

RiverRock Mortgage Investment Corporation

Overview

The RiverRock Mortgage Investment Corporation has entered into an agreement with Ninepoint Partners LP ("Ninepoint") pursuant to which Ninepoint will distribute the Class N and Class F Non-Voting Common Shares offered hereunder.

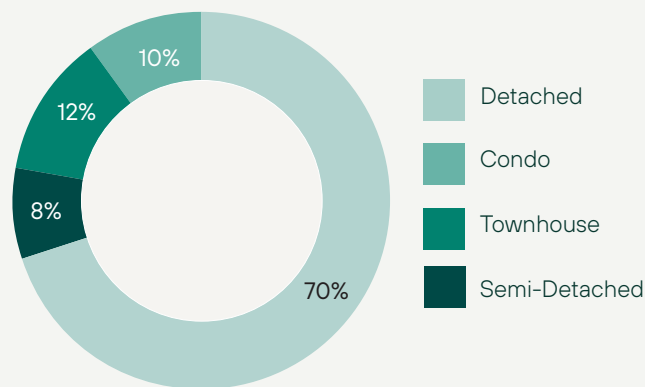
RiverRock Mortgage Investment Corporation (MIC)

5 REASONS TO CONSIDER

1. Better Liquidity

- **Typically short term loans of 12 months or less** allow borrower turnover and resetting of terms to accommodate changing market conditions.
- **Max 80% LTV** on readily marketable urban/suburban real estate, which is more liquid than commercial real estate.

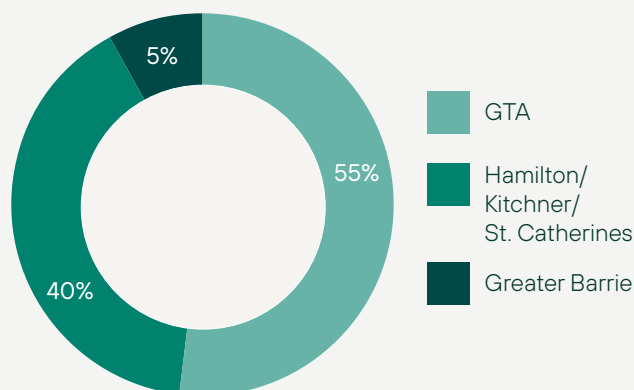
TARGET PROPERTY TYPE



2. 100% Invested in Ontario Real Estate

- The portfolio is focused on mortgage loans in Ontario; one of the most lender-friendly provinces in the country.
- Ontario has the lowest number of mortgages in arrears vs other provinces*.

TARGET GEOGRAPHY



*Source: Canadian Bankers Association.

3. Attractive Yield

- **8.25% target yield*** (8.57% with dividend reinvestment plan 'DRIP') payable monthly or reinvested for additional units. NAV will be static at \$10.
- **Tax efficient** – RiverRock MIC is eligible for Registered accounts (RRSP, RRIF, RESP, TFSA). Since 2014, RiverRock has delivered:

Over \$230 million in residential loans	+	~500+ outstanding mortgages	+	Attractive yield uncorrelated to financial markets	=	10 years of consistent returns
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*Series F

4. Less Risky Than You Think



- ✓ **Access to First and Second mortgages:** Second mortgages can offer higher returns than first mortgages. RiverRock applies a structured investment and risk management process in the pursuit of first mortgage-like risk with second mortgage-like returns.
- ✓ **Works directly with borrowers** to bring loans back to current status.
- ✓ **Conservative loan sizes** based on property values appraised by third party, independent appraisers.
- ✓ **First Canadian Title Insurance** – all properties are insured and funded through FCT, mitigating risks of fraud, solicitor errors & omissions, and back taxes.

"MICs offer an effective way for retail investors to tap into the potentially lucrative mortgage market."

5. Experienced Management

- Nick Kyprianou, President and CEO of RiverRock Mortgage Corporation.
- Over 30 years of experience as a mortgage lender.
- 18 years leading Home Trust's mortgage portfolio from \$200 million to \$16 billion.
- Managed mortgage portfolios through multiple credit cycles.



Learn more about the RiverRock Mortgage Investment Corporation ninepoint.com/mic



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