

## **Frontenac Mortgage Investment Corporation Provides Update on Outstanding Filings and Annual Meeting**

Ottawa, ON – July 30, 2025 – Frontenac Mortgage Investment Corporation (“**FMIC**” or the “**Company**”) announces that further to its press release of June 30, 2025, the Company continues to work diligently with MNP LLP (“**MNP**”), its external auditors, to complete the audit of the Company’s annual financial statements for the year ended December 31, 2024. MNP has confirmed to the Company and the Ontario Securities Commission (the “**OSC**”) that they no longer expect to complete their work to permit the Company to file the financial statements, management’s discussion and analysis, and related chief executive officer and chief financial officer certificates (the “**Annual Filings**”) by July 29, 2025, as previously advised by MNP. The Company will provide further updates once a new expected completion date for the audit has been communicated. There has been no change to the Company’s expectation to file its outstanding unaudited interim financial statements for the three months ended March 31, 2025, management’s discussion and analysis, and related chief executive officer and chief financial officer certificates (the “**Interim Filings**”) concurrently with or as soon as practicable after its Annual Filings. The failure-to-file cease trade order issued against the Company on July 3, 2025, will remain in effect until after the Annual Filings and Interim Filings are filed.

Consistent with the its press release of June 30, 2025, the Company continues to expect the Q2 2025 redemption of common shares of the Company pursuant to the pro rata redemption plan outlined in the Company’s management information circular dated October 31, 2024 to take place as soon as reasonably practicable after the filing of the Annual Filings and Interim Filings and the revocation by the OSC of its failure-to-file cease trade order against the Company.

In light of the delay in filing the Annual Filings, FMIC is postponing its previously announced annual meeting of shareholders, which will no longer be held on August 28, 2025. The Company will announce a new meeting date once the filing date for the Annual Filings is confirmed.

Additional information about the Company is available under FMIC’s profile on SEDAR+ at [www.sedarplus.com](http://www.sedarplus.com).

### **About Advanced Capital Corporation**

Advanced Capital Corporation is a registered exempt market dealer and the Manager of FMIC since May 1, 2025. The firm provides experienced fund oversight, compliance leadership, and investor-focused governance.

### **About Advanced Alternative Lending**

Advanced Alternative Lending is a mortgage administrator licensed by the Financial Services Regulatory Authority of Ontario, and has served as Administrator for FMIC since May 1, 2025. The firm is responsible for the day-to-day administration and servicing of FMIC’s mortgage portfolio with a focus on recovery and resolution.

For more information, please contact:

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### **Forward-Looking Statements**

This press release contains certain forward-looking statements and forward-looking information (collectively referred to herein as “**forward-looking statements**”) within the meaning of applicable Canadian securities laws, which may include, but are not limited to, information and statements in respect of MNP’s completion of the audit of the Company’s annual financial statements for the year ended December 31, 2024; the redemption of outstanding common shares pursuant to the pro rata redemption plan, and the anticipated timing of future redemptions; timing of the filing of the Annual Filings and Interim Filings, the Company’s annual meeting, and the revocation of the failure-to-file cease trade order by the OSC; and the future business, operations, financial performance, prospects, and other plans, intentions, expectations, estimates, and beliefs of the Company. All statements other than statements of present or historical fact are forward-looking statements. Forward-looking statements are often, but not always, identified by the use of words such as “anticipate”, “achieve”, “could”, “believe”, “plan”, “intend”, “objective”, “continuous”, “ongoing”, “estimate”, “outlook”, “expect”, “may”, “will”, “project”, “should” or similar words, including negatives thereof, suggesting future outcomes.

Forward-looking statements involve and are subject to assumptions and known and unknown risks, uncertainties, and other factors beyond FMIC's ability to predict or control, which may cause actual events, results, performance, or achievements of FMIC to be materially different from future events, results, performance, and achievements expressed or implied by forward-looking statements herein. Forward-looking statements are not a guarantee of future performance. Although FMIC believes that any forward-looking statements herein are reasonable, in light of the use of assumptions and the significant risks and uncertainties inherent in such statements, there can be no assurance that any such forward-looking statements will prove to be accurate. Actual results may vary, and vary materially, from those expressed or implied by the forward-looking statements herein. Accordingly readers are advised to rely on their own evaluation of the risks and uncertainties inherent in forward-looking statements herein and should not place undue reliance upon such forward-looking statements. All forward-looking statements herein are qualified by this cautionary statement. Any forward-looking statements herein are made only as of the date hereof, and except as required by applicable laws, FMIC assumes no obligation and disclaims any intention to update or revise any forward-looking statements herein or to update the reasons that actual events or results could or do differ from those projected in any forward-looking statements herein, whether as a result of new information, future events or results, or otherwise.