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Investor Information

www.ascendmic.com





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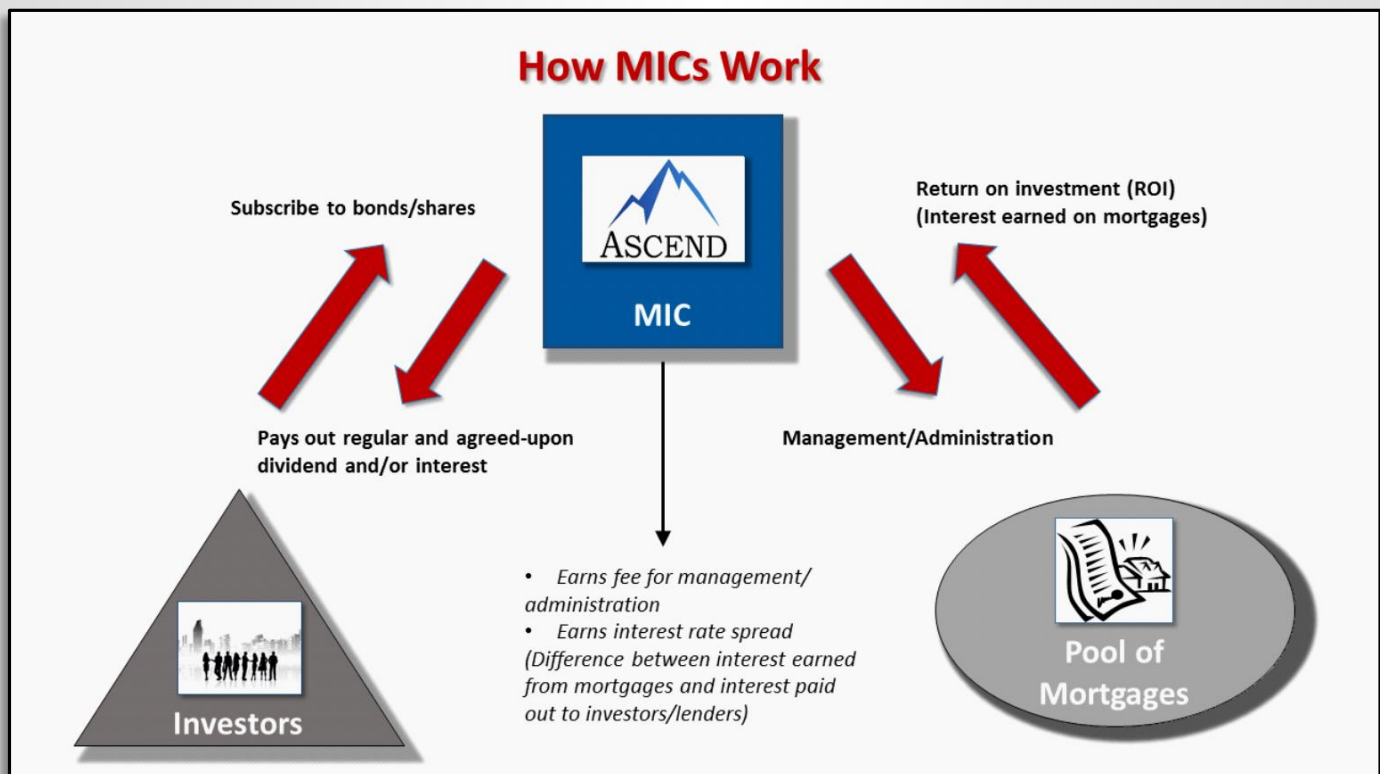
What We Do

ASCEND MIC is a mortgage investment corporation (MIC) — a unique Canadian financial entity that offers investors traditionally high rates of return with relatively low levels of risk. We utilize investment rules established by the government to help private investors make money in the mortgages market, which has been a stable economic sector in Canada for years and an example to the world of steady financial management.

How we're structured

As an investment mortgage corporation, ASCEND MIC is structured by guidelines established in Canada's Residential Mortgage Financing Act.

How MICs Work





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You become an investor, receive regular payments

A mortgage investment corporation uses funds received from investors in order to invest in mortgages. These mortgages, under the sound investment management of ASCEND MIC, deliver yields or a return on investment (ROI), but also require extensive amounts of administration and oversight. ASCEND MIC takes care of all this for you.

The result is that investors receive regular payments, in the form of agreed-upon dividend or interest payments, while we, the mortgage investment corporation, receive a fee for all the management and administrative services we provide. We also earn the spread between the interest payment earned from mortgages and those paid out to investors. In the end, ASCEND MIC manages your money wisely, taking as much worry out of the process as possible, while delivering traditionally high rates of return with low risk. It's the ASCEND MIC difference!

We're regulated

ASCEND MIC is a duly-registered and licensed mortgage company and financial institution based in the province of Ontario, Canada. We are regulated by the Financial Services Commission of Ontario (FSCO), the Ontario Securities Commission (OSC), along with other securities regulators.

In addition to all this regulatory oversight, ASCEND MIC adheres to principles of sound and safe investing to ensure steady, stable but high rates of returns for all our shareholders. It's just one more part of the ASCEND MIC difference!





Why mortgages?

Mortgage basics

First, what is a mortgage? In its most basic form, a mortgage is a loan made to a property owner in exchange for interest payments. If the property owner defaults on the payments, the loan issuer takes ownership of the property. This is the basic structure of most mortgages and is something many people have had some experience with to some degree.



Mortgage investing

Over the years, private investors have always had the ability to buy up these mortgages themselves and receive a return on investment on the interest payments made by property owners, or buy taking ownership of the property and selling it, and so on. However, the processes involved in doing this on a regular basis can be very complex, requiring a more specialized knowledge of mortgage rules, regulations and requirements. The average investor usually does not possess this kind of knowledge.

Mortgages have been a traditionally stable part of Canada's economy and a source of safe investing and high returns.

New rules were created

In 1972, the Canadian government instituted rules in the Residential Mortgage Financing Act that formed the basic structure of mortgage investment corporations in Canada. These rules were created by the government in order to promote private investment in mortgages. Whereas, previously, private investors in mortgages required specific knowledge of mortgage rules and regulations, laws were now in place to facilitate the average investor's participation in the mortgages market.



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That's where ASCEND MIC comes in. We possess the expertise and knowledge to make sound investments in the mortgages market, and manage all the rules and requirements, while you earn a regular dividend on the returns we make for you. It's that simple, and that rewarding!

Our expertise

The processes involved in managing investments in mortgages can be quite complex. At ASCEND MIC, we handle all this for you. The types of services we provide to shareholders can be broken down into four parts:

1. Mortgage lending

ASCEND MIC engages in the practice of asset-based lending with clear policies and efficient turnarounds. We work closely with brokers and underwrite uniquely-designed mortgage products.

2. Mortgage administration

ASCEND MIC services and maintains outstanding mortgages. We deal with mortgagors and provide the services of a mortgage administration and servicing company.

3. Mortgage securitization

ASCEND MIC engages in various fundraising efforts to delivery risk-adjusted returns to its investors.

4. Mortgage investment

ASCEND MIC invests in mortgages secured by deeded and titled real estate. We underwrite and issue uniquely-designed mortgage investment products.



In addition to residential mortgages, commercial mortgages can also be part of a portfolio managed by a mortgage investment corporation.



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At the heart of what we do is manage for you everything involved in investing in mortgages. We take the worry out of the process so that you earn the highest rate of return possible with the lowest amount of complexity.

Our investment philosophy

At ASCEND MIC, we emphasize four core values throughout our business and investment operations:

- **Preservation of capital**
- **Remarkable risk- and inflation-adjusted returns**
- **Optimum portfolio diversification**
- **Transparent corporate governance**

The end result for you:

- **High returns**
- **Low risk**
- **Ease of mind**





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The ASCEND MIC difference — Take that next step!



At ASCEND MIC, we're here to ensure the low-risk and high returns traditionally associated with a mortgage investment corporation. Find out more by contacting us and getting started on an investment future specifically suited for your needs.

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