



A Real Estate Capital Bank

ORGANIZATION PROFILE

A BOUTIQUE REAL ESTATE CAPITAL BANK

PROPRIETARY CAPITAL • ASSET MANAGEMENT | Mortgage Credit • Real Estate Equity • Special Situation Investments



A Real Estate Capital Bank

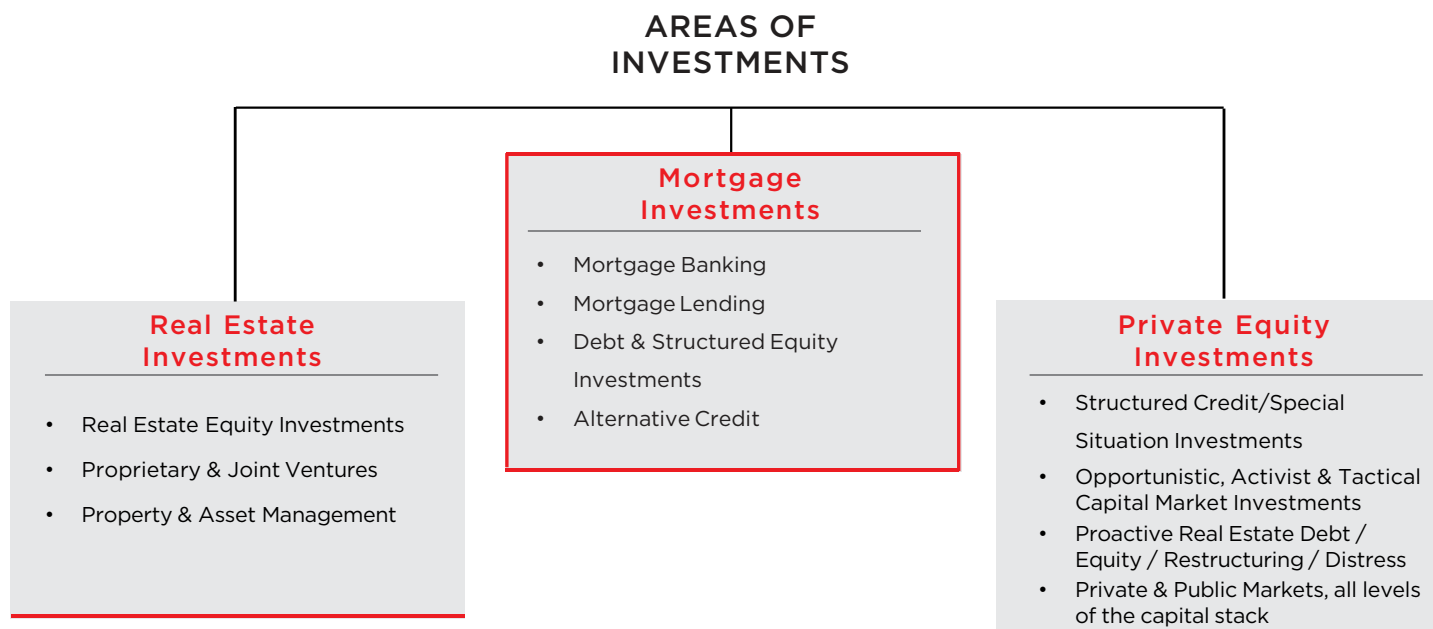
ORGANIZATION INVESTMENT FOCUS

FIRM CAPITAL ORGANIZATION, since 1988, through its various affiliates, operates as an alternative boutique private equity real estate investment firm. Firm Capital has focused on deploying proprietary and managed capital opportunistically between debt and equity investments in the real estate private and public markets. The organization has established an exceptional track record of successfully lending, providing financing, owning, investing, joint venturing and managing real estate across Canada and parts of the United States.

FIRM CAPITAL currently has approximately \$5 billion in mortgage and real estate related investment assets under management plus the associated investor capital managed.

FIRM CAPITAL focuses on three investment areas: Mortgage Lending, Real Estate Investments, and Private Equity Investments.

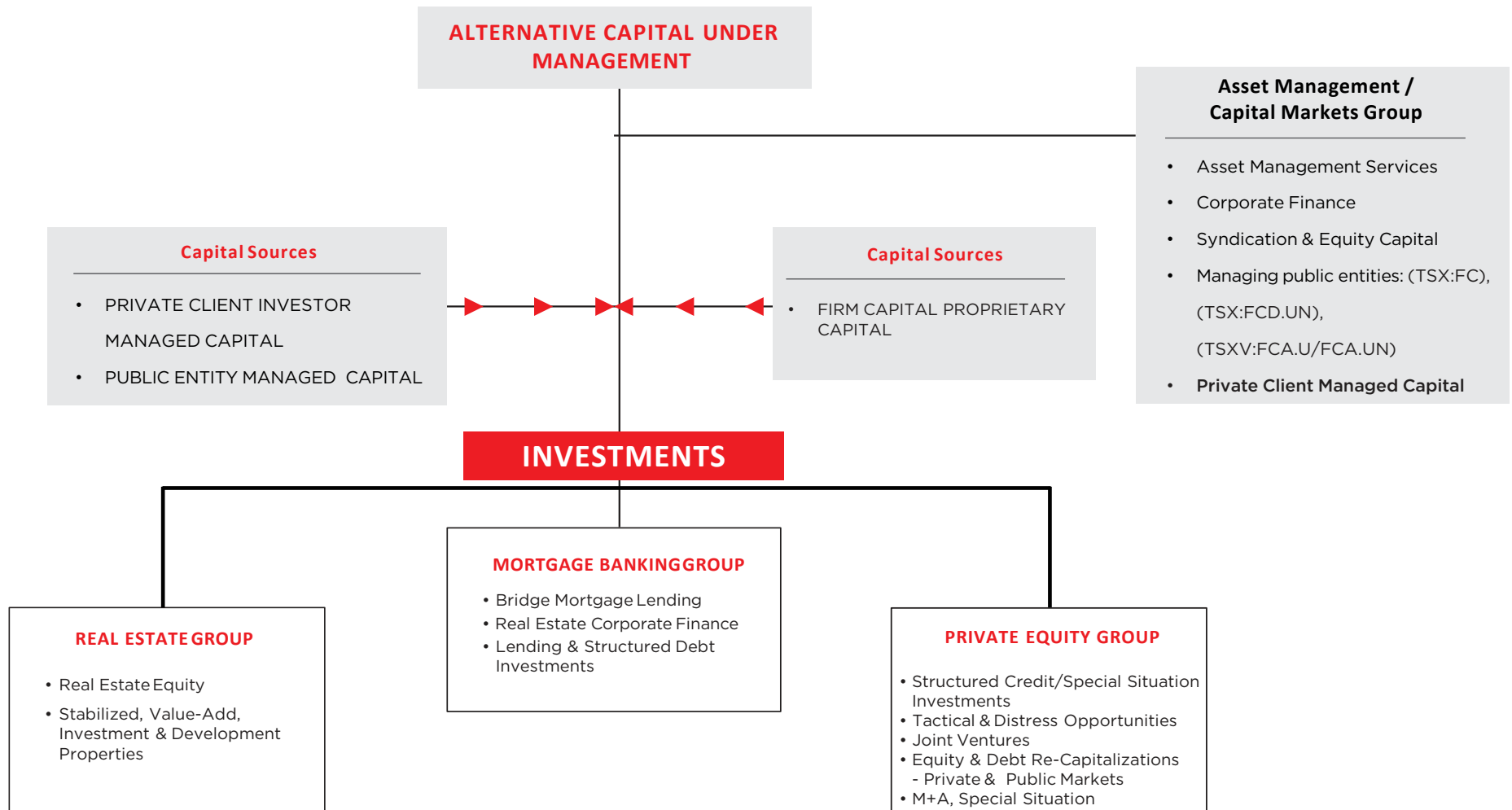
Credit and mortgage lending leads the investment operating focus of the organization.



Firm Capital

A Real Estate Capital Bank

ORGANIZATION OPERATING AFFILIATES





A Real Estate Capital Bank

FIRM CAPITAL PRIVATE BANCORP LIMITED

Mortgage Banking / A Boutique Mortgage Bank

FIRM CAPITAL CORPORATION, since 1988, has operated as a non-bank lender providing residential and commercial construction, bridge, special situation mortgage loans, and conventional real estate finance, including providing term debt, acquisition facilities, and mezzanine and equity capital investments for real estate projects. Firm Capital is the Mortgage Banker to various capital pools, including, since 1999, the Toronto Stock Exchange, listed Firm Capital Mortgage Investment Corporation (TSX: FC); Firm Capital Mortgage Investors Corporation, a private mortgage RSP fund in operation since 1994; and Firm Capital Private Mortgage Trust, a private fund designed for investors focused on alternative debt investments.

The following two tag-lines are registered trademarks of Firm Capital Corporation:

- *Boutique Mortgage Lenders®*
- *Where Mortgage Deals Get Done®*
- *Tailored Mortgage Engineering By Firm Capital®*

Firm Capital has completed over \$10 Billion in new financing since 2020.

Real Estate Equity / Realty Capital Partners

FIRM CAPITAL PROPERTY MANAGEMENT CORP., through related companies, has owned and managed a portfolio of multi residential buildings, land lease communities, industrial / commercial investment properties and has interests in various building joint ventures. The multi residential apartment division operates under Westbury Rental Residences (www.westburyrentals.com); the Manufactured Home Land Lease division operates under SunPark Communities; and industrial / commercial properties are operated under Firm Capital Commercial and medical buildings under the banner Medilife Medical Centres. Development Joint Ventures are originated and asset managed through Firm Capital Corporation which has participated as a capital provider in various development joint-ventures, with various landlords and building development partners. Firm Capital is the property and asset manager to the TSX listed: Firm Capital Property Trust (TSX: FCD.UN) a Canadian diversified REIT, and to Firm Capital Apartment Real Estate Investment Trust (TSXV: FCA.U/FCA.UN) a diversified U.S. debt & equity platform in the U.S. multi-residential sector.

Special Situation Investments / Strategic Investors

FIRM CAPITAL PRIVATE EQUITY MANAGEMENT LP is a multi-strategy, event drive, special opportunity, tactical investor focused on public and private special-situation real estate equity, and debt investments. Investments are focused across four platforms; Activist Strategies, High Yield Structured Debt, Distressed & Discounted Debt Acquisitions and Real Estate Joint Ventures. Firm Capital is the asset manager to Firm Capital Private Equity Realty Trust.

Asset Management / Capital Markets Group

The asset management & capital markets group provides strategic advice and corporate finance for the Firm Capital platforms; syndication, equity capital markets, client relationships and client access; oversees the management of the public entities and private client managed capital.