



Harvest Mortgage Investor's Summary			
Total Investment \$\$'s	\$2,178,880.00		
Number of shareholders	39		
Amount of funds borrowed	\$ 223,500.00	Rate of loan	8%
Total # of loans outstanding	16		
Total \$'s of loans outstanding	\$2,286,600.00		
Average beacon score	704 (active) 684 (historical)		
Average LTV	61% (active) 57% (historical)		
Average interest rate	12.35% (active) 11.99% (historical)		

	Numbers	\$\$'s	Average LTV	Average beacon	Average Rate
<b>1<sup>st</sup> Mortgages</b>	1	\$275,000	47%	509	16.99%
<b>2<sup>nd</sup> Mortgage</b>	16	\$2,078,600	63.20%	704	12.12%
<b>3<sup>rd</sup> Mortgages</b>	2	\$75,000	48%	855	12.00%

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

As of Oct 1st, 2024 we have \$2,178,880.00 of invested funds from 39 separate investors (including the Q3 DRIP reinvestment). We had one investor liquidate their holdings and although it's unfortunate to lose an investor it was to assist their child in the purchase of a home, so congratulations to them!

We continue to investigate new avenues and referrals both from our existing investors as well as outside investors to increase the fund. In Q3 we executed on our plan to hold a zoom call for potential investors and unfortunately haven't realized any new investors as of yet from that effort. The good news is by Oct 15<sup>th</sup> we will have 2 of our investors increasing their holdings by a combined \$70,000.00. Our line of credit continues to allow us flexibility through mortgage liquidation, but new investments are critical to our growth. We are committed to seeking out new investors and invite you to refer some to us.

As of today, Harvest's portfolio has 16 outstanding mortgages for a total of \$2,286,600.00 being invested. Since inception we've funded 28 mortgages for \$3,487,600 and have had 12 repay. In Q3 we did not invest any new mortgages. We have a closing slated for Oct 7<sup>th</sup> increasing an existing client's mortgage to facilitate some home improvements.

The mortgages in our book continue to perform as expected with no delinquency.

As always we are grateful for your support and trust. 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](mailto:dmartel@harvestmortgage.ca)

Yours sincerely,

Darren Lacy & Darren Martel.