

Investment opportunity knocks



INVEST. LEND. GROW.

Our average portfolio loan-to-value is **58%**. Which means, on average, our borrowers have **42%** equity into our mortgage investments.

Our Investment Objectives

Our primary investment objective is to provide our shareholders with a stable monthly dividend secured by our careful investment in mortgage loans that adhere to our disciplined underwriting policy. We focus on “quality” profits for the company.

We achieve our investment objectives by ensuring our mortgage investments are in marketable real estate communities, to borrowers that represent an acceptable level of risk with a significant amount of equity to contribute; and we manage our portfolio assertively.

As a Mortgage Investment Corporation, we focus primarily on residential mortgages under \$500,000 secured in the first position and we distribute all of our earnings to our shareholders every year by way of monthly dividends.

“Discipline and caution don’t threaten success, they breed it.”

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Call: 1.800.979.2911

Email: investing@threepointcapital.ca

Visit: threepointcapital.ca

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CAPITAL

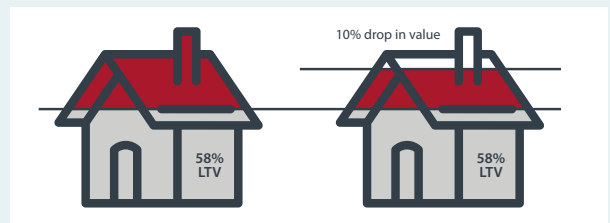
ThreePoint Capital

Our Business

We are a private Canadian non-bank mortgage lender, lending in urban centers in BC, Alberta, Manitoba, and Ontario where the stability and liquidity of real estate is high.

As a mortgage lender we provide mortgage financing to borrowers that are not being serviced by traditional financial institutions. We are able to charge higher interest rates than traditional institutional lenders because we offer flexibility, short term solutions and we serve a segment of the market that is currently underserved. Our mortgages are secured predominantly by residential homes, secured in the 1st position, located in Western Canada expanding into Ontario and each of our mortgage investments adhere to our disciplined underwriting and investment policies.

Protection When Values Drop



Investing in real estate offers security, but owning it can be risky when markets soften. MIC investing offers downside protection relative to an equity investment when home prices decline. We lend on average 58% of the value of a home, so our business and our shareholders can absorb a drop in the housing market with minimal expectation of loss.

Our Team



Ryan Lee
President & CEO



Don Crompton
Chairman of the Board



Marylyn Needham
Chief Financial Officer



Brad Graham
Chief Credit Officer



Leanne Wilson
Chief Operating Officer



Danica Trantalance
Investor Relations



Kate Ormond
Mortgage Underwriter



Lorinda Shmyr
Mortgage Administrator



Cindy Waddell
Portfolio Administrator



Brenda Crowley
Staff Accountant



Tanya Rousseau
Mortgage Underwriter

Visit our website at threepointcapital.ca to view our **independent** Board of Directors



Mortgage Diversity

Our Portfolio

Canada's limited number of financial institutions and their tightening of policies governing their own mortgage lending has created an opportunity to service a growing segment of the mortgage market while increasing the quality of security for our shareholders. A typical loan in our portfolio has an interest rate of 6% to 8% per annum, a loan-to-value ratio of 55% – 65%, a one or two-year term and monthly amortized mortgage payments.

Policy & Risk Management

- Independent appraisals required on every mortgage.
- Diligent communication with borrowers.
- Assertive enforcement procedures when required.
- Thorough review at time of renewal.
- Independent Board of Directors that approves any mortgage exposure over \$500K.
- Underwriting Risk Policy & Procedures Manual.
- At minimum, every borrower must have 25% equity prior to funding (current average LTV is 58%).

\$249,449

Average Mortgage Size

58%

Average Portfolio LTV

\$63 MIL

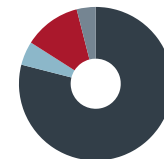
Total Portfolio Size

8.44%

Average Interest Rate

Portfolio Composition (AS OF JUNE 30, 2018)

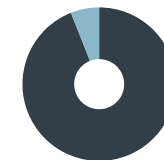
	Number of Mortgages	Dollar Amount	Percentage of Portfolio	Weighted Average Interest Rate
Rank				
First	204	57,755,239	92%	8.23%
Second	56	5,281,535	8%	10.88%
Type				
Residential	251	59,361,879	94%	8.44%
Commercial	9	3,674,894	6%	8.51%
Location				
BC	188	49,722,889	79%	8.39%
AB	14	2,895,313	5%	8.29%
SK	44	7,926,044	12%	8.80%
MB	14	2,492,527	4%	8.68%
TOTAL	260	63,036,773	100%	8.44%



LOCATION

- British Columbia 79%
- Alberta 5%
- Saskatchewan 12%
- Manitoba 4%

Ontario (Coming Soon)



TYPE

- Residential 94%
- Commercial 6%



RANK

- First 92%
- Second 8%

Ontario (Coming Soon)



Market, MICs, and Dividends

Market

In Canada, policy surrounding mortgage lending has never been more active. Stress tests have been introduced to ensure borrowers can service their mortgage debt as interest rates rise and there has been a general tightening of anything “non-traditional.” This represents tremendous opportunity for ThreePoint Capital. Our services are in higher demand and as a result we feel the quality of our borrower has increased. Additionally, rising interest rates stand to positively impact our return to our shareholders. With interest rates entrenched near record lows and now rising, finding investments that provide stable returns with security and liquidity requires one to look beyond the traditional markets.

MICs

Mortgage Investment Corporations (MICs) were created by the Federal Government in 1973 to allow investors to participate in a pool of mortgages secured by real property. Mortgage Investment Corporations must distribute 100% of their net income to shareholders.

Generally speaking, a MIC’s risk profile can be defined by the “profile” of the borrower. This allows an investor to roughly evaluate the risk of each MIC offering based on the MIC’s weighted average interest rate in relation to its dividend. A higher net dividend to shareholders does not necessarily mean a MIC is performing better, it simply means they are willing to incur more risk in pursuit of a higher return.

Dividends

We declare and pay dividends monthly and target an annualized dividend to our shareholders of 7% net of management fee. We offer the choice of monthly dividend payments or our dividend reinvestment program (DRIP) that allows shareholders to automatically reinvest their dividends in new shares of ThreePoint and enjoy the benefit of compound interest.

Our monthly dividend is currently based on an annualized 6%, paid monthly, with a top-up dividend paid to each shareholder of record as at the last day of the fiscal year (December 31st) to match the actual yield earned by the fund as determined by our Auditors (Grant Thornton).

Investing & Eligibility

ThreePoint Capital is now accepting new investors from across Canada. Depending on which province you reside in your method of investing and eligibility to invest will differ. Please contact ThreePoint Capital directly to ensure you are provided with the appropriate investment procedure for your province.

ThreePoint Capital Corp. shares carry full voting rights, provide the choice of monthly dividend payments or a monthly reinvestment program and are RRSP, RRRIF, RESP and TFSA eligible.

Learn more about ThreePoint Capital investment opportunities:

Call: 1.800.979.2911 | Email: investing@threepointcapital.ca | Visit: threepointcapital.ca

Before considering investment, please request a copy of Three Point Capital Corp's offering memorandum. This document is for information purposes only and is not an offer to sell or a solicitation of an offer to purchase securities. Any offering will be made by way of offering memorandum, a copy of which is available upon request or by download on our website.

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