

	<i>Growth of your Investment</i>			<i>Growth of CMIC</i>	
<b>INVESTMENT YEAR</b>	<b>Annual returns when dividends <i>paid</i> quarterly</b>	<b>Annual returns when dividends <i>reinvested</i> quarterly</b>	<b>\$25,000 initial investment with dividends <i>reinvested</i> quarterly</b>	<b>Investment Capital</b>	<b>Rate of Growth</b>
1999 (last quarter)	10.00%	10.00%	\$25,625	\$355,833	
2000	10.00%	10.38%	\$28,285	\$686,902	93.04%
2001	12.20%	12.76%	\$31,894	\$1,912,622	178.44%
2002	8.15%	8.40%	\$34,573	\$4,333,978	126.60%
2003	9.00%	9.31%	\$37,792	\$5,962,690	37.58%
2004	11.14%	11.61%	\$42,179	\$10,248,809	71.88%
2005	10.98%	11.44%	\$47,005	\$18,235,810	77.93%
2006	10.82%	11.27%	\$52,302	\$28,602,321	56.85%
2007	12.72%	13.38%	\$59,299	\$36,251,910	26.74%
2008	10.05%	10.43%	\$65,486	\$44,754,375	23.45%
2009	7.13%	7.32%	\$70,279	\$44,676,575	-0.17%
2010 YTD	6.5%	6.55%	\$72,579	\$46,570,337	4.24%
<b>Average annual return</b>	<b>9.89%</b>	<b>10.24%</b>			
<b>Total dividend income on \$25,000 invested Oct 1, 1999</b>	<b>\$26,985.18</b>	<b>\$47,579.40</b>			

**NOTES:**

**1999** - the first shares were issued in September 1999

**2002/2003 yield-** affected primarily due to a large increase in investments, combined with delays in completing new mortgage fundings.

**2009 yield** - affected by *significant* idle cash in the 3<sup>rd</sup> and 4<sup>th</sup> quarters from unprecedented payouts which followed several months of inactivity in the real estate market. This watered down the return significantly. There was an increase to the allowance for bad debts.