

## Fund Overview

RealAlt High Yield Mortgage Trust (RealAlt® Investments) is an open-ended mutual fund trust that provides investors turnkey access to a **diversified portfolio of mortgage investments**. The trust provides financing to Ontario-based multiplex developments, construction projects, 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 income while prioritizing **capital preservation**. Unlike an equity investment, your capital is secured as a lender by first and second mortgages on real estate, providing a stronger safeguard for your investment.

## Company Profile

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, Dorrr Capital has facilitated approximately **~\$3 billion in mortgage financing**. Dorrr Capital's team holds over 88 years of combined industry experience which drives our institutional grade underwriting.

## RealAlt High Yield Mortgage Trust: Fund Details

<b>Fund Type</b>	Mutual Fund Trust (MFT)	<b>Mortgage Type</b>	Construction, Land
<b>Inception Date</b>	2021	<b>Geographic Diversification</b>	Ontario
<b>Eligibility</b>	Offering Memorandum	<b>Average Mortgage Size</b>	\$1.3M
<b>Manager Loan Volume Since Inception</b>	~\$3B	<b>Total Number of Mortgages</b>	14
<b>Manager Assets under Mangement (AUM)</b>	\$150M	<b>Weighted Average LTV</b>	51.84%
<b>Funds Under Management</b>	\$19M	<b>Management Fee</b>	1.25%
<b>Target Annualized Distribution Yield</b>	7.5-10%	<b>Trust Manager</b>	Dorr Capital Corporation
<b>Investment Plans</b>	Cash, all registered plans	<b>Auditor</b>	Segal GCSE, LLP
<b>Minimum Investment</b>	\$25,000	<b>Redemptions</b>	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
<b>Distribution</b>	Monthly, Cash or DRIP		
<b>Purchases</b>	Received by 25th of Month		

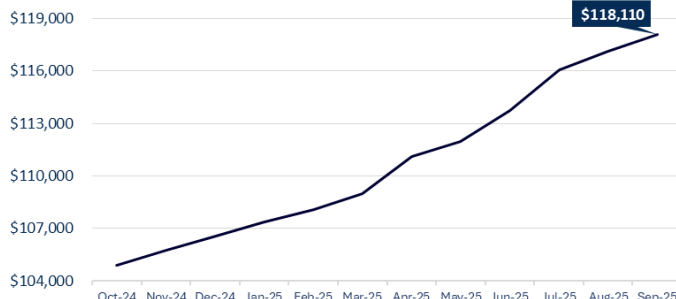
## Fund Performance (Oct-24 to Sep-25)

Trailing 12-Month Distributions (Annualized)



Over the last 12 months, RealAlt has delivered an average monthly distribution of 9.43% annualized, which equates to approximately \$786 in monthly distributions for a \$100,000 investment.

\$100,000 Investment: 18.11% Return Over the Past Year

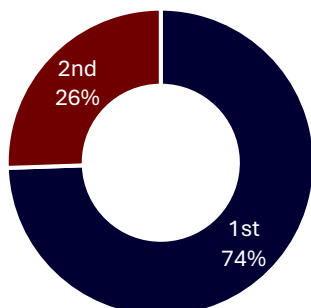


A hypothetical investment of \$100K would have grown to over \$118K in 12 months, delivering a significant 18.11% return. Total Return on Investment (ROI) is the sum of cash distributions (yield), capital appreciation, and compounding returns achieved through dividend reinvestment (DRIP).

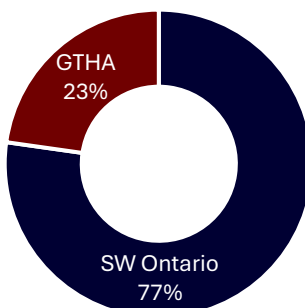
\*The September 30th, 2025, results have been prepared by the asset manager and are unaudited. Annualized distribution returns by month, Series A, Class A

## Portfolio Details

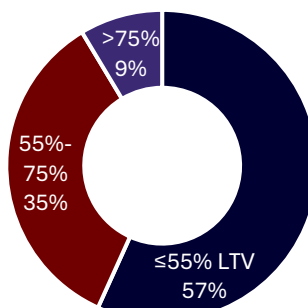
### Position



### Geography



### Loan to Value



## Investment Examples

### Land



- \$125K invested in a \$3M land loan.
- Loan to value of <50%
- Expected return of 15.25% annualized.
- Mississauga, ON

### Inventory



- \$400K inventory loan for a luxury condo project in Toronto.
- Loan to value of 56%
- Expected return of 13.50% annualized.
- Toronto, ON

### Multiplex



- \$2.35M construction loan as a bridge to CMHC takeout financing.
- Loan to value of 72%
- Expected return of 9.2% annualized.
- Toronto, ON

## To Invest

Justin Aubry, Dealing Representative, Drake Financial Ltd.\*\*

[justin@drakefinancial.com](mailto:justin@drakefinancial.com)

+1 (416) 554-2989

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 Drake Financial Ltd. ("Drake") 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 Drake Financial Ltd., at [justin@drakefinancial.com](mailto:justin@drakefinancial.com).