

Investor Fact Sheet

Quarter 1 2019

Three Point Capital Corp. (ThreePoint) is a private Canadian non-bank mortgage lender providing mortgage financing in BC, AB, MB, and ON where the stability and liquidity of real estate is high.

New mortgage rules in Canada have substantially affected one's ability to qualify for traditional bank financing. ThreePoint firmly believes that this tightening in traditional lending policy has moved higher qualified borrowers towards non-traditional lenders such as ThreePoint. With this migration, ThreePoint benefits from a stronger level of borrower security supporting the health and profitability of the portfolio.

ThreePoint delivered an audited annualized rate of return to its shareholders of 7.17% in 2018, exceeding its target return of 7% and exceeding ThreePoint's 2017 dividend of 7.08%. The company currently pays a monthly dividend based on 6% annualized and fully anticipates paying another top-up dividend at year-end to all shareholders of record on December 31st, 2019 to ensure dividends paid match the performance of the company. ThreePoint has delivered consistent and uninterrupted monthly dividends since inception.

94% of ThreePoint's portfolio is comprised of lower risk 1st position mortgages and 98% of ThreePoint's portfolio is secured against residential homes in marketable Canadian urban centers. The overall portfolio weighted average loan-to-value is only 55%.

ThreePoint Capital Corp. is managed by ThreePoint Capital Management Corp., which is a mortgage brokerage established in 1994.

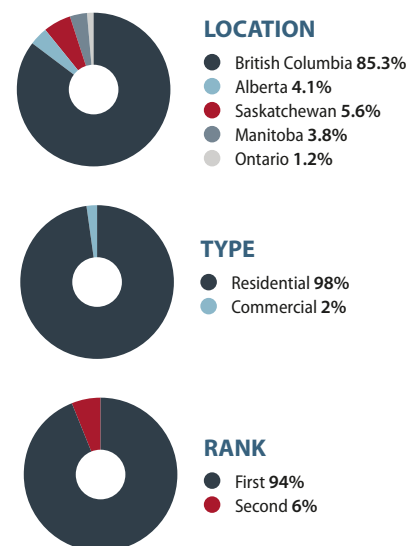
Portfolio	
Total Portfolio Size	\$74 million
Average Loan to Value	55%
Number of Mortgages	275
Average Mortgage Size	\$269,222

Performance	2019 TARGET	2018 ACTUAL	2017 ACTUAL
Annual (net of management fee)	7%	7.17%	7.08%
Declared Monthly (Annualized)	6%		
Target Top-Up	1%		
Management Fee on Assets of Portfolio (decreasing to 1.5% as size of fund grows)	1.95%		

Shares	
Class A Voting Shares	\$1.00
Eligibility	Cash, RRSP, RRIF, RESP, TFSA
Liquidity (no locked in terms)	Quarterly (Mar 1, June 1, Sept 1, Dec 1)

Portfolio Composition (AS OF MARCH 31, 2019)

	Number of Mortgages	Dollar Amount	Percentage of Portfolio	Weighted Average Interest Rate
Rank				
First	226	69,261,412	94%	8.41%
Second	49	4,774,610	6%	11.00%
Type				
Residential	271	72,429,944	98%	8.59%
Commercial	4	1,606,078	2%	8.36%
Location				
BC	214	63,121,438	85.3%	8.58%
AB	13	3,018,285	4.1%	8.66%
SK	28	4,154,666	5.6%	8.85%
MB	16	2,826,393	3.8%	8.41%
ON	4	915,241	1.2%	9.08%
TOTAL	275	74,036,022	100%	8.58%



INVEST. LEND. GROW.

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

Management

Ryan Lee, President & CEO

Over 20 years of experience in private capital market securities, real estate and mortgage lending. Formerly the President of a national private capital investment firm.

Don Crompton, Chairman of the Board

Founded Paradigm Mortgage in 1994. Former president of Carruthers & Meikle Real Estate brokerage firm and the former National Director for Young Life of Canada. Past Chair of the Real Estate Council of BC. Past Chair of the Real Estate Errors and Omissions Corp. Ltd.

Marylyn Needham, CPA, CA, CGA, CFO & VP

A Chartered Professional Accountant, Marylyn is also a Director of the B.C. MIC Managers Association (BCMMA) and the former Chief Financial Officer of Royal LePage Kelowna.

Leanne Wilson, Chief Operating Officer

The President of Paradigm Mortgage Investment Corporation and a licensed mortgage broker in the provinces of British Columbia and Alberta. A member of both Mortgage Professionals Canada and Mortgage Brokers Association of British Columbia.

Brad Graham, Chief Credit Officer

19 years with TD Commercial Banking. Licensed mortgage broker in the provinces of British Columbia, Ontario and Alberta. Member of the Mortgage Brokers Association of BC.

Board of Directors

MANAGING DIRECTOR

Don Crompton, Chairman of the Board
Past Chair of Real Estate Council of British Columbia

DIRECTORS INDEPENDENT OF MANAGEMENT

Francis Braam, Director
Managing Broker & Owner of Royal LePage Kelowna. Past President of Brokers Council of BC and past Director of Okanagan Mainline Real Estate Board (Strategic Planning).

Duncan Kippan, Director
Retired licensed Real Estate Agent after 43 years in residential sales and development.

Rick Pushor, Director
Founding partner (retired) of Pushor Mitchell LLP, the largest law firm in BC outside of the Lower Mainland.

Grant Turik, Director
Three decades of experience in residential real estate throughout the Okanagan Valley. Licensed Realtor with Royal LePage Kelowna.

Joseph Ungaro, Director
Four decades of experience in residential, multi-family developments, commercial real estate and development projects.

Alan Makenzie, Director
Financial Planner with Sun Life Financial for 28 years. Member of the Young Life Regional Board.

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 real estate values decline. We lend, on average, 55% of the value of a home, so a drop in housing values pose minimal risk of loss.

Policy & Risk Management

- Independent appraisal required on every mortgage prior to funding.
- Assertive enforcement procedures with borrowers when required.
- Thorough review at time of renewal.
- Independent Board of Directors that approves any mortgage exposure over \$750K.
- Underwriting Risk Policy & Procedure Manual.
- Maximum Loan-To-Value is 75% (current average LTV is 55%).

* Before considering investment, please request a copy of ThreePoint 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.

Highlights

Mortgage Portfolio

\$74 MILLION
TOTAL PORTFOLIO SIZE

55 PERCENT
AVERAGE PORTFOLIO LTV

\$268,222
AVERAGE MORTGAGE SIZE

Investment

7.17% 2018 DIVIDEND
7.08% IN 2017

MONTHLY DIVIDENDS
6% P.A. MONTHLY + ANN. TOP-UP

QUARTERLY LIQUIDITY
MAR 1, JUN 1, SEP 1, DEC 1