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### **CMI MORTGAGE INVESTMENTS - FAQS**

- **Q.** Can I use registered funds for my mortgage investment?
- A. Yes, provided they come through a Trust that allows you to invest in mortgages. If you are not already set up with a Trustee, we recommend the following:

### **Olympia Trust Company**

403.770.0001 | rrspiinfo@olympiatrust.com

#### Q. Is my mortgage investment guaranteed?

A. No, your investment is not guaranteed. However, one of the many benefits of investing with CMI is our focus on providing you with investment opportunities that match your risk tolerance level. We will always encourage you to take on a lower risk investment option if you have any concerns.

# Q. How long will it take before I'm presented with a mortgage investment opportunity?

A. Our top priority is making sure we provide you with an appropriate investment that matches your risk tolerance. It generally takes around 30 days or less to present you with an appropriate match, though that is dependent on your available capital and flexibility. The more flexible you are, the more opportunities you are likely to be presented with.

### Q. How long is the term of my mortgage investment?

A. We provide a variety of investment terms. The most common term is 12 months, although 6-month terms are sometimes also available.

## Q. Can I get my money out prior to the mortgage's renewal date?

- A. Since this is a contract between you and the borrower, generally you will not be able to get your money back during the term of the investment.
- Q. Who is responsible for the costs and/or fees associated with the mortgage closing?
- A. The borrower is responsible for all costs and/or fees associated with the closing.
- **Q.** Is there an administration charge if CMI services my mortgage investment?
- A. No, there is no charge to you for our services another benefit of choosing to invest with CMI.
- Q. How do I ensure I'm contacted with new investment opportunities?
- A. Always keep us informed of any funds you have available for investment. If we present you with an opportunity that isn't a good match for you, please tell us why so we can adjust your investment profile accordingly. This will greatly improve our ability to find investment opportunities that are right for you.

# It pays to invest with **CMI**