



Harvest Mortgage Investor's Summary			
Total Investment \$\$'s	\$2,815,901.00		
Number of shareholders	38		
Amount of funds borrowed	\$0.00	Rate of loan	n/a
Total # of loans outstanding	16		
Total \$'s of loans outstanding	\$2,502,500.00		
Average beacon score	711 (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
<b>1<sup>st</sup> Mortgages</b>	4	\$595,000	24.12%	662	11.87%
<b>2<sup>nd</sup> Mortgage</b>	10	\$1,909,500	61.27%	699	12.14%
<b>3<sup>rd</sup> Mortgages</b>	2	\$105,000	59.11%	744	12.50%

### Summary of Harvest Mortgage Holdings – As of March 31<sup>st</sup>, 2026

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

#### Financial Summary:

- As of April 1<sup>st</sup>, 2026, we have \$2,815,901.00 in invested funds from 38 individual investors, representing 43 total investments. This includes the Q1 DRIP (Dividend Reinvestment Plan) contributions.

#### Portfolio Overview:

- Harvest's active portfolio currently consists of **16 outstanding mortgages**, totaling **\$2,502,500** in invested capital.
- Since inception, we have funded **43 mortgages** totaling **\$5,404,100.00**, with **27 mortgages repaid** to date.
- During Q1, we funded **two new mortgages**.
  - One was a third behind a Harvest 2<sup>nd</sup> for debt consolidation, the other was a blanketed 2<sup>nd</sup> for the completion of a construction project**



**Performance Highlights:**

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

**Closing Remarks:** We've continued the 9% dividend level and are excited for 2026. Our year has started strong with increased investment and continuing to look at new loan opportunities. Our marketing continues to show dividends as we entertain an increasing number of 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](mailto:dmartel@harvestmortgage.ca) for further inquiries or referrals

Yours sincerely,

*Darren Lacy*

Darren Lacy & Darren Martel.