



CANADIAN HORIZONS

First Mortgage Investment Corporation

Canadian Horizons First Mortgage Investment Corporation's (MIC) principal investment objective is to provide preferred shareholders with sustainable income while preserving capital for re-investment.

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Canadian Horizons offers mortgage investment opportunities on commercial, industrial and residential real estate through its Canadian Horizons Mortgage First Investment Corporation (First MIC). The First MIC should be of interest to investors seeking an income producing investment with the following features:

- Targeted yield of 8% - 9% per annum with the availability of compounding through participation in a dividend reinvestment plan (DRIP)
- First MIC mortgages secured by real property
- Monthly distributions
- Minimum initial subscription amount of \$5,000
- RRSP, RRIF, RESP, LIRA, TFSA and DPSP eligible
- Attractive alternative to other income investments such as GICs, bond funds and money market funds
- Highly experienced management at all levels
- Regularly scheduled closings

MIC income is generated from its investments and, subject to reserve requirements, distributed monthly to preferred shareholders. Shareholders can choose to reinvest this amount under the DRIP or have it deposited directly into their bank account. A monthly statement keeps each shareholder up to date on his or her investment.

This advertisement does not constitute an offer to sell or a solicitation of an offer to purchase the securities referred to herein, which is being made under an Offering Memorandum available from our office to qualified purchasers in specified jurisdictions. There are risks associated with this investment and mortgage investments. Investment in our MICs is not guaranteed or secured against company assets and there is no assurance that the historical yield shown will be representative of the yields that can or will be obtained in the future. Mortgage investments are not guaranteed and the market value of land can fluctuate significantly as a result of, among other things, changing economic and real estate market conditions. Please read the Offering Memorandum before investing.

Canadian Horizons First Mortgage Investment Corporation is a related issuer of CVC Market Point Inc.

MICs as an Investment

MIC investments are a great alternative to other income investments and are eligible for any cash or RRSP/RRIF/LIRA/TFSA/RESP/DPSP investment portfolio. Canadian Horizons First Mortgage Investment Corporation provides a way for individual and corporate investors to access the Western Canadian and Ontario real estate markets and to take advantage of economies of scale not available to them as individuals. Typical investments include short term mortgages for:

- Land acquisition
- Land servicing
- Low rise multifamily residential construction
- Income producing property acquisition and redevelopment



Mortgage Pool

Investors “pool” their money by buying shares in a company called a Mortgage Investment Corporation (MIC). MICs are companies organized for investors to invest in pools of mortgages. Profits generated by MICs are distributed to their shareholders as dividends based on their share ownership. A MIC provides a convenient way to diversify a portfolio of investments; mortgages instead of stocks or bonds. The MIC’s mortgage investments are secured by real estate which is not generally influenced by the volatility of the stock market.

The investor in a MIC earns a blended rate of return based on the interest earned from each respective mortgage. The pool is continuously managed by each MIC with new mortgages replacing mortgages that mature. A MIC is for those investors who want a rewarding yet passive investment in the real estate sector.

