



Harvest Mortgage Investor's Summary			
Total Investment \$\$'s	\$2,384,004.00		
Number of shareholders	36		
Amount of funds borrowed	\$0.00	Rate of loan	n/a
Total # of loans outstanding	14		
Total \$'s of loans outstanding	\$2,322,500.00		
Average beacon score	697 (active) 686 (historical)		
Average LTV	50.25% (active) 44% (historical)		
Average interest rate	11.96% (active) 12.05% (historical)		

	Numbers	\$\$'s	Average LTV	Average beacon	Average Rate
1st Mortgages	4	\$595,000	24.12%	662	11.87%
2nd Mortgage	9	\$1,909,500	62.13%	699	11.99%
3rd Mortgages	1	\$75,000	47.86%	851	12.00%

Summary of Harvest Mortgage Holdings – As of December 31st, 2025

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

Financial Summary:

- As of December 31st, 2025, we have \$2,384,004.00 in invested funds from 36 individual investors, representing 39 total investments. This includes the Q4 DRIP (Dividend Reinvestment Plan) contributions.

Portfolio Overview:

- Harvest's active portfolio currently consists of **14 outstanding mortgages**, totaling **\$2,322,500** in invested capital.
- Since inception, we have funded **41 mortgages** totaling **\$5,224,100.00**, with **27 mortgages repaid** to date.
- During Q4, we funded **three new mortgages and had 3 payout**.
 - Two were debt consolidation mortgages, one for renovations for a FLIP (not our security).**
 - All 3 of the payouts were planned and in accordance with their individual exit strategies.**



Performance Highlights:

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

Closing Remarks: We've returned to the 9% dividend level and are excited for 2026. We will continue to be aggressive in searching for new investment and new lending opportunities. Our social media and email marketing is showing dividends with an increasing number of inquiries coming from outside agents. As always, please refer anyone you may feel would benefit from our conservative approach to lending.

We'd also ask you to ensure you follow us on social media.

<https://www.facebook.com/HarvestMortgage>

<https://www.linkedin.com/company/harvestmic>

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

Yours sincerely,

Darren Lacy & Darren Martel.