



Immo Finance Capital

Investment Details

Type of investment :	Limited partnership unit
Name of fund :	Immo Finance Capital L.P.
General partner :	Immo Finance (9071-4999 Qc inc.)
Minimum investment :	\$100 000
Target return :	11 % ¹
Management fee :	3 %
Purchases & redemptions :	Monthly

Investment Objective

Immo Finance Capital's investment objective is to generate stable monthly income while minimizing volatility, by investing in a mortgage portfolio, secured by residential and mixed-use properties located in Canada, chattel mortgages with dispossession of shares, and direct ownership of Canadian real estate.

Investment Strategy

The L.P. will concentrate on short term loans, with conservative ratios to limit exposure to real estate volatility. The L.P. expects the mortgage portfolio to maintain a maximum weighted average loan to value ratio of 75% (with a maximum loan to value ratio of 80% on any individual loan). Furthermore, the L.P. expects the portfolio to be composed of mortgages with a weighted average duration of less than 24 months. Mortgages are guaranteed by real estate assets and personal guarantees of all borrowers. Certain loans could also be guaranteed through chattel mortgages with dispossession of shares of the company owning the asset, as well as personal guarantees.

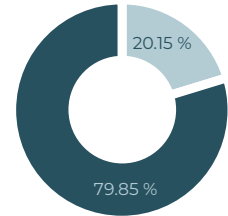
Geographic Distribution

The L.P. will be targeting its lending efforts in urban centers across Canada, where active and liquid real estate markets have been identified. This strategic approach will allow us to capitalize on opportunities in regions that have demonstrated stability and growth potential in the real estate sector.

Years	2021	2022	2023 ³
Composite performance index ²	10.66 %	10.99 %	12.58 %

Asset Allocation³

- First rank mortgages
- Second rank mortgages



Distribution Policy

Monthly cash distribution directly in limited partners accounts. Limited partners can also choose to reinvest distributions in additional units.

Who is this investment for?

Limited partnership units may be suitable for medium to long-term investors who are seeking :

- Stable monthly income
- Investment secured by real estate
- Alternative strategy to fixed income investments, generating tax-efficient income
- Improvement of the "income" component of a diversified investment portfolio
- Shared risk among all limited partners as capital isn't assigned to a specific loan, but rather distributed across the entire portfolio
- An investment that is managed by a team of specialists experienced in loan administration

Competitive advantages of this investment

- Seasoned team with more than 20 years experience in the financial and real estate fields
- General manager's 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

1. Represents the average expected performance net of fees. Monthly income to Limited Partners will equal an annual rate of 10%, provided that the L.P. has generated this return during the month.

At the end of the year, 50% of the annual profit will be distributed in proportion to the number of units and the monthly holding over 12 months.

2. Historical performance is the overall return on individual mortgage investments created and administered by a subsidiary of Immo Finance Capital L.P. These returns are not past results of Immo Finance Capital L.P. Yields were calculated as the weighted average interest rate of all mortgages financed during the indicated calendar year. The results obtained in the past by a subsidiary of Immo Finance Capital, 9071-4999 Québec inc, administering individual mortgage loans may not be indicative of the results that will be obtained by the L.P. in the future.

3. As of September 30th, 2023.

The information contained herein is subject to the "Limited Partnership Agreement" of Immo Finance Capital L.P. This agreement includes additional information regarding the investment objectives and the terms of an investment in the Offering (including fees), and also includes tax information and risk disclosures that are important to any investment decision regarding Immo Finance Capital L.P. This document is in no way intended to provide legal or tax advice or investment or other advice. Potential investors should consult their own advisors regarding the financial, legal and tax consequences of any investment. Past performance is no guarantee of future performance. This information should not be construed in any way as an offering memorandum or as an offer of securities for sale directly or indirectly in any province or territory of Canada. Any offer is made only in accordance with the relevant offering documents and the relevant subscription agreement, both of which should be read in their entirety.

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