



Harvest Mortgage Investor's Summary			
Total Investment \$\$'s	\$2,374,648.00		
Number of shareholders	39		
Amount of funds borrowed	\$0.00	Rate of loan	n/a
Total # of loans outstanding	11		
Total \$'s of loans outstanding	\$1,474,600.00		
Average beacon score	696 (active) 691 (historical)		
Average LTV	56% (active) 56% (historical)		
Average interest rate	12.08% (active) 12.05% (historical)		

	Numbers	\$\$'s	Average LTV	Average beacon	Average Rate
1 st Mortgages	1	\$50,000	14%	701	11.99%
2 nd Mortgage	10	\$1,349,600	61.20%	671	12.29%
3 rd Mortgages	1	\$75,000	48%	851	12.00%

Summary of Harvest Mortgage Holdings – As of June 30th, 2025

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

Financial Summary:

- As of June 30th, 2025, we have \$2,374,648.00.00 in invested funds from 39 individual investors, representing 41 total investments. This includes the Q2 DRIP (Dividend Reinvestment Plan) contributions.

Portfolio Overview:

- Harvest's active portfolio currently consists of **11 outstanding mortgages**, totaling **\$1,349,600.00** in invested capital.
- Since inception, we have funded **33 mortgages** totaling **\$3,931,600.00**, with **22 mortgages repaid** to date.
- During Q2, we funded **one new mortgage**:
 - First mortgage an existing client to assist with home renovations and debt consolidation:** An existing client was refinanced with an institutional lender and found himself short funds required to perform home renovations. The exit strategy is to consolidate with their bank mortgage when up for renewal in 12-24 months.



Performance Highlights:

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

Closing Remarks: We deeply committed to our strategy to source and fund profitable mortgages that put the safety of our investor's funds at the forefront of our underwriting.

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

Yours sincerely,

Darren Lacy & Darren Martel.