



Harvest Mortgage Investor's Summary			
Total Investment \$\$'s	\$2,329,679.00		
Number of shareholders	39		
Amount of funds borrowed	\$0.00	Rate of loan	n/a
Total # of loans outstanding	14		
Total \$'s of loans outstanding	\$1,755,600.00		
Average beacon score	728 (active) 691 (historical)		
Average LTV	58% (active) 57% (historical)		
Average interest rate	12.03% (active) 12.05% (historical)		

	Numbers	\$\$'s	Average LTV	Average beacon	Average Rate
1st Mortgages	0	0	0	0	0
2nd Mortgage	12	\$1,620,600	63.20%	704	12.29%
3rd Mortgages	2	\$135,000	49%	851	12.49%

Summary of Harvest Mortgage Holdings – As of March 31, 2025

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

Financial Summary:

- As of March 31st, 2025, we have \$2,329,679.00 in invested funds from 39 individual investors, representing 43 total investments. This includes the Q4 DRIP (Dividend Reinvestment Plan) contributions.
- Shareholder holdings increased by **1.2%** in Q1 through a combination of dividend reinvestments and new share purchases.

Portfolio Overview:

- Harvest's active portfolio currently consists of **14 outstanding mortgages**, totaling **\$1,755,600.00** in invested capital.
- Since inception, we have funded **32 mortgages** totaling **\$3,881,600.00**, with **18 mortgages repaid** to date.
- During Q1, we funded **one new mortgage**:
 - Second mortgage an existing client to assist with debt consolidate:** An existing client was up for renewal looking for debt consolidation. The exit strategy is to consolidate with their bank mortgage when up for renewal in 12 months.



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.