



NEWS RELEASE

FOR IMMEDIATE RELEASE

BUILDERS CAPITAL MORTGAGE CORP PROVIDES UPDATE ON ANTICIPATED THIRD CLOSING OF BOND OFFERING

CALGARY, ALBERTA – (Newsfile Corp. - December 18, 2025) – *This amended and restated press release replaces and supersedes in its entirety the Company's press release dated December 8, 2025 (the "Original Release"). Certain information contained in the Original Release has been corrected as described below.*

Builders Capital Mortgage Corp. (TSX VENTURE: BCF) ("**Builders Capital**" or "**the Company**") is providing an update to its press release dated **December 8, 2025**, in which it announced the anticipated third closing of its participating bond offering (the "Offering").

Since the issuance of the December 8, 2025, press release, the Company has received additional subscriptions from new investors in connection with the third tranche of the Offering. As a result:

- the anticipated gross proceeds of the third tranche have increased to **\$2,750,000**; and
- the third tranche is now anticipated to close on or about **January 2, 2026**.

All other terms and conditions of the Offering remain unchanged and were previously disclosed. The Bonds will be issued on the same terms described in the Company's news release dated April 8, 2024. Net proceeds of the Offering will be used in the Company's ongoing mortgage lending business.

The Company confirms that there are no material changes to the Company that have not been previously disclosed.

Forward-Looking Information

This amended and restated news release contains statements within the meaning of applicable securities legislation, including statements with respect to management's beliefs, estimates and intentions, and similar statements concerning anticipated future events, results, circumstances, performance or expectations that are not historical facts. Forward-looking information is based on management's current expectations and assumptions and is subject to risks and uncertainties that could cause actual results to differ materially. statements within the meaning of applicable securities legislation, including statements with respect to management's beliefs, estimates and intentions, and similar statements concerning anticipated future events, results, circumstances, performance or expectations that are not historical

facts. Forward-looking statements generally can be identified by the use of forward-looking terminology such as “outlook”, “objective”, “may”, “will”, “expect”, “intent”, “estimate”, “anticipate”, “believe”, “should”, “plans” or “continue” or similar expressions suggesting future outcomes or events. Such forward-looking statements reflect management’s current beliefs and are based on information currently available to management. These statements are not guarantees of future performance and are based on estimates and assumptions that are subject to risks and uncertainties which could cause actual results to differ materially from the forward-looking statements contained in this news release. These include, among other things, risks associated with mortgage lending, competition for mortgage lending, real estate values, interest rate fluctuations, environmental matters and the general economic environment. The company cautions that the foregoing list is not exhaustive, as other factors could adversely affect its results, performance or achievements. Readers are cautioned against undue reliance on any forward-looking statements. Although the forward-looking information contained in this news release is based upon what management believes are reasonable assumptions, there can be no assurance that actual results will be consistent with these forward-looking statements. Except as required by applicable law, Builders Capital undertakes no obligation to publicly update or revise any forward-looking statement, whether as a result of new information, future events or otherwise.

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