



Harvest Mortgage Investor's Summary			
Total Investment \$\$'s	\$2,303,306.00		
Number of shareholders	39		
Amount of funds borrowed	\$0.00	Rate of loan	n/a
Total # of loans outstanding	16		
Total \$'s of loans outstanding	\$2,211,600.00		
Average beacon score	734 (active) 691 (historical)		
Average LTV	61% (active) 57% (historical)		
Average interest rate	12.35% (active) 11.99% (historical)		

	Numbers	\$\$'s	Average LTV	Average beacon	Average Rate
1st Mortgages	0	0	0	0	0
2nd Mortgage	14	\$2,076,600	63.20%	704	12.29%
3rd Mortgages	2	\$135,000	49%	851	12.49%

Here's a more professional and polished version of your summary:

Summary of Harvest Mortgage Holdings – As of December 31, 2024

We are pleased to provide you with a detailed overview of Harvest Mortgage Holdings' performance and portfolio activity.

Financial Summary:

- As of December 31, 2024, we have \$2,303,306.00 in invested funds from 39 individual investors, representing 44 total investments. This includes the Q4 DRIP (Dividend Reinvestment Plan) contributions.
- Shareholder holdings increased by **5.6%** in Q4 through a combination of dividend reinvestments and new share purchases.

Portfolio Overview:

- Harvest's active portfolio currently consists of **16 outstanding mortgages**, totaling **\$2,211,600.00** in invested capital.
- Since inception, we have funded **31 mortgages** totaling **\$3,822,600.00**, with **15 mortgages repaid** to date.
- During Q4, we funded **two new mortgages**:



1. **Third Mortgage for Renovations:** For an existing second mortgage client, we facilitated additional funds as a separate mortgage to cover property renovations. This approach allowed the client to avoid penalties associated with refinancing.
2. **Second Mortgage for Investment Property Purchase:** We assisted a client in closing on an investment property they intend to hold for 12 months without renting to mitigate tax implications. The transaction offered strong financial upside for the client, and our exposure on the subject property remains conservative at **55% Loan-to-Value (LTV)**.

Performance Highlights:

- All mortgages in our portfolio continue to perform as expected, with **no delinquencies** to report.

Closing Remarks: We deeply value your trust and support. If you are interested in increasing your investment position or know someone who would benefit from becoming a Harvest shareholder, we encourage you to connect with us.

Please reach out to Darren Martel at dmartel@harvestmortgage.ca for further inquiries or referrals

Yours sincerely,

Darren Lacy & Darren Martel.