

CORPORATE PRESENTATION

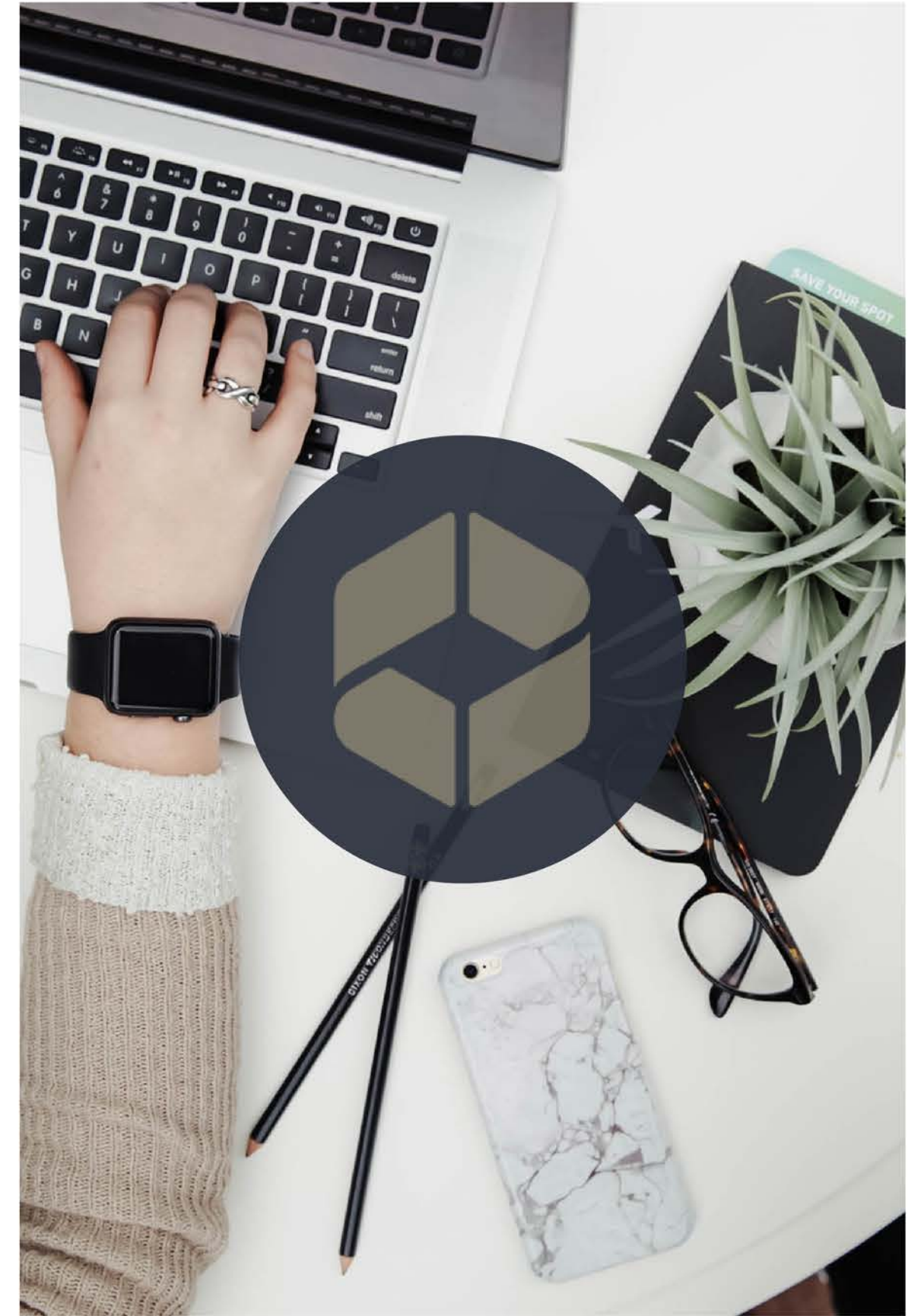
LENDWORTH MORTGAGE INVESTMENT CORPORATION

Lendworth 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.



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Introduction



Committed to delivering excellence, Lendworth is devoted to offering investors profitable opportunities that strike a balance between risk and reward. Drawing on our extensive experience in the mortgage and real estate market, we have the expertise to address diverse risk preferences and financial objectives. Whether you're in search of steady returns or pursuing higher yields, Lendworth is designed to meet your requirements.

Steve Massaroni

Chief Operating Officer





About Lendworth

Welcome to Lendworth, a premier mortgage investment corporation nestled in the vibrant city of Vaughan, Ontario. At Lendworth, we take pride in being a trusted name in the world of mortgage investments, offering a comprehensive portfolio of diversified residential and commercial mortgages in both first and second positions, along with the potential in added security of real property investments.



**Fully
Compliant**



**Diverse
Fund**



**Risk
Mitigation**



**Efficient
Process**

Vision and Mission



Vision:

Lendworth envisions steady growth as a dynamic force in residential and commercial mortgage investments. Our vision is to combine stability and adaptability, becoming a trusted partner for investors seeking consistent returns in an ever-changing real estate landscape.

Mission:

01

Empower Homeownership: Facilitate accessible mortgage solutions, enabling individuals and businesses to achieve their real estate goals.

02

Ensure Financial Stability: Maintain prudent financial practices, safeguarding investments, and delivering consistent returns to our stakeholders.

03

Drive Market Innovation: Continuously adapt and diversify our portfolio to capitalize on emerging opportunities in the mortgage investment sector.

Private Mortgage Market

- 01 In a span of two years, the monetary worth of private mortgages facilitated by mortgage brokers in Ontario surged by 72%, ascending from \$13 billion to reach \$22.4 billion. *Source: FSRAO*
- 02 The portion of the overall Canadian mortgage market held by Mortgage Investment Corporations remained relatively constant, constituting around 1% to 2% of the total outstanding Canadian mortgages. *Source: CMHC*
- 03 Mortgage Investment Corporations persist as the most rapidly expanding sector within the mortgage market.
- 04 Mortgage Investment Corporations specialize in investing in mortgages rather than real estate, offering investors a degree of exposure to the housing market while avoiding the risks associated with owning physical properties.
- 05 As banks tighten their lending criteria, Canadians are increasingly seeking mortgages from private lenders, creating a favorable environment for potential investors.
- 06 Even in the face of the uncertainty brought about by the COVID-19 pandemic, Mortgage Investment Corporations (MICs) demonstrated a noteworthy degree of resilience.





Private Mortgage Borrower

- 01 Individuals looking for short-term financing to support property acquisitions or renovation endeavors, particularly real estate investors.
- 02 Self-employed individuals who may have difficulty proving their income through traditional methods. Homeowners who need access to equity in their property.
- 03 Borrowers who need quick access to financing, as private mortgage lending can often be approved and funded more quickly than traditional lending.
- 04 New immigrants with limited credit history in Canada who may benefit from private mortgages. These borrowers may have difficulty obtaining financing from traditional sources because they may not have established enough credit history.
- 05 Private lenders offer an option to consolidate high-interest debt like credit cards or personal loans into a single, lower-interest loan. Borrowers with past financial challenges may choose private lenders to resolve outstanding debts or judgments.

Risk Mitigation Strategy

- 01 We solely collaborate with licensed mortgage agents and brokers, following a stringent application procedure. Our applicants are obligated to provide a comprehensive application along with their credit bureau information, which is subject to meticulous evaluation by our proficient underwriting department.
- 02 To ensure accurate evaluations of fair market value, we partner with a handpicked selection of appraisers from our authorized roster. Property assessments are required to be conducted within a 30-day window to maintain currency.
- 03 Every mortgage necessitates approval from at least two signing officers. Our emphasis lies in identifying potential first and second mortgage prospects within properties of strong market desirability, all while adhering to a maximum portfolio loan-to-value ratio of 85%.
- 04 We work with a carefully chosen team of real estate and legal professionals to ensure immediate and cost-effective services, in the event of a default.
- 05 Our mortgages have a one-year term and are renewable or payable upon maturity, providing the opportunity to secure new mortgages in accordance with current market conditions.

Default Policy:

- In the event of an NSF cheque, we promptly contact the borrower and require payment within 24 hours or at management discretion, via cash, certified cheque, bank draft, or money order.
- If the borrower fails to respond or remedy the situation within 15 business days or at management discretion, we send a Demand Letter via registered mail, outlining the necessary actions required to bring the account to good standing status.
- If payment remains outstanding after 35 days or at the discretion of management, we initiate legal proceedings.
- As a last resort, we may take control of the property and sell it on the open market through a licensed real estate professional.



Our Fundamentals

01

Core Competance

Lendworth excels in core competencies with our executive team boasting extensive experience in real estate, mortgage finance, and law. Our years of expertise are bolstered by rigorous compliance, ensuring clients receive top-notch guidance and services in these crucial domains.

02

Collaboration

Lendworth collaborates with Royal Canadian Asset Management, an esteemed partnership aimed at providing meticulous management for Lendworth's Mortgage Fund. This alliance combines expertise and resources to optimize investor outcomes.

03

Conservative Outlook

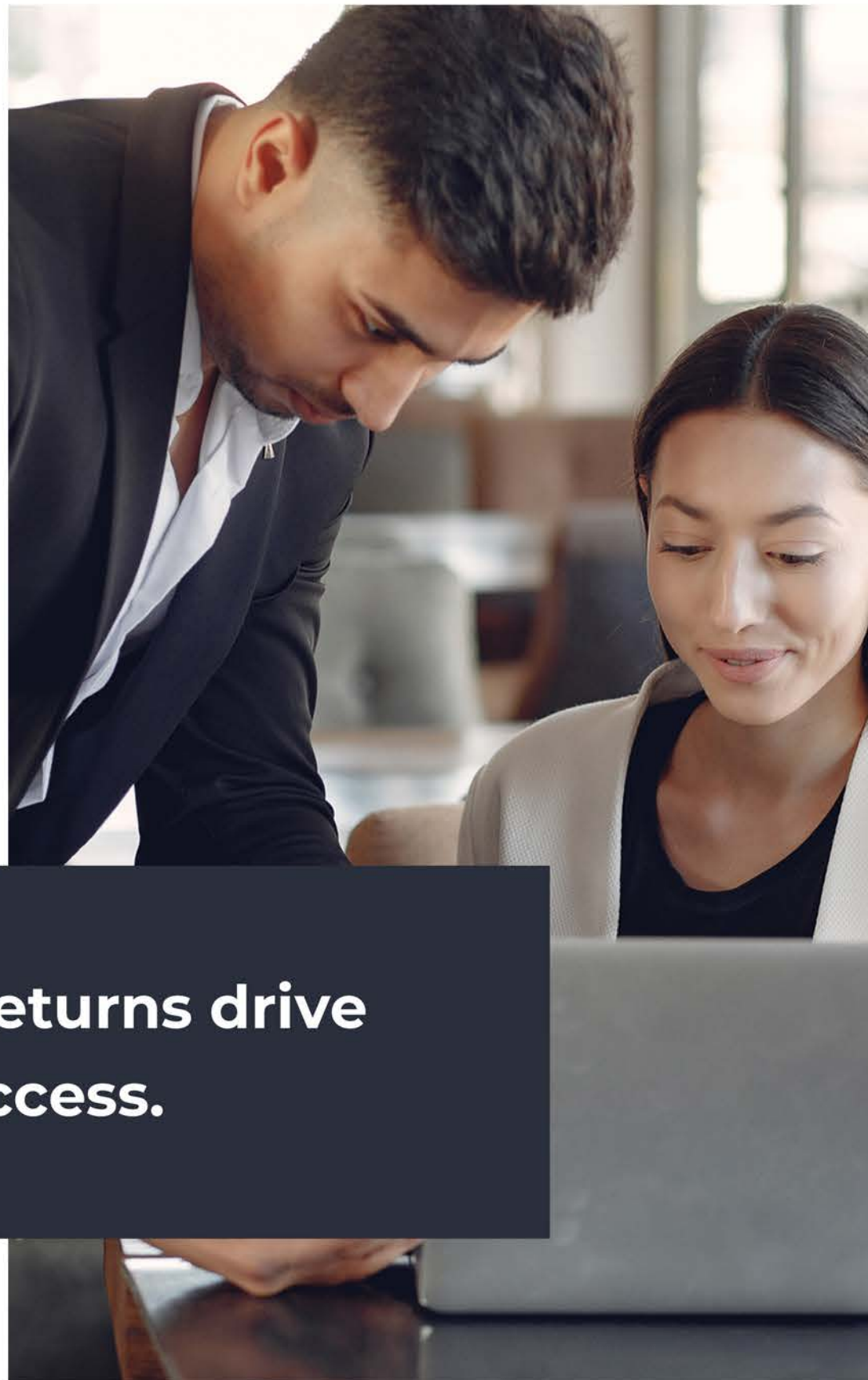
Lendworth maintains a conservative outlook by rigorously applying algorithms in our underwriting processes to ensure long-term stability. Our commitment to prudent risk management underscores our dedication to safeguarding investor interests.

Our Solutions

Lendworth offers comprehensive solutions as a mortgage originator. We create exceptional investment opportunities for our shareholders while providing impeccable asset management services. Our commitment to excellence ensures financial success and well-being for our clients.



Your investment returns drive our company's success.



01 Mortgage Originations

Lendworth specializes in mortgage origination for residential and commercial properties, emphasizing conservative underwriting and robust risk mitigation strategies.

02 Investment Opportunities

Lendworth provides shareholders stability in mortgage investments with attractive returns and monthly distributions, offering lucrative opportunities in the market.

03 Asset Management

Lendworth provides secure asset management for investor funds, ensuring audited financials and complete transparency in our operations.

Executive Team



Domenic Grossi

Partner

Domenic Grossi, CEO, brings a wealth of experience in real estate and finance, fusing these strengths to lead strategic growth and development.

@domenic



Davide Di Iulio

Partner

Davide Di Iulio, a legal expert, serves as Chief Compliance Officer, safeguarding legal and ethical compliance across the company's activities.

@davide



Sam Peluso

Partner

Sam Peluso, a banking professional, assumes the role of Chief Financial Officer, overseeing financial strategies and maintaining fiscal soundness within the organization.

@sam



Steve Massaroni

Partner

Steve Massaroni: As COO, leverages extensive real estate expertise in property development, investments, and operational excellence within the industry.

@steve

Sustainable Growth

We prioritize sustainable growth, adopting a conservative approach to seek opportunities that benefit shareholders. Our expertise in real estate, mortgage financing, and law provides us with a competitive advantage when identifying prime positions for our investors.

”

Domenic Grossi

Chief Executive Officer



Targeted Returns



Lendworth Mortgage Investment Corporation operates with a strong commitment to conservative and meticulous practices, exemplifying exceptional underwriting standards and default protocols. The cornerstone of our business achievement lies in delivering robust returns to our investors, with our primary aim being to achieve annual target returns of 8-9%.

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Target 8-9%
Annualized Return



Forward Looking Statement



Lendworth Mortgage Investment Corporation, as a non-private issuer not registered with the Ontario Securities Commission (OSC), emphasizes that:

We neither guarantee nor imply any specific returns on investments. Mortgage-related investments carry inherent risks, and the possibility exists that investors may lose some or all of their capital.

Market fluctuations, economic conditions, and other variables can impact investment performance. We strongly advise consulting with a financial advisor before considering our investment opportunities.



Diverse Portfolio



Balanced Fund

Lendworth diversifies its Toronto-area portfolio with a mix of first and second mortgages, spanning both commercial and residential properties.



Underwriting

Lendworth's management, seasoned in mortgages and real estate, closely examines underwriting to enhance risk mitigation.



Our Asset Manager

Lendworth has enlisted the services of Royal Canadian Asset Management to oversee its back-office operations. Established in 2013, Royal Canadian Asset Management manages a substantial portfolio of assets, surpassing \$100 million. Their experienced team brings a wealth of knowledge in underwriting and compliance, providing a strong backbone for our operations. Royal Canadian delivers Lendworth a comprehensive back-office support system to streamline mortgage administration efficiently. Moreover, Royal Canadian holds the necessary licensing as a mortgage administrator in the Province of Ontario.



www.lendworth.ca



100+ YEARS

COLLECTIVE EXPERIENCE FROM
THE LEADERSHIP TEAM

\$100+ MILLION

IN ASSETS UNDER MANAGEMENT

1000's MORTGAGES

ADMINISTERED TO DATE

Royal Canadian Asset Management

Mortgage Administrator Licence #12846



Massimo Giovanetti

President

Massimo Giovannetti, President and Director at Virgin Venture Capital Corp. since 2002, is also involved in real estate development. In 2013, he founded Royal Canadian Asset Management, managing a \$28 million portfolio.



Angelo Grossi

Executive Vice President

Angelo Grossi, ex-CEO of Canadian Underwriting Services Limited (1979-2010), sold it in 2010 and retired in 2016. He now manages 100+ properties and 300 mortgages with Royal Canadian Asset Management.



Rick Petrie

Director

Rick Petrie, with 25 years in financial services, excels in residential and commercial mortgages and wealth management. He leads 300+ Mortgage Agents, offering innovative solutions, benefiting the Royal Canadian Mortgage Investment Corporation.



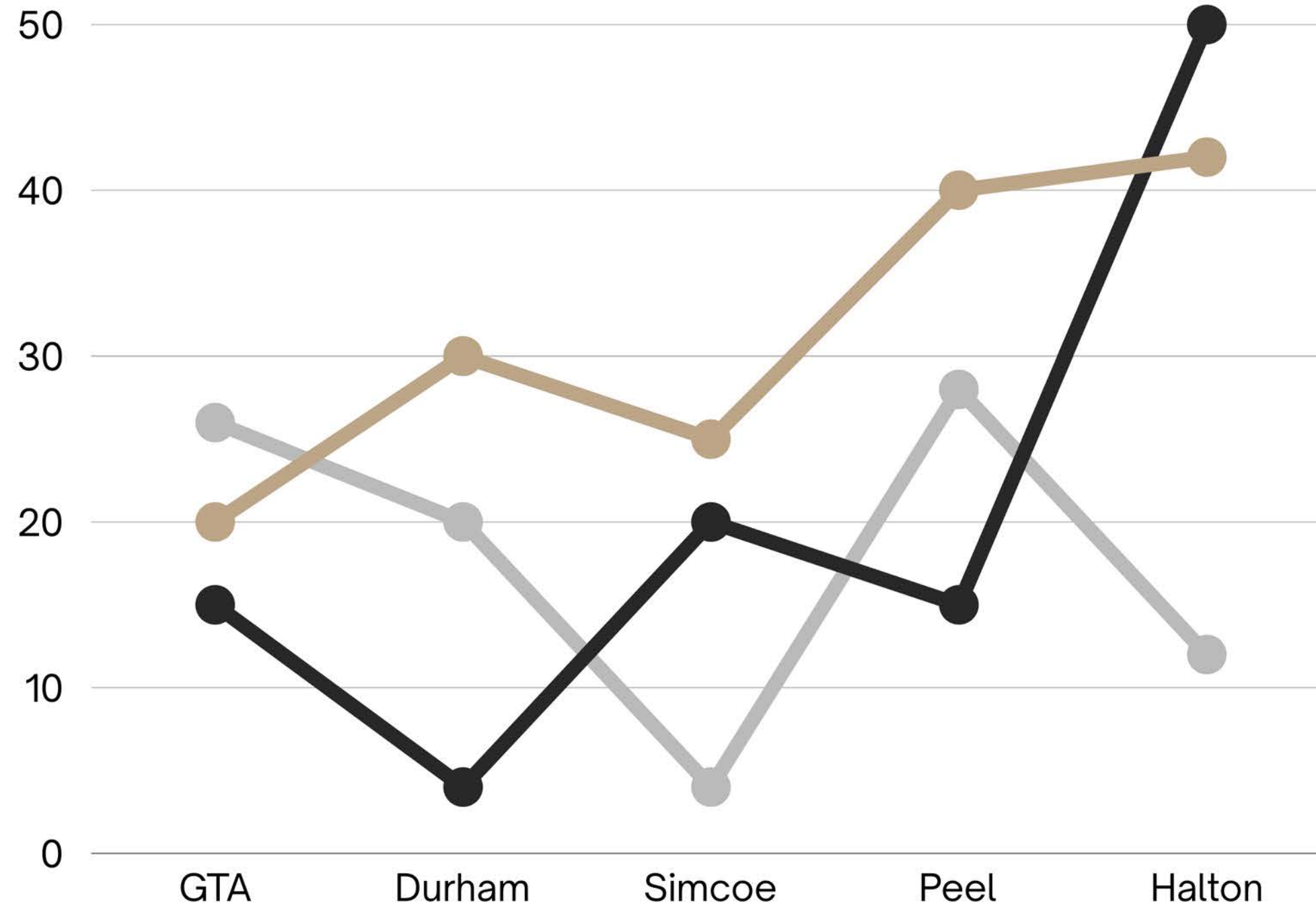
Colleen Adams

Director

Colleen Adams, with 30+ years in finance, held pivotal roles at Bank of Montreal, Davis & Henderson, and Xceed Mortgage, driving sales and efficiency. She achieved CSC, CFP, MBA, and founded STEVLOC Management Inc., an Exempt Market Dealer.

Led by industry veterans, Royal Canadian Asset Management team combines decades of financial and real estate experience, ensuring strategic direction and excellence in mortgage investment services.

Lending Areas



Royal Canadian Mortgage Investment Corporation Sample Portfolio

01

Lending Areas Primarily GTA
Max Lending Value 85% of Portfolio
Max Mortgage Amount 10% of Portfolio

02

Effective August 1st 2023

Avg. Interest Rate 11.81%
Avg. Mortgage Amount \$222,834.69
Avg. Lending Value 63.23%
Portfolio Holding %
1st Mtg. 28.61%
2nd Mtg. 71.39%

www.lendworth.ca

Our Network

Lendworth maintains a collaborative network to ensure competence and stability, benefiting both shareholders and borrowers. We've partnered with multiple companies to ensure full compliance.



METRICS GROUP

The Metrics Group includes Metrics Realty and Metrics Communities, all fully licensed and insured with their respective RECO and TARION designations.



ROYAL CANADIAN AM

Founded in 2013, Royal Canadian Asset Management is a foremost mortgage asset management corporation, managing over \$100 million in assets with the trust of 300+ private investors.



OLYMPIA TRUST

Olympia Trust Company founded in 1996 to offer the business community a superior alternative to the traditional products and services provided by major trust companies, banks and insurance companies.



TD BANK

As a top 10 North American bank, TD aims to stand out from its peers by having a differentiated brand – anchored in our proven business model, and rooted in a desire to give our communities.



LENDESK

Lendesk enables mortgage professionals with a complete end to end digital mortgage solution, the best of its kind in the Canadian Mortgage industry.



BANK OF MONTREAL

BMO, a leading Canadian bank, is committed to delivering outstanding financial services. Our dedicated team strives to meet diverse customer needs nationwide.

Contact Us

We appreciate your time reviewing our presentation and eagerly anticipate addressing your questions and sharing our insights.



Email

info@lendworth.ca



Phone

905-597-1225



Website

www.lendworth.ca



Location

10-8750 Jane Street, Vaughan