

SPRING NEWSLETTER



20
25





Table of Contents

Message from the COO	03
RESCO News and Events – Nov 2024 to Jan 2025	04
Trip to Portugal	04
The Fortune Ball 2024	05
New Horizon 2024 1st Charity Bowling Tournament	05
Richmond Hill Community Food Bank	06
Caliber Mortgage's Gala 2025	06
Announcements	07
Your Investment with Us: Stay as Long as You Like!	07
RESCO investment products overview - holding period & redemption fee schedule	07 - 08
Contribution limit for TFSA and RRSP 2024	08
Keep Your Information Updated with RESCO	08
Portfolio At-a-Glance	09
RESCO Mortgage Investment Corporation	11
RESCO First Mortgage Fund LP	13

All financial data herein are as of Jan 31, 2025 unless otherwise noted.



Chris Cheng
Chief Operating Officer

RESCO Group of Funds
Since 2013

Message from the COO - Wisdom and Strategy: Investing in the Year of the Snake with RESCO Group of Funds

The Year of the Snake in the Chinese zodiac symbolizes wisdom, strategy, and transformation—qualities that align seamlessly with effective investing.

With its emphasis on patience, adaptability, and precision, this zodiac year offers valuable lessons for shaping resilient investment strategies. This is reflected in RESCO Group of Funds' philosophy.

Snake-Inspired Investment Lessons:

Patience and Timing: Just as snakes wait for the perfect moment to act, successful investors prioritize thoughtful research and strategic timing. Avoiding impulsive decisions ensures long-term stability.

Strategic Thinking: A well-diversified portfolio with balanced asset allocation mirrors the Snake's methodical nature. Reassessing financial goals and aligning them with consistent strategies is key.

Adaptability: Like the Snake shedding its skin, investors must adapt to evolving markets and embrace innovation, ensuring they stay ahead of economic shifts.

RESCO Group of Fund's Investment Strategy

RESCO MIC embodies the principles of the Snake Year by offering a secure, diversified, and reliable investment approach:

Real Estate Secured Investments: RESCO's portfolio is backed by tangible real estate assets, ensuring stability and peace of mind in volatile markets.

Consistent Rate of Returns: By prioritizing predictable, steady performance, RESCO helps investors achieve long-term financial goals with confidence.

Portfolio Diversification: RESCO mitigates risk by spreading investments across a range of properties, reducing overexposure to any single asset.

Peace of Mind: By aligning strategies with sound risk management and a focus on tangible assets, RESCO empowers investors to navigate uncertain times calmly and strategically.

Opportunities in the Year of the Snake

This year highlights the value of secure investments, particularly in real estate and hard assets. These align with RESCO's mission to deliver stability and growth, enabling investors to adapt while maintaining a consistent focus on results.

Conclusion

The Year of the Snake is an auspicious time to refine financial strategies with patience, adaptability, and precision. With RESCO Group of Funds, investors gain access to a philosophy rooted in security, consistent returns, and diversified growth—providing the foundation for long-term success. Embrace the wisdom of the Snake to transform your financial future.



RESCO News and Events

From Nov 2024 to Jan 2025

Trip to Portugal November 17-22, 2024

As part of RESCO’s Reward and Recognition Program, our directors, qualified investors, and advisors embarked on an inspiring trip to Portugal from November 17–22, 2024. This initiative celebrated their dedication and achievements, fostering a strong sense of camaraderie and shared purpose. The journey also provided valuable opportunities for networking and celebrating success while setting the stage for an even brighter future.

We extend our heartfelt thanks to everyone who took the time to complete the trip survey. According to our survey of everyone who attended the trip, the feedback has been overwhelmingly positive. Your insights are invaluable as we strive to continuously improve and elevate future trips. Stay tuned for future incentives offered by our Rewards and Recognition Program.”

Thank you to all who participated and shared your insights!



The Fortune Ball 2024 November 23, 2024

RESCO proudly participated as a Silver Sponsor at The Fortune Ball 2024 on November 23. This prestigious event brought together industry leaders and community supporters to celebrate success and give back to the community, with proceeds

supporting the Markham Stouffville Hospital. Our involvement underscored RESCO's commitment to strengthening relationships and contributing to meaningful causes that make a difference in the lives of others.



New Horizon 2024 1st Charity Bowling Tournament - November 30, 2024

On November 30, RESCO proudly supported New Horizon's 2024 Charity Bowling Tournament as a Corporate Sponsor. This event allowed us to support a meaningful cause while engaging with the community in a fun and collaborative way. It was a

rewarding opportunity to contribute to positive change, with proceeds benefiting the Carefirst Foundation and the Vision Youth Leadership Program, all while inspiring teamwork and making a lasting impact.



Richmond Hill Community Food Bank December 18, 2024

RESCO extended its support to the Richmond Hill Community Food Bank on December 18, 2024. By giving back to the local community during the holiday season, we helped ensure that families in need could enjoy a brighter and more fulfilling festive period.



Caliber Mortgage's Gala 2025 January 11, 2025

Kicking off the new year, RESCO proudly joined Caliber Mortgage's Gala 2025 as a Gold Sponsor on January 11. This exceptional event brought together industry leaders, fostering connections, exchanging ideas, and celebrating excellence in the mortgage and financial community.

As a highlight of the evening, RESCO surprised attendees with an impromptu Raptors tickets raffle, adding an extra layer of excitement and joy to the gala!

We are honored to be part of such meaningful events that strengthen relationships and showcase our commitment as a trusted industry partner. Here's to another incredible year of growth and collaboration!



Announcements

Your Investment with Us: Stay as Long as You Like!

As part of our commitment to providing flexible and supportive investment opportunities, we want to remind you that **it's not a requirement to withdraw your investment once it matures.**

At RESCO, we value long-term relationships, and we are happy to be a staple in your investment portfolio. Based on our stellar track record, your investment is in good hands.

Your continued investment allows us to keep providing strong returns and opportunities. We're here to support your financial goals, whatever they may be.

If you're happy with your investment, there's no need to make any changes—simply relax and let us keep working for you.

**Peace of mind begins with RESCO.
Thank you for your continued trust and partnership.**

RESCO investment products overview: holding period & redemption fee schedule

At RESCO, we offer 3 investment products designed to meet your financial goals while ensuring flexibility and transparency. Each product comes with a defined holding period and a clear redemption fee schedule to provide you with both structure and options when managing your investments.

Below is an overview of our investment products, highlighting the minimum holding periods and associated redemption fees to help you make informed decisions.

	RESCO LP (Class A Preferred Units)	RESCO LP (Class B Preferred Units)	RESCO MIC (Class B Preferred Shares)
Mortgage Investments	1st Mortgages	1st Mortgages	1st and 2nd Mortgages
Target Yield Per Annum	6.0%	6.5%	8.3%*
Holding Period	1 Year	3 Year	4 Year
Early Redemption Fee	<12 = No redemption	<12 = No redemption	<12 = 4.00%
	>12 = 0.00%	12-24 = 2.00%	12-24 = 3.00%
		24-36 = 1.00%	24-36 = 2.00%
		>36 = 0.00%	36-48 = 1.00%
			>48 = 0.00%
Dividend Reinvestment	Not Available	Not Available	Available

*Calculation based on reinvestment of monthly dividends. Investors may choose to reinvest dividends or receive dividend payments.

Contribution limit for TFSA and RRSP 2024

Plan Ahead for Your 2025 Savings Goals! Maximize your savings potential with the updated contribution limits for 2024:

TFSA Contribution Limit:
\$7,000

RRSP Contribution Limit: Up to 18% of your earned income, with a maximum of \$31,560

RRSP Contribution Deadline:
March 3, 2025

Take advantage of these opportunities to grow your wealth and plan for the future.

Keep Your Information Updated with RESCO

Please notify our team if there are any changes to your phone number, address, or email address. This ensures you continue receiving RESCO's monthly fund profiles, latest news, and updates without interruption.

Stay tuned for more updates!

RESCO
your **ALTERNATIVE**
investment options.



Portfolio At-a-Glance as of Jan 31, 2025



815

Total number of RESCO MIC investors since inception



116 **221**

RRSP

TFSA

Number of investors with RESCO MIC in their RRSP & TFSA



328

Investors who have stayed with RESCO MIC for more than 5 years (invested on or before Jan 31, 2020)



\$550,322,494.19

Volume Funded by RESCO MIC Since Inception

Portfolio At-a-Glance as of Jan 31, 2025



2030



Number of mortgages funded by RESCO MIC since inception



\$36,913,132.00

Dividends paid to RESCO MIC investors since inception



\$1,323,376.90

Dividends paid to RESCO First Mortgage Fund LP (Class A & B) investors since inception



Portfolio Performance as of Jan 31, 2025

RESCO Mortgage Investment Corporation

8%

Annual Yield

8.3%

Annual Yield with DRIP

\$80,776,517.27

Mortgages Under Administration

193

Number of Mortgages

\$418,531.17

Average Mortgage Size

63.71%

Weighted Average LTV

72.94%

% of First Mortgage (\$)

702

Weighted Average Credit Score

10.6 months

Average Term to Maturity

100%

% of Residential Mortgage

70%

Owner occupied

\$9,307,599.10

Line of Credit Used

Portfolio Distribution

as of Jan 31, 2025

RESCO Mortgage Investment Corporation

Geographic Distribution (\$) Total



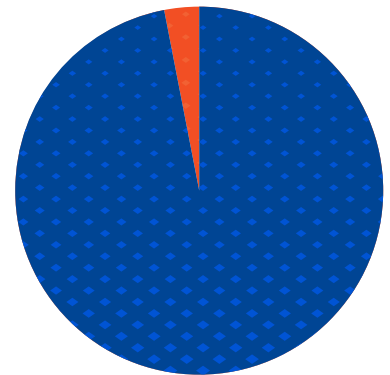
\$101,743.68

Manitoba



\$80,674,773.59

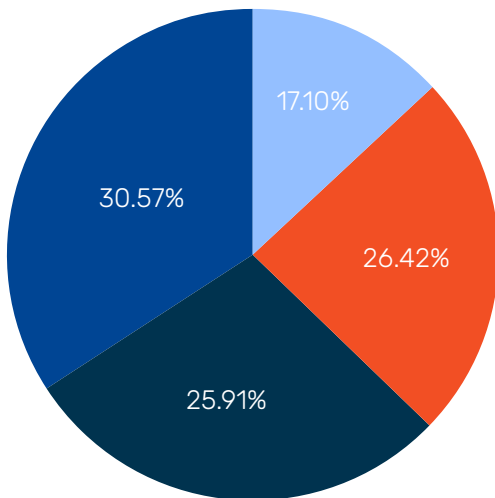
Ontario



\$80,776,517.27

Total Mortgage Amount

Mortgage Size



- ≤\$100,000
- \$100,001-250,000
- \$250,001 - \$750,000
- ≥\$750,001



Portfolio Performance as of Jan 31, 2025

RESCO First Mortgage Fund LP

6%

Class A Units Annual Yield

6.5%

Class B Units Annual Yield

\$56,986,869.50

Mortgage Advanced since Inception

\$518,062

Average Mortgage Size

100%

% of Residential First Mortgage

723

Average Credit Score of borrowers

58.2%

Average LTV

9.62%

Weighted Average Interest Rate

12 months

Average Term to Maturity

0%

% of Default since inception

81.01%

Owner Occupied

\$0

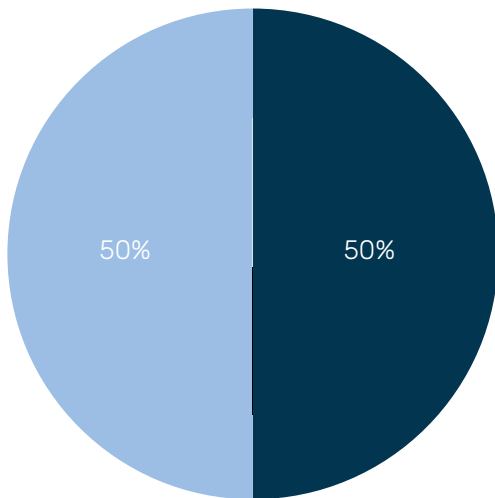
Line of Credit Used

Portfolio Distribution

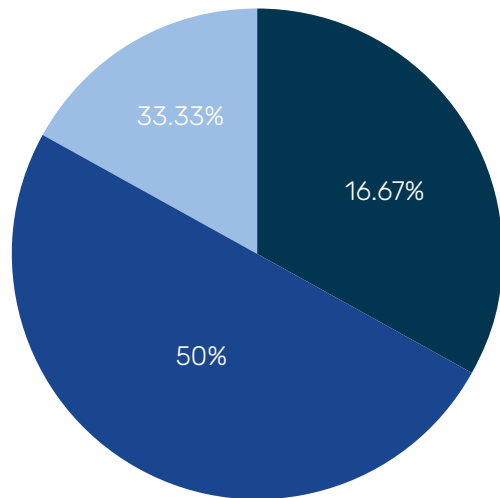
as of Jan 31, 2025

RESCO First Mortgage Fund LP

Property Type



Mortgage Size

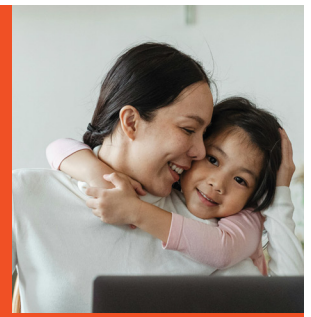


Geographic Distribution (\$) Total



\$4,194,137.00

Ontario



It's time to consider **THE ALTERNATIVES**

We provide alternative
Residential Mortgage Solutions:

1st and 2nd Mortgages

Purchase, Refinance
or Bridge Financing

Streamlined Application Process

Quick Approval and Funding



CONTACT US

☎ 905-886-8786
✉ deals@rescominc.ca
📍 28 -360 Highway 7 East,
Richmond Hill, ON L4B 3Y7
🌐 rescominc.ca



it's time to consider **THE ALTERNATIVES**

To learn more about adding any of the RESCO products to your portfolio to give you peace of mind in today's unsettled market, please contact us at:

☎ 905-886-8786

✉ info@rescominc.ca

📍 28 -360 Highway 7 East,
Richmond Hill, ON L4B 3Y7

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