

Fund overview

Perch Capital Mortgage Investment Corporation aims to provide Canadians with secured financing solutions that help them optimize their current and future residential real estate transactions. Our solutions are meant to be short-term credit facilities with a clear, highly probable and executable exit strategy.

Fund details

📅 As of Dec 2025

FundSERV RBS 3401 (Class F Series B)
RBS 3403 (Class F Series M)

Manager

Perch Capital GP Ltd

Administration

SGGG Fund Services Inc.

Distributions

Monthly. Can also be re-invested.

Average mortgage size

\$843,000

Minimum investment

\$10,000

Eligible for registered plans

Yes

Fund Size

\$24,077,346

Redemptions

2 months notice

Share price

\$100 per share

Loan-to-value

49%



Mortgage positions

- 75% Residential 1st
- 25% Residential 2nd

Compounded returns

2025	9.65%
2024	9.49%

Key benefits

→ Short term loans

Our average term is 6 months and our max is 1 year. This minimizes the scope for changes in circumstances.

→ Pre-validated and clear exit strategies

Through our brokerage, we have access to over 35 A, B and private lenders. Most of our loans are temporary solutions that are predicated on the client being able to refinance out into another lender.

→ Earn a preferred return

In addition to the credit policies in place to mitigate against losses, Perch Capital GP only earns their management fee after expenses have been absorbed.

→ Full underwriting of the deal

Most private lenders strictly lend on property value. We fully underwrite the deal to ensure both the property and borrowers can service the deal. By monitoring deals through to maturity, we identify and manage potential risks before a default can occur.

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