RealAlt Insights

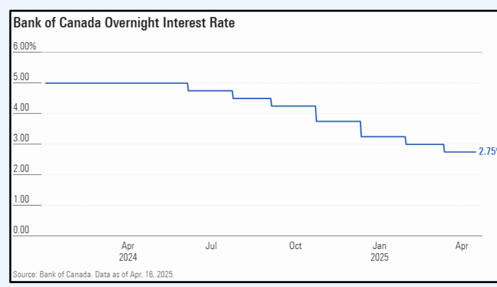
www.RealAltinvestments.com

April 2025

Providing investors with current news, information and facts on passive real estate investing

In the News

Bank of Canada Halts Rate Cut Streak, Holds Key Rate at 2.75%



Rate Cut Streak Ends: The Bank of Canada halted its series of seven consecutive interest rate cuts on April 16, 2025, keeping the rate at 2.75%.

U.S. Trade Uncertainty: Concerns about the unpredictable impact of U.S. trade policies were a key factor in the Bank's decision to pause and assess the economic outlook.

Implications for Real Estate Investors: The Bank of Canada's rate pause ends the immediate benefit of falling borrowing costs. This was a **missed opportunity to unlock pent-up demand** awaiting larger cuts. While stability aids long-term health, investors should watch for the next announcement, where a significant cut could activate sidelined buyers. Easing trade uncertainties might also bring renewed, larger rate drops, creating opportunities in a more predictable market.

On YouTube

Curious about the candidates' plans for housing?

You'll get a direct look at Brian Dorr's in-depth analysis and reaction of the housing strategies put forward by each candidate. More than just a comparison, Brian dives into the core of their approaches in these videos. He also spotlights some of the significant ideas and initiatives being proposed that aim to make a real difference for our country. Finally, he makes an **official endorsement of one of the parties**. Give them a watch to get a clearer picture!

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Psychology of Investing

Market Volatility

Investing in private commercial mortgages offers a valuable buffer against market volatility, a particularly attractive feature in **uncertain times like these.** Unlike publicly traded assets that can swing dramatically with market sentiment, commercial mortgages tend to exhibit more stable valuations and generate consistent income streams.

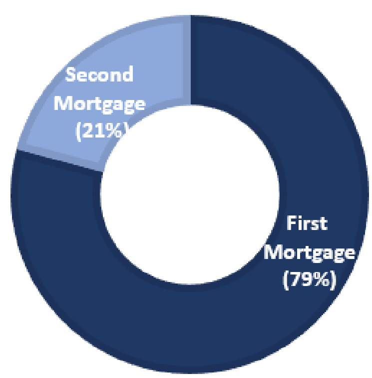
This stability arises from their direct link **to tangible real estate assets** and the contractual nature of loan agreements. In periods of high market fluctuation, this steadiness can help preserve capital, provide predictable returns, and **diversify an investor's overall portfolio**, offering a calming anchor amidst the storm of broader market movements.

During volatile markets, try to keep a rational perspective by staying the course on your long-term investing goals.

RealAlt® Facts

Mortgage Position

RealAlt invests primarily in high-quality **first** mortgages, complemented by a smaller allocation to second mortgages to enhance returns.



*Series AA, Gross distribution, annualized returns as of March 2025. Past performance does not necessarily predict future performance. Read the Offering memorandum for all RealAlt investment details

RealAlt® INVESTMENTS

Book a 15 min call to find out more

Invest with RealAlt® Investments today.

Monthly distribution; 9.72% annualized returns* as of March 2025