

## **Overview - Mortgage Funds**

Capita's Mortgage Funds provide fixed term loans secured by registered mortgages to borrowers for periods usually between 1 and 2 years.

Due to the short term nature of these loans, Capita is generally able to receive a greater return for investors.

Each mortgage is 'property specific' whereby Investors can select which loan they wish to invest in.

Distributions are generally made to investors on a monthly or quarterly basis.

Loans are secured by registered mortgages.

Most Mortgage Funds generate regular distributions to investors from interest received from mortgages, therefore this type of investment generally suits investors that are seeking a premium return and also prefer regular cash flow.