



MIC Fast Facts

- 310 investors (100% Canadian)
- 40.6% investors choose 8% per annum (pa) monthly cash dividend
- 59.4% investors choose to re-invest dividends
- 69% investing with registered funds (RRSP); 31% with open funds
- Corporate year end is June 30
- Target loan-to-value (LTV) for fund – 65%
- Current LTV for fund – 57.3%
- Average LTV residential – 64.65%
- Average LTV commercial – 35.6%
- 1st mortgages – 35.2%
- 2nd mortgages – 64.8%
- 3rd mortgages – 0%
- Residential mortgages – 78.8*
- Commercial mortgages – 21.2*
- BC mortgages – 13.1%
- Alberta mortgages – 79.5%
- Saskatchewan mortgages – 7.4%
- Mortgages in foreclosure – 1
- Foreclosure as a percentage of assets under management - 1.06%
- On track for 8-11% annual target return to investors in 10/11 - Yes

As of June 17, 2011. Loan to Value (LTV) percentages are based on independent third party appraisals performed in a reasonable time period prior to funding. Alta Pacific MIC does not currently hold mortgages with greater than 12 month terms. Appraisals are less than one year old and therefore the fund manager remains confident in the LTV stated

* Alta Pacific's target for residential vs commercial and 1st vs 2nd is 50:50. Balanced distribution geographically is also a key target. Due to the nature of mortgages maturing on a month by month basis, these balances varies throughout the year.

Mortgages Underway at Alta Pacific Mortgage Investment Corp.

Our primary responsibility to our share holders is the funding of quality *specialty* mortgages backed by Canadian real estate. Capital preservation is our primary goal followed closely by our commitment to delivering steady returns to investors. This means Alta Pacific works diligently in sourcing mortgages that generate a consistent yield to our shareholders.

The nature of our business means we have many mortgages underway at all times. Understanding some of the details of mortgages we fund gives our shareholders, financial advisors, exempt market dealers (EMD), and industry analysts insight into the operations of Alta Pacific Mortgage Investment Corp. Here is a couple examples from spring 2011.

- First mortgage on a clear title (fully paid for) condominium in Vancouver, BC. The borrower is a business professional requiring funds to invest in a new venture with a colleague. 12 month term with a principal amount of \$220,000 and loan-to-value (LTV) of 63%. This mortgage was sourced through a mortgage broker in Greater Vancouver.
- First mortgage on a clear title (fully paid for) commercial property (industrial + office) in Edmonton, AB. The borrower requires the funds for a very short period. Term of the mortgage is 6 months. Principal amount is \$900,000 with a loan to value (LTV) of 23%. This mortgage was sourced by Alta Pacific directly.

We welcome Western Canadians to contact us when they find themselves in need of capital/funds. While its common to think that Canadians who find themselves in this situation are in some type of financial trouble, quite the contrary is often the case. We sometimes refer to these situations as *opportunity lending*. Meaning, a client has an opportunity that – with speed – they can execute on. The borrower might need funds quickly to buy an asset or to secure a business opportunity. Alta Pacific can act fast to help in these situations. We work directly with homeowners, developers, home builders, commercial real estate investors, mortgage brokers, professionals who offer financial advice to their clients (that could be accountants, lawyers, bookkeepers, financial advisors) in resolving needs for short term capital requirements.

If you ever have questions, please don't hesitate to contact us (www.altapacificmortgages.com or (778) 328-7401).



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