

Harvest Mortgage Investor's Summary			
Total Investment \$\$'s	\$1,853,270		
Number of shareholders	35		
Amount of funds borrowed	\$215,000	Rate of loan	8%
Total # of loans outstanding	16		
Total \$'s of loans outstanding	\$2,084,338		
Average beacon score	704 (active) 664 (historical)		
Average LTV	63.20% (active) 58% (historical)		
Average interest rate	12.12% (active) 11.79% (historical)		

	Numbers	\$\$'s	Average LTV	Average beacon	Average Rate
1st Mortgages	0	0	0	0	0
2nd Mortgage	16	\$2,084,338	63.20%	704	12.12%
3rd Mortgages	0	0	0	0	0

Above is a summary of the Harvest Mortgage holdings. Here's a summary of what you are looking at.

As of January 1st we have \$1,853,270 of invested funds from 35 separate investors. We completed a funding round the first part of December, 3 of our existing investors increased their position, and we welcomed 3 new investors. We continue to investigate new avenues and referrals from our existing investors to increase the fund size. Our line of credit has allowed us flexibility and the ability to continue to take on selective new mortgages while we await new funds.

As of today, Harvest has 16 outstanding mortgages for a total of \$2,084,338 being lent. Since inception we've funded 26 mortgages for \$3,050,600 and have had 9 repay.

I'd like to highlight a file of note, mentioned by Darren Martel in his letter that we did a syndicated investment with Marco Inc. This \$700,000.00 mortgage (\$350,000 Harvest funds) was to assist a technology company in an investment in their business. Our investment is blanketed across 2 properties and sits at an LTV below 38%. The file was referred to us through a mortgage professional from California and based on our ability. We are always looking at innovative ways to fund files that helps us stand out from our competition.

As always we are grateful for your support and trust. Happy new year! 2023 was a great year for Harvest and for our investors, we will continue to thrive in 2024. If you are interested in increasing your position or know of anyone who would benefit from being a Harvest shareholder. Please have them reach out to Darren Martel. dmartel@harvestmortgage.ca

Yours sincerely,

Darren Lacy.