

**Cultivating wealth through  
stability and diversification**



### Secured Investments

All investments are secured by  
real estate in Canada



### Monthly Income

Receive your returns in  
monthly payments



### Stable Returns

Receive the same return  
every month

**1-888-777-9002**

[info@homecredits.ca](mailto:info@homecredits.ca) | [www.homecredits.ca](http://www.homecredits.ca)



## Why Invest into Private Mortgages?

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Private mortgages in Canada have proven to be a successful investment vehicle for decades. As a result, Home Credits specializes in finding a mortgage that is best suited to our investors' goals and risk tolerance. As a government licensed investment firm, Home Credits is focused above all on long term relationships with investors. Whether you are a new investor to mortgage investing or an experienced mortgage investor, Home Credits goes through a consultation process to analyze each investors risk tolerance. Therefore, we can ensure that each mortgage is correctly matched to a suitable investor.

## Security in Private Mortgage Investing

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All investments are fully secured against real estate. Every property is appraised by an CRA or AACI certified appraiser. Our highly experienced underwriting team reviews each of these investments. A borrower's situation is analyzed and an exit strategy is crafted for each investment. Our private mortgage investing policy is to be completely transparent to our investors. Therefore, we provide financial statements to our investors, as well as a customer service experience that is unparalleled in the industry.

We thoroughly analyze every application that is submitted to Home Credits. In addition, each deal goes through a thorough screening process before being presented to any of our investors. We work with only hand picked accredited appraisers and real estate lawyers. Therefore, we make sure all the due diligence is completed for you. The investors name will be registered on the title of the borrowers property and backed by title insurance to ensure the investment is safe.

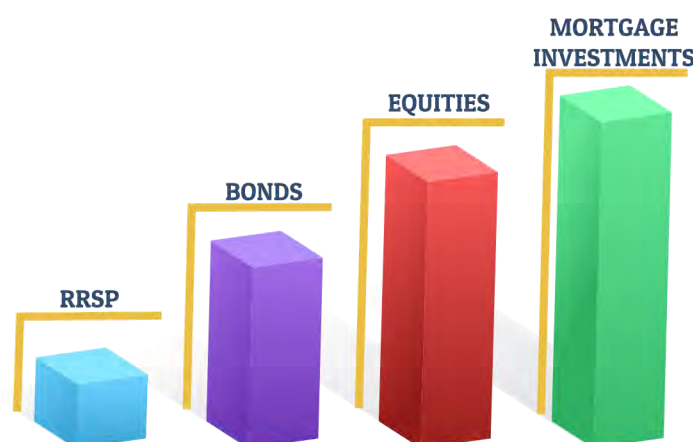


## We Represent the Investor in Every Transaction

Our average annual ROI to investors are from 6-16% depending on risk tolerance. Home Credits focuses on building long term relationships with our investors and helps them achieve their investment goals. Whether you are a new investor to mortgage investing or an experienced mortgage investor, our firm goes through a consultation process with you to analyze your risk tolerance.

## Advantages of Investing With Home Credits

Investors seeking alternatives to traditional equity and fixed-income products choose Private Mortgages and real estate investments to balance their portfolios. Therefore, Home Credits offers investors a portfolio of low-risk first and second mortgages across Canada. Our investment strategies are focused on residential properties. In addition, these properties are located in urban and suburban areas in highly desirable municipalities.



✓ Access to residential mortgage markets not typically available to individuals

✓ Less volatility than equities and more security than bonds





✓ Earn up to 16% return on investment depending on your risk tolerance

✓ Secured by real property located across Canada



# Home Credits Investing Process



-  Deal Review is performed by experienced underwriters who evaluate and qualify the risk associated with each loan.
-  Due Diligence is completed by our Investment Directors and fulfillment staff to ensure the loan complies with all government regulations.
-  Lawyer Review is performed by our legal team. All documents are reviewed and double checked for compliance and security.
-  Registration and Closing are completed by our legal team. The final closing packages are assembled and the investor is named on the title of the property being used as security.



## Benefits of Private Mortgage Investing

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### Management

The Principals of Home Credits have years of mortgage investing and real estate experience.



### Real Estate Security

1st or 2nd mortgage on the subject property. All mortgages are required to have title insurance



### Diversification

Investors have the ability to invest in multiple loans as well as desired geographical locations.



### Regular Income

Investors receive their interest payments on a monthly basis paid directly from the borrower to the investor



### RRSP / RRIF / TFSA Eligible

Self-directed RRSP, TFSA or RRIF are eligible to invest.



### Targeted Returns

Target yield of 6-16% depending on asset class, location and risk.

## Home Credits Designed For Investors

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Home Credits Investors gain access to the extensive pool of private mortgage loans across Canada secured by different types of real estate assets. Home Credits is dedicated to providing investors healthy returns with minimal risk and zero fluctuation. Our goal is the maximize benefits for our investors.





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Secured Investments *Stable Returns*

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