



Immo Finance *Capital*

Investor *Presentation*



Our expertise,
your peace of mind!

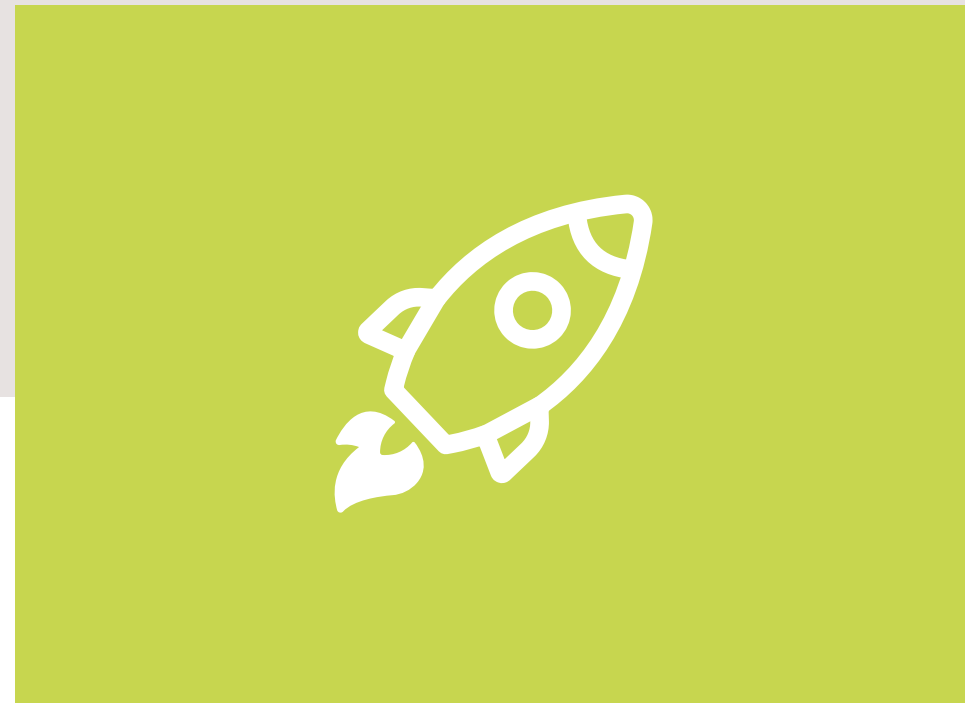


Executive *Summary*

OVER 500 COMPLETED PROJECTS!

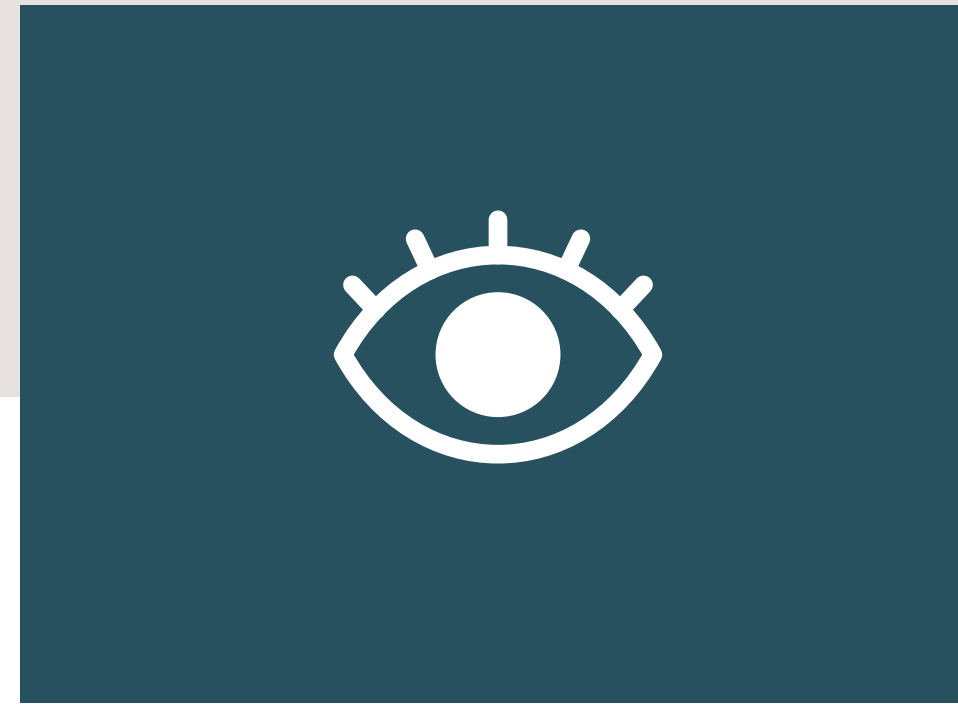
Investing with Immo Finance Capital L.P. offers exceptional access to a diversified portfolio of alternative mortgages, managed by a team of professionals who use a tried and true process for the evaluation, financing and administration of these loans.

Immo Finance is heavily involved in the real estate sector and is proud of their excellent reputation in the field. We are an organization trusted by a large clientele, comprised of entrepreneurs, constructors, and individuals, and have financed over 500 real estate projects! Through this important influx of transactions, we offer investors privileged access to a portfolio of alternative mortgages in Canada.



Mission

Our mission is to be a project incubator for real estate development by accompanying our customers, and thus becoming a vector of growth of the real estate market in Canada.



Vision

Pursuing healthy business growth, will allow us to respect our quality standards, service standards, risk management and profitability objectives, Immo Finance aims to be a national leader among alternative lenders by its reputation in the market of alternative financing solutions.



Values

Integrity

Rigor

Professionalism

Human

Passion for service

The "Why" of Alternative Financing

The tightening of financing rules in financial institutions¹, as well as the growing housing needs in Canada over the next few years^{2,3} have accrued demand for alternative financing solutions.

Borrowers choosing Immo Finance benefit from the following advantages.

1. SSCHL. Residential Mortgage Industry Report. Spring 2023

2. SCHL. Housing Shortages in Canada: Solving the Affordability Crisis. June 2022.

3. Bloomberg, August 18th 2023. «Rental costs are soaring. What can the government do» <https://www.bnnbloomberg.ca/rental-costs-are-soaring-what-can-the-government-do-1.1960737>



Available & easy to access financing solutions

Flexible loan terms, tailored to the borrower's specific needs, to meet unique financial situations and/or investment objectives, while maintaining competitive conditions in the alternative financing sector.



Quick, courteous, and confidential service

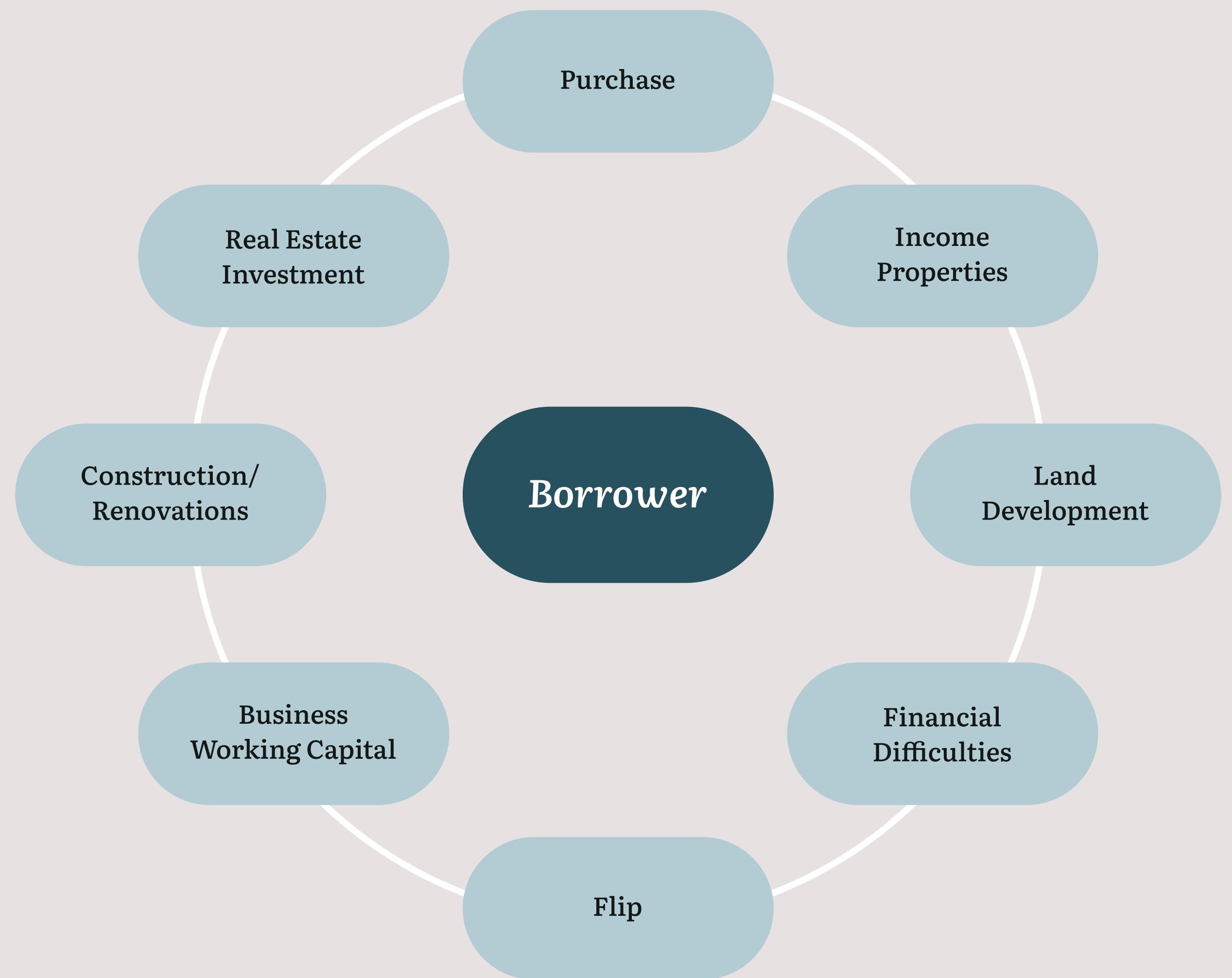
We offer financing in 48H, much faster than conventional financial institutions, which is important to borrowers that need to act within a restricted timeframe to make their project happen.



Support for borrowers in the realization of their exit plan

Our team also holds mortgage broker permits, which allows us to help borrowers plan a sound exit strategy through conventional financing.

Uses of *Private* Financing



Our Distinctive *Advantages*



- Seasoned team with more than 20 years experience in the financial and real estate fields
 - Excellent reputation on the market of alternative lenders
 - Rigorous and proven project analysis and loan management methodology
 - Optimized risk management
 - History of advantageous returns, paid monthly
 - Significant transaction flow allowing us to be selective on the quality of financed projects
- Borrower's exit plan is verified through the expertise of the co-presidents acting as mortgage brokers

Why should *one invest* with *Immo Finance* Capital L.P.

Limited partnership units may be suitable for medium to long-term investors who are seeking the following investment characteristics.

1

*Stable monthly income*¹

2

Investment secured by real estate

3

*Alternative strategy to fixed income investments, generating tax-efficient income*²

4

*Improvement of the "income" component of a diversified investment portfolio*²

5

Shared risk among all limited partners as capital isn't assigned to a specific loan, but rather distributed across the entire portfolio

6

An investment that is managed by a team of mortgage specialists

1: Monthly returns to limited partners aim to be an annual rate of 10%, as long as the L.P. generates sufficient returns during the month 2: According to EMD Financial Inc., broker on the exempt market

Distribution *Policy*

Target return
to investors:

11%

Income is generated as

**ACTIVE
BUSINESS
INCOME**

which is tax-efficient

Part A

Rate of monthly income distribution: 10%,
cash-back into limited partners bank account*

Part B

Quarterly income is reinvested in additional units.

50% of end of the year profits are returned
to limited partners**

* Depending on actual returns and year-end distribution

** Pro rata to the given participation period

Global Strategy

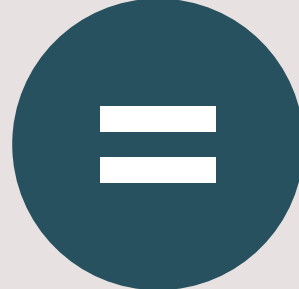
Immo Finance Expertise

- Seasoned team with more than 20 years experience in the financial and real estate fields
- Rigorous and proven project analysis and loan management methodology
- Optimized risk management



Investment Strategy

- Short term loans, with conservative ratios to limit exposition to real estate volatility
- Maximum weighted average LVR of 75% (maximum LVR of 80% on any individual loan)
- Mortgage weighted average duration of less than 24 months.
- Real estate assets and personal guarantees of all borrowers OR chattel mortgages with dispossession of shares of the company owning the asset, as well as personal guarantees.



Expected Results

- Stable monthly income
- Reduced volatility
- Protection of capital

Risk Management

Each borrower's project is analyzed according to the following criteria, to enhance risk management and assess the quality of the associated guarantees.

Borrower background check

Evaluating warranties market value

Visiting financed projects

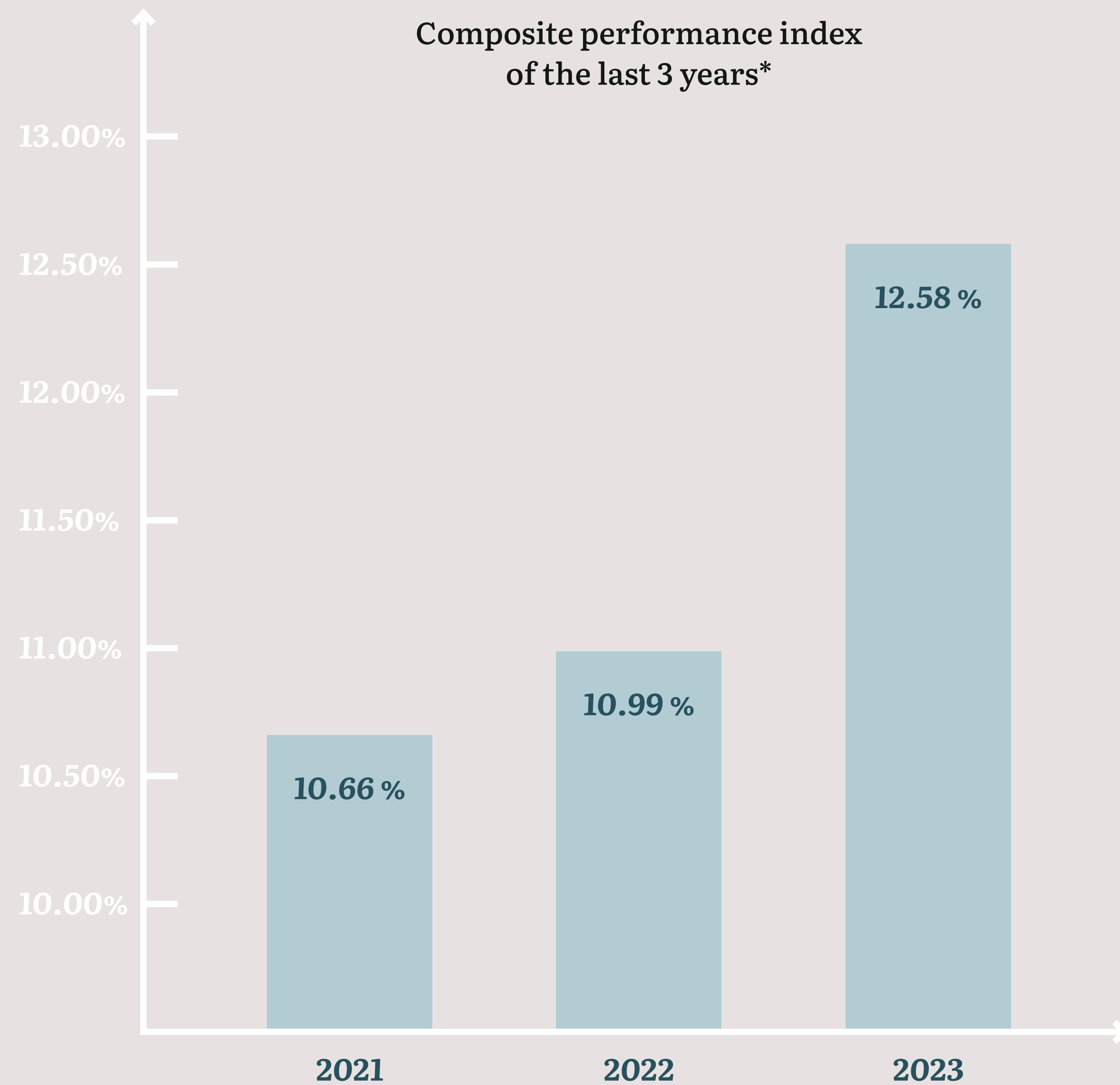
Verification and compliance of current projects in terms of regulations.

Validation of bids and building permits

Assessment of project feasibility and borrower's exit strategy

Final cross-check evaluation

Performance History



* Historical performance is the overall return on individual mortgage investments created and administered by a subsidiary of Immo Finance Capital L.P. according to its financial statements. These returns are not past results of Immo Finance Capital L.P. and have not been realized in an L.P. structure. The returns have been calculated as the weighted average interest rate of all mortgages financed during the calendar year indicated. Results obtained in the past by a subsidiary of Immo Finance Capital, 9071-4999 Quebec inc, administering individual mortgages may not be indicative of the results that will be achieved by the fund in the future.



Management Team

Michel La Barre

Founder

Holder of a Bachelor's of Engineering (BEng) from the Université du Québec à Trois-Rivières, and a Master's in Business Administration (MBA) from McGill University. Michel La Barre is a serial entrepreneur, from his successful experiences in the field of acquisitions, operations, and reselling of businesses. Guided by a strong interest in finance and real estate, Michel launched his own business of alternative lending solutions. For 20 years, Michel's passion project has helped numerous clients who could not be financed through traditional financial institutions, allowing them to realize their real estate dream projects, while maintaining a win-win partnership.



Jean-François Caron

Co-President

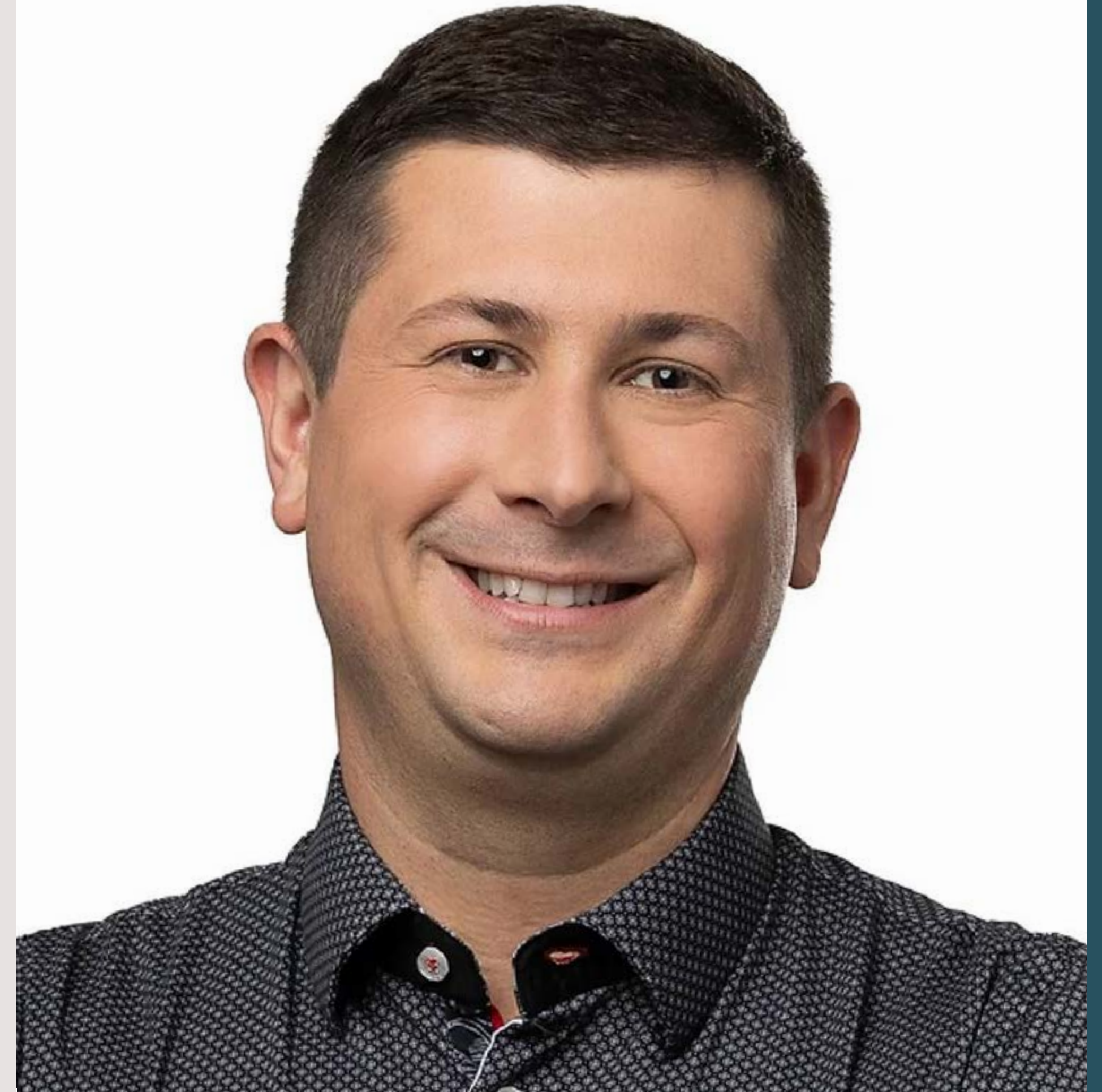
Jean-François Caron graduated from the Université du Québec à Trois-Rivières with a Baccalaureate in Business Administration. He went on to work for more than 20 years in the financial industry, as a senior manager in prestigious financial institutions. Driven by a passion for customer service, he became an entrepreneur when he joined Michel in growing Immo Finance in May of 2022.



Mathieu Lemay

Co-President

Mathieu Lemay holds a Master's in Business Administration (MBA) and has also completed financial planner training. He has worked for more than 15 years in the financial industry, including 7 years as a mid-level manager in a major financial institution. Also passionate about customer service, and already involved in the real estate sector, Mathieu joined Immo Finance in May 2022.



Our broker
on the *exempt*
market



EMD Financial Inc.

Broker on the exempt market

EMD Financial will work closely with Immo Finance Capital L.P. as their exempt market dealer for the distribution of limited partnership units, including investor qualification and screening as well as due diligence of the financial product

Contact Details



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