



Frequently Asked Questions

armadamortgage.com

What is a Mortgage Investment Corporation (MIC)?

A MIC is a professionally managed pool of mortgages secured by local real estate. All Mortgage Interest is paid out as dividends to the shareholders. The portfolio is managed by a professional mortgage administrator. They follow the Board of Directors approved mortgage underwriting guidelines to determine loan eligibility.

How do I get paid?

Armada Mortgage has been paying an uninterrupted monthly dividend since the inception of the Company. Our Class A Shares offer a choice of either a dividend cheque each month or compound and accrue monthly. All retained earnings at year end are paid out or converted into shares by March 31st. Share Purchases occur regularly. The fund has never missed a monthly dividend payment since 2002.

What types of mortgages does Armada invest in?

Armada Mortgage lends mostly on single family residential homes in BC, Alberta, and Ontario. Our mortgage portfolio consists of 1st and 2nd Mortgages. Only Current appraisals are used for valuation as well as the borrower's credit ability to service the mortgage. Our maximum Loan to Value is 75% on 1st and 2nd mortgages.

How do I Invest?

Ask for a free copy of our offering memorandum. One of our friendly representative can help you with the forms.



ARMADA
MORTGAGE CORPORATION

This ad does not constitute of an offer to purchase securities which is made only under and Offering Memorandum available from our office. Before investing, please read the Offering Memorandum. Mortgage investments are not guaranteed; value may fluctuate and past performance may not be repeated. Guidelines may also be subject to change. Current OM valid until April 30, 2018.

11951 - 224th St., Maple Ridge, BC V2X 6B2 Tel: 604-467-6449 Toll Free: 1-888-467-6449 Email: Sales@armadamortgage.com



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What are the costs of the shares and minimum investment?

Our shares are Class 'A' Non-Voting Preferred and are sold at a par value of \$1.00 each. The minimum initial investment amount is \$2,500. We suggest you talk with us to ensure you get the most for your investment.

How do I withdraw some or all of my Class 'A' Shares from the Plan?

Your funds are committed to a one year term. A notice period of 90 days prior to the 'redemption date' must be given. Please review our OM for more information regarding details of withdrawal.

How am I taxed?

You will be taxed as income on monthly cash payments. If you would rather see your investment accumulate over time you may want to consider our reinvestment option inside a tax deferred plan.

Q&A



Talk to an Armada representative today for more information.

If you would like more information on our company, go to our Website www.armadamortgage.com where you will find our most recent Offering Memorandum and Financial Statements. Please contact us to answer any other questions you may have.



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