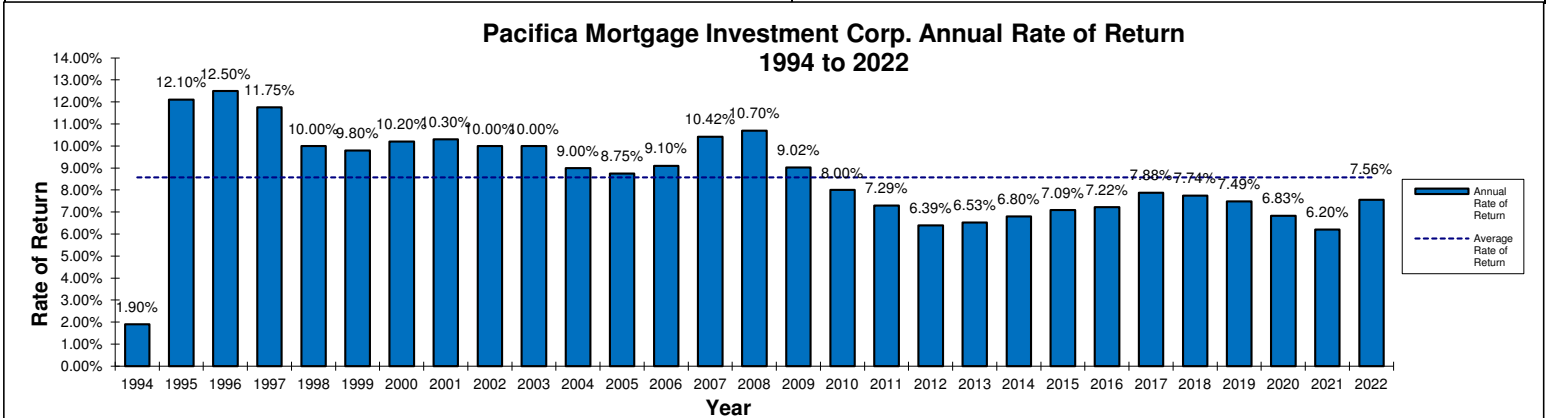


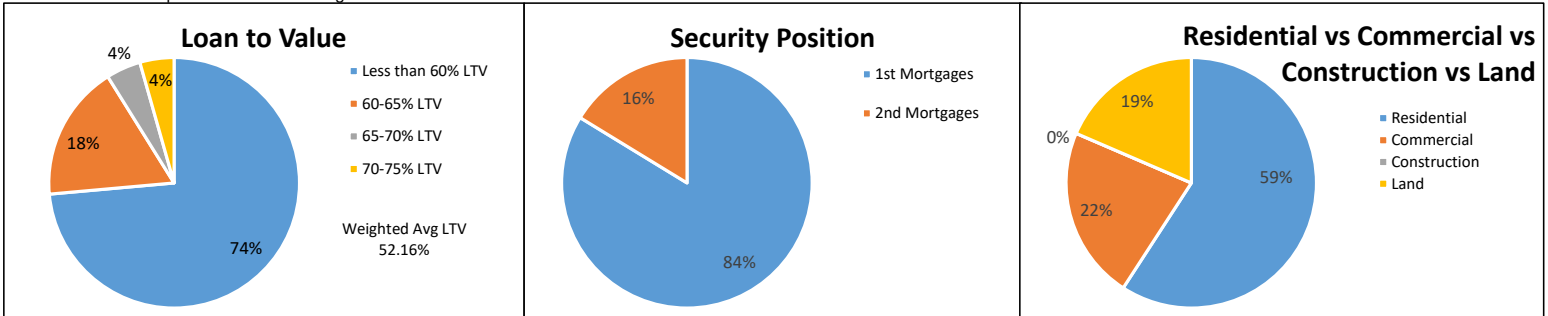
| OVERVIEW   | INVESTMENT HIGHLIGHTS  |
|--|--|
| <p>Pacifica Mortgage Investment Corporation ("Pacifica") is a "mortgage investment corporation" ("MIC") within the meaning of the Income Tax Act (Canada) that invests primarily in a portfolio of residential, commercial, construction and other mortgages on real estate properties located in British Columbia and Alberta. Pacifica intends to pay all of its net income and any realized capital gains to holders of its Preferred Shares prior to taxation. Pacifica is licensed with the British Columbia Financial Services Authority ("BCFSA") as a "mortgage broker".</p> | <p><b>Capital Preservation</b><br/> <b>Quarterly Income</b><br/> <b>Stable \$1 Share Value</b><br/> <b>Stable Returns</b><br/> <b>Over 25 Year Successful Track Record</b></p> |

**DETAILS (as of April 30, 2023)**

|   |   |
|---|---|
| <p>Manager <b>Capital West Mortgage Inc.</b></p> <p>Issue Type <b>Mortgage Investment Corporation</b></p> <p>Inception Date <b>July 19, 1994</b></p> <p>Minimum Investment <b>\$ 25,000</b></p> <p>Auditor <b>D&amp;H Group, Chartered Accountants</b></p> <p>Legal Counsel <b>Owen Bird Law Corporation<br/>Borden Ladner Gervais LLP</b></p> <p>Transfer Agent <b>Computershare Trust<br/>Company of Canada</b></p> | <p>Weighted Average Loan to Value Ratio <b>52.16%</b></p> <p>Annual Return for FY 2022* <b>7.56%</b></p> <p><b>Historical Annual Average Returns*:</b></p> <p style="padding-left: 20px;">2 Year <b>6.88%</b></p> <p style="padding-left: 20px;">5 Year <b>7.16%</b></p> <p style="padding-left: 20px;">10 Year <b>7.13%</b></p> <p style="padding-left: 20px;">Since Inception (1994) <b>8.57%</b></p> <p>Distributions <b>Quarterly</b></p> <p>Dividend Reinvestment Plan <b>Yes</b></p> <p>Total Assets <b>\$199 Million</b></p> <p>Closings <b>Monthly</b></p> <p>Management Fee <b>2% of Portfolio plus<br/>25% of Loan Origination Fees</b></p> <p>* Returns are net of Management Fees</p> |
|---|---|



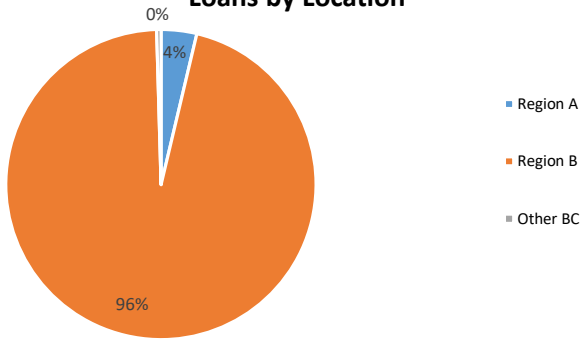
\* Past performance does not guarantee future results.



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### Loans by Location



\* Region A is defined as Kelowna, Victoria, Maple Ridge, Pitt Meadows, Mission, Whistler, Squamish, Ladner and Tsawwassen

\*\* Region B is defined as Vancouver, West Vancouver, North Vancouver, Anmore, Belcarra, Burnaby, Coquitlam, Port Coquitlam, Port Moody, Delta, Langley, New Westminster, Richmond, Surrey and White Rock

Definitions for Geographic Regions were amended September 2021

### WHO CAN INVEST

Individuals, Corporations, RRSP's, RRIF's, TFSA's, RESP's

\*\* Provided all are B.C. residents or registered in B.C.

### PACIFICA MORTGAGE INVESTMENT CORPORATION

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 Fax: 604-899-0337  
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 Director

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