



Harvest Mortgage Investor's Summary			
Total Investment \$\$'s	\$3,142,013.00		
Number of shareholders	39		
Amount of funds borrowed	\$175,000.00	Rate of loan	8%
Total # of loans outstanding	13		
Total \$'s of loans outstanding	\$3,331,600.00		
Average beacon score	676 (active) 682 (historical)		
Average LTV	49.30% (active) % (historical)		
Average interest rate	11.81% (active) 11.95% (historical)		

	Numbers	\$\$'s	Average LTV	Average beacon	Average Rate
1 st Mortgages	5	\$1,310,000	31.53%	649	11.28%
2 nd Mortgage	7	\$1,552,500	62.29%	711	12.14%
3 rd Mortgages	1	\$75,000	47.86	855	12.00%

Summary of Harvest Mortgage Holdings – As of July 1st, 2026

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

Financial Summary:

- As of July 1st, 2026, we have \$3,142,013.00 in invested funds from 39 individual investors, representing 52 total investments. This includes the Q1 DRIP (Dividend Reinvestment Plan) contributions.

Portfolio Overview:

- Harvest's active portfolio currently consists of **13 outstanding mortgages**, totaling **\$3,331,600** in invested capital.
- Since inception, we have funded **47 mortgages** totaling **\$6,669,100.00**, with **33 mortgages repaid** to date.
- During Q2, we funded **three new mortgages**.

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** for further inquiries or referrals

Yours sincerely,

Darren Lacy & Darren Martel.