



**THREE POINT CAPITAL CORP. ANNOUNCES NOVEMBER 2019 DIVIDEND,  
EXEMPT MARKET DEALER UPDATE & 2020 VISION & EXPECTATIONS**

KELOWNA: December 5, 2019 – Three Point Capital Corp. (“ThreePoint”) is pleased to announce that its board of directors has declared a dividend for the month of November 2019 equal to an annualized 6% per \$1.00 common share, to be paid by December 15, 2019 to shareholders of record November 30, 2019. ThreePoint pays monthly dividends at an annual rate of 6% per share, plus a special top-up dividend to shareholders of record at year-end so that the total dividends paid equal the company’s earnings for the year.

We would also like to take this opportunity to provide an update as to the status of our transition to the Exempt Market Dealer (EMD) requirement for new share capital intake. We have received the final list of questions from the BC Securities Commission and given there were no significant issues raised in their communication, we believe that we will be live with the new EMD as of February 1<sup>st</sup>, 2020. Given that timeline, we will be completing one last intake of share capital on January 6<sup>th</sup>, 2020 to provide those of you that wish to invest further, prior to the added burden of the EMD, an opportunity to do so. Should you wish to discuss this in more detail, please contact Marylyn, Danica or Ryan.

Additionally, we would like to provide you with our shareholder report titled **2020 Vision – Looking Forward and Setting Expectations**. We have attached this report as a link [here](#) and below. We feel it is important that you review our position regarding both the mortgage industry and our performance expectations as we enter 2020. Our portfolio has never been stronger; however, we expect the current downward pressure on interest rates to continue well into 2020 and the competition for high quality mortgage business to continue to be strong. Our analysis of the trends within the mortgage industry, how we intend to respond and how we expect to continue to perform is outlined in this report; we encourage you to review it and contact us with any questions or comments.

Click [here](#) for report: **[2020 Vision – Looking Forward and Setting Expectations](#)**

The ThreePoint team will once again be participating in “Fill the Van for Sally Ann” this year. Paper bags arrived at homes throughout the Okanagan this past week and a few of us will be volunteering our time on December 7<sup>th</sup> at various Save on Foods in the Okanagan. This is a great community initiative that we have enjoyed being involved with over the years.

Wishing you all a wonderful holiday season and a Merry Christmas.

For further information please contact:

Ryan Lee  
President & CEO  
[ryan@threepointcapital.ca](mailto:ryan@threepointcapital.ca)

Marylyn Needham, CPA, CA, CGA  
Chief Financial Officer  
[marylyn@threepointcapital.ca](mailto:marylyn@threepointcapital.ca)