

Fact Sheet

Q1 (January 2021 - March 2021)

Three Point Capital Corp. (ThreePoint) is a private Canadian non-bank mortgage lender providing mortgage financing in BC, AB, MB, and ON.

The introduction of the mortgage stress test in Canada, now coupled with tightened mortgage underwriting policies due to COVID-19, continues to significantly affect one's ability to qualify for traditional bank financing. ThreePoint firmly believes that this tightening in traditional lending policy has moved higher qualified borrowers towards non-traditional lenders such as ThreePoint. While this migration of higher credit quality borrowers represents an opportunity for ThreePoint, it also comes at a time where there is a degree of uncertainty surrounding future real estate values given the current COVID-19 crisis. Disciplined lending and conservative loan-to-values will help ensure ThreePoint continues to manage through this crisis.

ThreePoint delivered to its shareholders a net rate of return of 6.28% in 2020, slightly exceeding its adjusted target return of 6% for the year. A special top-up dividend was declared for all shareholders of record as at December 31st, 2020. The company continues to pay a dividend monthly and fully anticipates paying a top-up dividend to all shareholders of record on December 31st, 2021 to ensure dividends paid match the performance of the company. ThreePoint has delivered uninterrupted monthly dividends since inception.

95% of ThreePoint's portfolio is comprised of 1st position mortgages and 99% of ThreePoint's portfolio is secured against residential homes in marketable Canadian centers. The overall portfolio weighted average loan-to-value is only 55.1%.

* Net dividend yield for past years is the audited return net of all expenses and fees incurred by ThreePoint. The actual rate of return earned by each investor may depend on the timing of the investor's transactions and how they elect to receive the monthly dividend distribution. Past performance is not indicative of future performance. Please read the ThreePoint offering memorandum for important information, including a description of the risks, before investing.

Portfolio	
Total Portfolio Size	\$105 million
Average Loan to Value	55.1%
Number of Mortgages	323
Average Mortgage Size	\$325,591

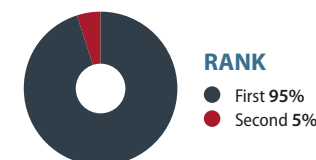
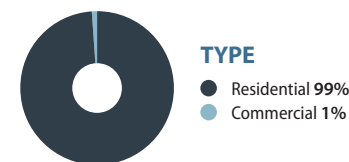
Dividends	2021 TARGET	2020 ACTUAL	2019 ACTUAL	2018 ACTUAL
Annual (net of mgmt. fee)	6%*	6.28%*	7.03%*	7.17%*
Declared Monthly (Annualized)	5%			
Target Top-Up	1%			

Security Description	
Name	ThreePoint Capital Corp. Class A Voting Shares
Structure	Mortgage Investment Corporation (MIC)
Par Value	\$1.00
Dividends	Interest income; paid monthly in cash or reinvested
Eligibility	Cash, RRRSP, RRIF, RESP, TFSA, LIRA
Liquidity	Monthly on the first of each month. No locked in terms.**

** See Sec. 5.1 of the offering memorandum for full redemption policy.

Portfolio Composition (AS OF MARCH 31, 2021)

	Number of Mortgages	Dollar Amount	Percentage of Portfolio	Weighted Average Interest Rate
Rank				
First	266	99,655,624	95%	7.48%
Second	57	5,510,343	5%	10.00%
Type				
Residential	319	103,685,441	99%	7.60%
Commercial	4	1,480,526	1%	8.87%
Location				
BC	195	62,453,123	59%	7.88%
AB	15	4,131,430	4%	7.37%
SK	12	1,754,972	2%	8.93%
MB	9	1,191,757	1%	8.35%
ON	92	35,634,685	34%	7.10%
TOTAL	323	105,165,967	100%	7.62%



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Management

Ryan Lee, President & CEO

Over 20 years of experience in private capital market securities, real estate and mortgage lending. Formerly the President of a national private capital investment firm.

Don Crompton, Chairman of the Board

Founded Paradigm Mortgage in 1994. Former president of Carruthers & Meikle Real Estate brokerage firm and the former National Director for Young Life of Canada. Past Chair of the Real Estate Council of BC. Past Chair of the Real Estate Errors and Omissions Corp. Ltd.

Marylyn Needham, CPA, CA, CGA, CFO & VP

A Chartered Professional Accountant, Marylyn is also a Director of the B.C. MIC Managers Association (BCMMA) and the former Chief Financial Officer of Royal LePage Kelowna.

Leanne Wilson, Chief Operating Officer

The President of Paradigm Mortgage Investment Corporation and a licensed mortgage broker in the provinces of British Columbia and Alberta. A member of both Mortgage Professionals Canada and Mortgage Brokers Association of British Columbia.

Brad Graham, Chief Credit Officer

19 years with TD Commercial Banking. Licensed mortgage broker in the provinces of British Columbia, Ontario and Alberta. Member of the Mortgage Brokers Association of BC.

ThreePoint Capital Corp. is managed by ThreePoint Capital Management Corp., a mortgage brokerage established in 2001.

Board of Directors

MANAGING DIRECTOR

Don Crompton, Chairman of the Board
Past Chair of Real Estate Council of British Columbia

DIRECTORS INDEPENDENT OF MANAGEMENT

Ruth Benedict, Director
Regional Manager (retired) with Home Loans Canada, a division of CIBC.

Francis Braam, Director
Managing Broker & Owner of Royal LePage Kelowna.

Duncan Kippan, Director
Retired licensed Real Estate Agent after 43 years in residential sales and development.

Alan Makenzie, Director
Financial Planner (retired) with Sun Life Financial for 28 years. Member of the Young Life Regional Board.

Rick Pushor, Director
Founding partner (retired) of Pushor Mitchell LLP

Grant Turik, Director
Licensed Realtor with Royal LePage Kelowna.

Joseph Ungaro, Director
Licensed Realtor with Royal LePage Kelowna.

Protection When Values Drop



Investing in real estate offers security, but owning it can be risky when markets soften. MIC investing offers downside protection relative to an equity investment when real estate values decline. We lend, on average, 55-58% of the value of a home, so a modest drop in housing values pose minimal risk of loss.

Policy & Risk

- Independent appraisal required on every mortgage prior to funding.
- Assertive enforcement procedures with borrowers when required.
- Thorough review at time of renewal.
- Board of Directors that approves any mortgage exposure over \$1 Million.
- Underwriting Risk Policy & Procedure Manual.
- Maximum Loan-To-Value is 75% (current average LTV is 55.1%).

6.28% 2020 DIVIDEND
7.03% (2019), 7.17% (2018)

MONTHLY DIVIDENDS
Paid Monthly + Annual Top-Up

MONTHLY LIQUIDITY
First of Each Month

\$105 MILLION
Total Portfolio Size

How to Invest

We are pleased to introduce Three Point Capital Wealth Management (TPCWM), a company related to ThreePoint, and launched in order to help investors learn about and invest in ThreePoint.

Registered as an exempt market dealer in BC and Alberta, TPCWM works with investors to determine if a new or additional investment in ThreePoint may be right for them.

Take a look at our website for more information on TPCWM and how to invest in ThreePoint. As always, we encourage you to read the ThreePoint offering memorandum for valuable information before considering an investment.

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Learn more about investing:

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