

Fund Overview

RealAlt High Yield Mortgage Trust (RealAlt® Investments) is an open-ended mutual fund trust that provides investors access to a **diversified portfolio of mortgage investments**. The trust primarily focuses on Ontario-based multiplex developments, construction financing, and land acquisition for new home development, aiming to deliver stable, risk-adjusted returns.

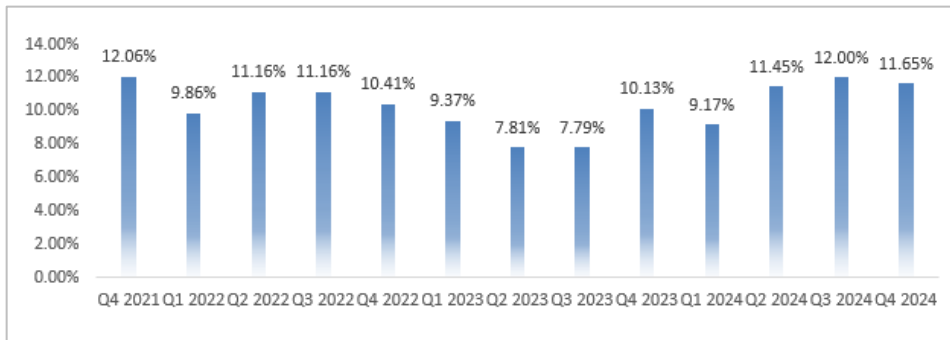
With a **consistent track record of monthly distributions since inception**, RealAlt Investments is structured to generate regular distribution interest income while prioritizing **capital preservation**.

RealAlt Investments is managed by **Dorr Capital Corporation**, a specialized mortgage investment firm with **14 years of experience** in mortgage underwriting, credit adjudication, and loan servicing. To date, Dor Capital has facilitated approximately **\$3 billion in mortgage financing**.

RealAlt High Yield Mortgage Trust: Fund Details

Fund Type	Mutual Fund Trust (MFT)	Mortgage Type	Construction, Land
Inception Date	2021	Geographic Diversification	ON
Eligibility	Offering Memorandum	Average Mortgage Size	\$1,221,664
Funds Under Management	\$18.08 Million	Total Number of Mortgages	13
Target Annualized Distribution Yield	7.5-10%	Weighted Average LTV	72%
Investment Plans	Cash, all registered plans	Management Fee	Series A: 1.25% Series F: 0.85%
Minimum Investment	\$25,000	Trust Manager	Dorr Capital Corporation
Distribution	Monthly, Cash or DRIP	Auditor	Segal, LLP
Purchases	Accepted throughout the month	Redemptions	Amounts less than \$5M: 30 days notice with 2% if redeemed in first year of acquisition and 1% early redemption charge if redeemed in second year of acquisition

Annualized Distribution Returns*

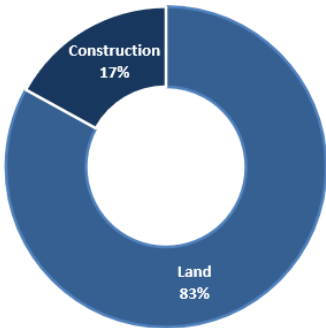


Distribution Yield (YTD)	Series A
2024	11.53%
2023	9.07%
2022	10.80%
Since inception	41.08%

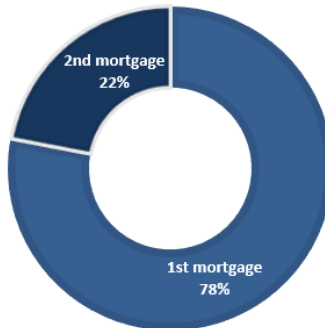
*The December 31, 2024 results have been prepared by the asset manager and are unaudited. Annualized distribution returns by Quarter, Series A, Class A

Mortgage Details

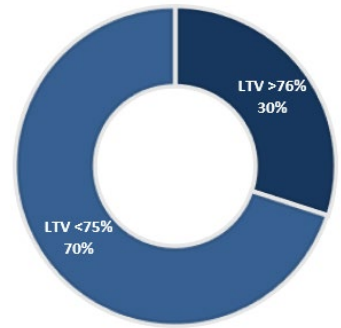
Mortgage Type



Mortgage Position



Loan-to-Value



Investment Examples

Land



- \$1.2MM invested in a land loan.
- Loan-to-value of <50%
- Expected return of 10.45% annualized.
- Lindsay, ON

Construction



- \$350K invested in a construction loan for a luxury condo project in Toronto.
- Loan-to-value of 75%
- Expected return of 15% annualized.
- Toronto, ON

Multiplex



- \$2.2M invested in a bridge loan for a construction project.
- Loan-to-value of 76%
- Expected return of 11.70%.
- Etobicoke, ON

To Invest

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Please consult our website for regular updates

Disclosure: The material presented in this document is for informational purposes only and is not, under any circumstances, to be construed as an invitation to make an investment in RealAlt® High Yield Mortgage Trust. Any offering is made only pursuant to the relevant offering memorandum together with the relevant subscription agreement, both of which should be read in their entirety. Neither the Ontario Securities Commission nor any other securities regulatory authority of any Canadian jurisdiction has passed upon the accuracy or adequacy of this information material, and any representation to the contrary is unlawful. The contents of this presentation are not to be construed as legal, financial or tax advice. Each individual should contact his, her or its own legal adviser, independent financial adviser or tax adviser for legal, financial or tax advice. **Forward-looking information contained in this presentation is based on the current estimates, assumptions, expectations and projections, which are believed to be reasonable as of the current date. There is no assurance that these estimates, assumptions, expectations and projections will prove to have been correct. You should not place undue reliance on forward-looking information contained herein. Actual results may differ and are not guaranteed.

**The fund has retained Belco Private Capital Inc. ("Belco") as its exempt market dealer. Introductions are permitted exclusively through registered exempt market dealers. If you are interested in investing in the fund, please contact Justin Aubry, a registered dealing representative with Belco, at jaubry@belcopc.com.