience You Can Trust

Lendworth MIC is led by seasoned mortgage and credit experts with decades of combined experience and deep Ontario market knowledge. Our management team has successfully navigated multiple economic cycles while delivering consistent returns to investors.

We maintain transparent reporting and regular investor communications to build lasting trust and confidence. Our commitment to excellence is reflected in our track record of preserving capital while generating attractive risk-adjusted returns in all market conditions.

Industry Credentials

Licensed mortgage professionals with advanced certifications and regulatory compliance expertise

Strong Relationships

Extensive network of mortgage brokers, real estate professionals, and legal advisors across Ontario

Proven Track Record

Consistent delivery of targeted returns while maintaining conservative lending practices and capital preservation

proven management team

LENDWORTH

How to invest with Lendworth Mortgage Investment Corporation

Review Investment Details

Access our comprehensive offering memorandum outlining investment terms, minimum thresholds, and subscription requirements. Understand the opportunity fully before proceeding.

Fund Your Investment

Transfer funds according to subscription instructions. We accommodate various investment structures including personal, corporate, and registered accounts where eligible.

Receive Ongoing Updates

Benefit from transparent performance reporting, regular portfolio updates, and dedicated investor support throughout your medium to long-term investment horizon aligned with mortgage terms.

Regulatory Compliance: Lendworth MIC maintains rigorous compliance with all applicable Ontario securities regulations and investor protection requirements, ensuring your investment is managed to the highest standards.

Ready to Get Started?

Contact Lendworth MIC today to learn more about this compelling investment opportunity and start your journey toward stable, high-yield returns backed by Ontario real estate. Our team is ready to answer your questions and guide you through the investment process.

invest in secure, high yield canadian mortgages

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