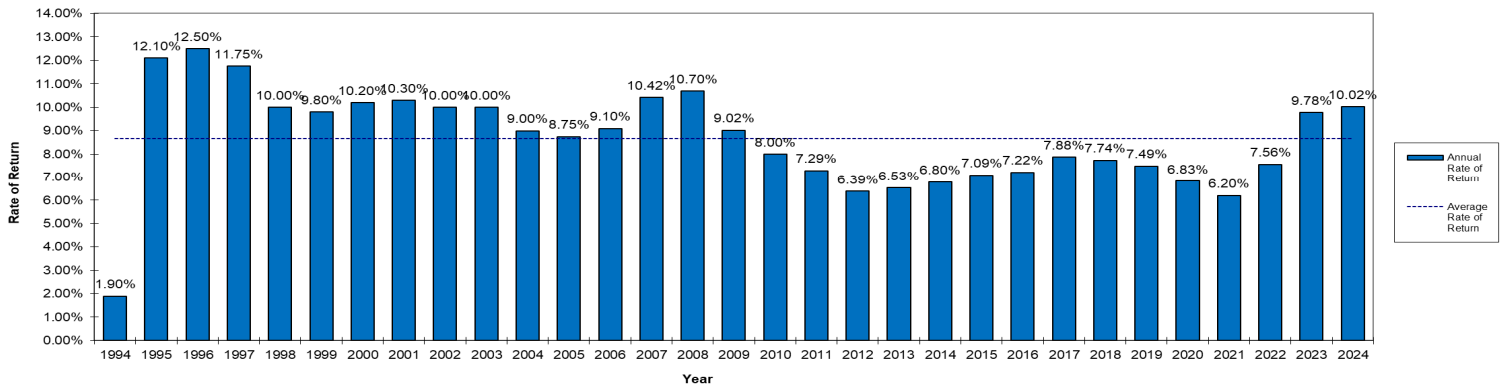


OVERVIEW	INVESTMENT HIGHLIGHTS
<p>Pacifica Mortgage Investment Corporation ("Pacifica") is a "mortgage investment corporation" ("MIC") within the meaning of the Income Tax Act (Canada) that invests primarily in a portfolio of residential, commercial, construction and other mortgages on real estate properties located in British Columbia and Alberta. Pacifica intends to pay all of its net income and any realized capital gains to holders of its Preferred Shares prior to taxation. Pacifica is licensed with the British Columbia Financial Services Authority ("BCFSA") as a "mortgage broker".</p>	<p>Capital Preservation Quarterly Income Stable \$1 Share Value Stable Returns Over 25 Year Successful Track Record</p>

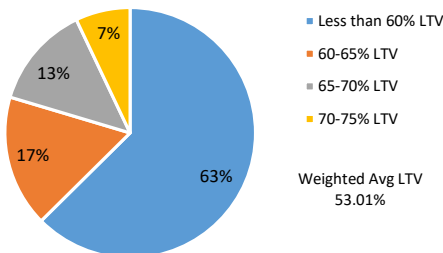
DETAILS (as of December 31, 2025)

<p>Manager Capital West Mortgage Inc.</p> <p>Issue Type Mortgage Investment Corporation</p> <p>Inception Date July 19, 1994</p> <p>Minimum Investment \$ 25,000</p> <p>Auditor D&H Group LLP, CPA</p> <p>Legal Counsel Owen Bird Law Corporation Borden Ladner Gervais LLP</p> <p>Transfer Agent Odyssey Trust Company</p>	<p>Weighted Average Loan to Value Ratio 53.01%</p> <p>Annual Return for FY 2024* 10.02%</p> <p>Historical Annual Average Returns*:</p> <p style="padding-left: 20px;">2 Year 9.90%</p> <p style="padding-left: 20px;">5 Year 8.08%</p> <p style="padding-left: 20px;">10 Year 7.78%</p> <p style="padding-left: 20px;">Since Inception (1994) 8.66%</p> <p>Distributions Quarterly</p> <p>Dividend Reinvestment Plan Yes</p> <p>Total Assets \$263 Million</p> <p>Closings Monthly</p> <p>Management Fee 2% of Portfolio plus 25% of Loan Origination Fees</p> <p>* Returns are net of Management Fees</p>
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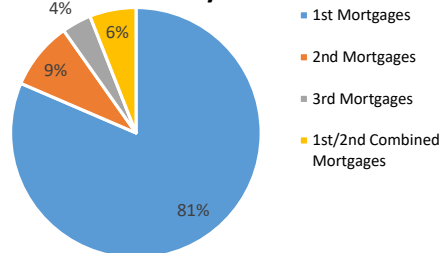
**Pacifica Mortgage Investment Corp. Annual Rate of Return
1994 to 2024**



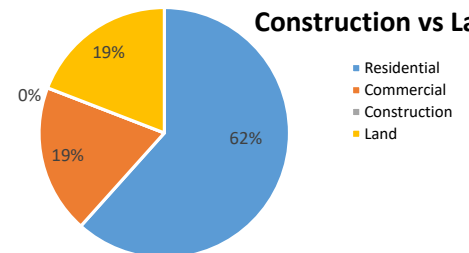
Loan to Value



Security Position

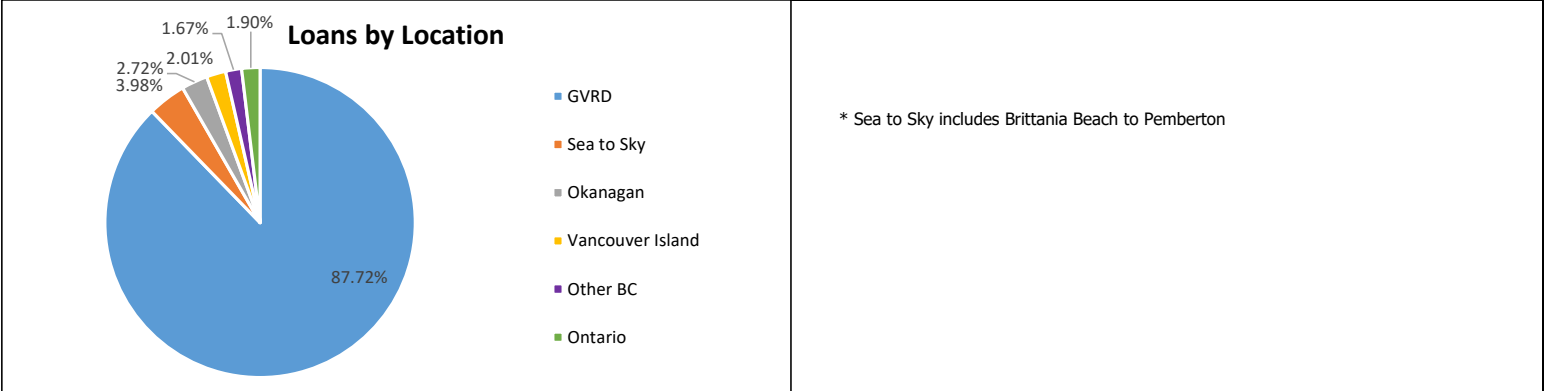


Residential vs Commercial vs Construction vs Land



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WHO CAN INVEST

Individuals, Corporations, RRSP's, RRIF's, TFSA's

** Provided all are B.C. residents or registered in B.C.

PACIFICA MORTGAGE INVESTMENT CORPORATION
 1050 - 475 West Georgia Street
 Vancouver, BC V6B 4M9
 Tel: 604-484-5998
 Fax: 604-899-0337
www.pacificamortgage.ca

<p>Contacts: Sidney Rubin Director Email: srubin@capitalwest.ca Tel: 604-899-3788 Fax: 604-899-0337</p>	<p>Daymon Eng Director deng@capitalwest.ca 604-899-3787 604-899-0337</p>	<p>Shannon Hillman Director shannon@capitalwest.ca 604-899-3780 604-899-0337</p>
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