



Investment Summary

LENDWORTH MORTGAGE INVESTMENT CORPORATION
UPDATED AND RESTATED 2024

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Important Legal Disclaimer

This brochure is intended for general information purposes and is not a solicitation to purchase or an offer to sell securities. It does not serve as an inducement to enter into any contract or commitment. Any securities offerings will be conducted in accordance with relevant provincial securities offering documentation.

For those relying on specific exemptions, primarily involving family and friends and accredited investors, it's important to note that securities within the Private Capital Market are categorized as high-risk investments and are most suitable for qualified investors. Prior to making an investment, investors are advised to consult with their own financial advisors or lawyers for an evaluation of product suitability.

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Please be aware that no securities regulatory authority or regulator has evaluated the merits of the Shares offered in this Offering. It's crucial to understand that you may lose the entirety of your investment. Therefore, it is highly recommended that you seek counsel from your own legal and financial advisors regarding the comprehensive details of the Shares, the Offering, the Offering Memorandum, and the Subscription Agreement.

INVESTMENT OFFERING

Issuer	Lendworth Mortgage Investment Corporation
Security Offered	CAD \$ Class B Shares
Price Per Security	\$ 1.00
Minimum Security	CAD \$ 5,000.00 (5,000 Shares)
Maximum Subscription	CAD \$ 100,000,000.00 (100,000,000 Shares)
Eligible for Registered Plans	RRSP, TFSA, RRIF, Spousal RRSP

INVESTOR RETURNS

Investor Target Return	8% Annual Return on Investment
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INVESTMENT SUMMARY

Asset Type	1st & 2nd Mortgages - Primarily 2nd Mortgages
Distributions	Monthly
Distribution Taxation	Interest Income
Dividend Reinvestment	Available

FEE SCHEDULE

Mortgage Manager Administration Fee	2.00% per Annum, Paid Monthly
Early Redemption Fee \$200.00 Plus Redemption Terms	0-12 Months 2.00% 12-24 Months 1.00%

INVESTMENT HIGHLIGHTS

Lending Areas	Major City Centres in Ontario, Canada
Maximum Lending Value	85% LTV
Maximum Mortgage Amount	10% of Portfolio

INVESTMENT STRATEGY

- Our real estate investment portfolio is exclusively dedicated to high-demand properties, primarily in the Greater Toronto Area (GTA) and its surrounding regions. We predominantly focus on second mortgages and small commercial properties, offering interest-only mortgages typically with a one-year term.
- To ensure fair market assessments, we collaborate with a select group of appraisers from our approved list. Property appraisals must not exceed 30 days in age. Furthermore, all mortgage approvals require the endorsement of at least two signing officers, who are also our mortgage managers. Title insurance is a mandatory component for all our mortgages.
- We exclusively engage with licensed mortgage agents and brokers within the mortgage broker industry. Our dealings involve a carefully selected group of seasoned lawyers.
- One of our core principles is that each of our Principals invests alongside our shareholders, ensuring a shared interest in prudently managing the risks associated with the mortgages we choose to invest in.
- Our management philosophy prioritizes safeguarding our investors' capital while consistently delivering returns to our shareholders.

TYPICAL BORROWER

- Individuals who are self-employed
- Looking to consolidate debts and enhance their credit profile
- Bridge financing solutions
- New immigrants with limited credit history in Canada

USE OF PROCEEDS

The Company will utilize all proceeds from the Offering, net of the expenses outlined in "The Offering," for the acquisition of Authorized Investments, as detailed in the "Use of Proceeds" section.

INVESTMENT SUMMARY

RISK FACTORS

Interest Rate Fluctuations	Legislation Risks
Property Value Depreciation	Mortgage Default Risk
Regulatory Uncertainties	Concentration of lending within the GTA, Ontario market

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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INVESTOR RETURNS

- Investor Target Return 8% Annual Investor Target Return
(Subject to market conditions.)

INVESTMENT SUMMARY

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LENDWORTH ASSET MANAGEMENT

DOMENIC GROSSI - CHIEF EXECUTIVE OFFICER

With a two-decade tenure in the real estate industry, Domenic Grossi boasts profound expertise in both residential and commercial properties. His qualifications extend to property management, and he possesses a keen understanding of the intricacies of mortgage financing. Domenic holds the esteemed position of Broker of Record at Metrics Realty and Principal Broker at Metrics Financial. Additionally, he is a project manager and land developer for Metrics Communities with a Tarion Licence. Domenic further enhances his credentials with the completion of the Canadian Securities Course (CSC) and a wealth of industry-related experience.

DAVIDE DI IULIO - CHIEF COMPLIANCE OFFICER

Davide excelled during his undergraduate years at St. Michael's College, University of Toronto, boasting a nearly perfect 4.0 GPA and garnering acclaim for his outstanding performance in the American Studies program, earning the highest graduating average award. Subsequently, he pursued legal studies at Osgoode Hall Law School.

With over a decade of legal practice, Davide specializes in real estate development, finance, and mortgages, advising notable clients, including banks, credit unions, developers, contractors, family offices, and sovereign wealth funds on matters concerning Ontario real estate development and financing.

Davide's expertise knows no borders, as he has been a featured speaker at global seminars and presentations, delving into topics like Canadian real estate, investment strategies, and immigration. Remarkably, he offers legal services in three languages: English, Italian, and Spanish.

SAM PELUSO - CHIEF FINANCIAL OFFICER

With almost two decades of real estate experience, Sam Peluso boasts a diverse background, including a decade in real estate investing, 8 years in real estate sales, and a 12-year track record in private mortgage investments. He's a graduate of York University with a Bachelor of Science degree in Mathematics for Commerce and previously held a corporate banking role.

In 2014, he successfully completed the Canadian Securities Course with the OSC, and since 2016, he has held a real estate license with active memberships in RECO and CREA. Sam maintains a strong standing with FSRA and is a licensed mortgage agent in Ontario.

STEFANO MASSARONI - CHIEF OPERATING OFFICER

Steve Massaroni, a prominent figure in Toronto's real estate scene, boasts a 15-year leadership record. He specializes in prime properties, with a strong emphasis on land and development projects. Steve credits his triumph to extensive marketing, strategic partnerships, market expertise, a vast network, and a genuine passion for real estate. His reputation draws developers seeking to sell multi-unit projects in Ontario. Builders, architects, planners, and designers consult Steve pre-construction for his track record of success in crafting designs that resonate with the ideal buyers.

INVESTMENT SUMMARY

**ROYAL CANADIAN ASSET MANAGEMENT INC.
MORTGAGE ADMINISTRATOR LICENCE #12846**

MASSIMO GIOVANNETTI - PRESIDENT

Since September 2002, Massimo Giovannetti has held the positions of President and director at Virgin Venture Capital Corp., a private mortgage company. He also holds the role of president in several other companies, involved in real estate development and holdings.

In 2013, Royal Canadian Asset Management was founded, aiming to offer mortgage management services to mortgage investment corporations. Since its establishment, the portfolio has expanded to a valuation of \$28 million.

ANGELO GROSSI - EXECUTIVE VICE-PRESIDENT

From 1979, Angelo Grossi held the role of President and CEO at Canadian Underwriting Services Limited, growing it to Canada's second-largest insurance inspection firm. In 2010, he sold it to Real Matters. After retiring in early 2016, Angelo focused on expanding his real estate portfolio.

Today, he manages over 100 commercial and residential properties and a portfolio of 300 mortgages, working with Royal Canadian Asset Management as a Mortgage Manager.

RICK PETRIE - DIRECTOR

With 25 years of financial services expertise, Rick Petrie excels in residential and commercial mortgage lending, spanning lender products and wealth management. He's held managerial roles at National Trust Co., Bank of Nova Scotia, and XCEED Mortgage Corporation, leading over 300 Mortgage Agents, delivering innovative mortgage solutions. Rick's deep knowledge of mortgages, investment, and customer relationship management enhances the Royal Canadian Mortgage Investment Corporation team's multifaceted leadership.

COLLEEN ADAMS - DIRECTOR

With an impressive 30-year career in financial services, Colleen Adams held key positions at prestigious institutions like Bank of Montreal, Davis & Henderson, and Xceed Mortgage Corporation. She achieved remarkable sales growth and managed profitable cost centers. In the past 15 years, Colleen's dedication to learning is reflected in her accomplishments, including earning the Canadian Securities Course (CSC), attaining the Certified Financial Planner (CFP) designation, and obtaining an MBA degree. Colleen is also the founder of STEVLOC Management Inc., an Exempt Market Dealer.



Please feel free to reach out to one of our esteemed executive officers at Lendworth without any hesitation. Our dedicated team is readily available to provide you with comprehensive assistance and answers to any inquiries you may have regarding your mortgage investments. Your satisfaction is our top priority, and we are here to ensure your financial success.

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Location

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