Hosper Mortgage aims to make private lending fast & simple across Ontario with 1st, 2nd , and 3rd mortgages. Get approvals within hours and closing within a week...

Property Flexibility | **Borrower Flexibility** | **Fast Decisions** | **Direct Access**

Hosper's Quick, Consistent & Transparent Closing Process

Most traditional lenders have a "fit in the box" mentality.

Hosper Mortgage fits the box to your client.

Connect with our Origination team

| deals@hospermortgage.com
| (647) 277-6509 (ext. 3)
| www.HosperMortgage.com

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@hospermortgage

Award-Winning Service

HOSPER Advantage Unlock lower rate with good credit & income documentation		HOSPER Dynamic Fund your harder to close private deals
1st starting at **5.99%** rate 2nd starting at **8.99%** rate	**Pricing**	1st starting at **8.99%** rate 2nd starting at **10.99%** rate
GTA & Qualifying Cities: 1st up to **75%*** | 2nd up to **65%*** Small Towns: 1st and 2nd up to **65%***	**Loan-to-Value**	GTA & Major Cities: 1st up to **75%*** | 2nd up to **75%*** Small Towns: 1st up to **65%*** | **2nd** up to **70%*** Rural, Well & Septic: 1st and 2nd - **55 - 70%**
6-Month to 24 Month Term**	**Term**	12-months partially open** 6 months closed**
600 & Above	**Credit Score**	N/A
Pay stubs and/or Bank statement	**Income Docs**	N/A
Residential only	**Zoning**	Residential, Agricultural, Vacant lands (GTA), Construction (case by case Commercial)
Owner occupied, Vacant, and Rental	**Occupancy**	Owner Occupied, Vacant and Rental
Urban, suburban, small town, and well & septic	**Property Type**	Urban, suburban, unique, rural, and well & septic
All cities with population over 20k in Ontario	**Location**	Ontario wide lending
Marketable	**Property Condition**	Average, below average and fair condition

*Minimum population 20k or within a 4 hour drive from GTA.
** 3 months interest penalty or interest to maturity, whichever lower.

*LTVs may be scaled back depending on the merits of the deal.
**3 months interest penalty or interest to maturity, whichever lower.

Additional Information and Lending Guidelines

- Mortgage amount range from $30k - $1.5MM*
- Cross-collateralization for higher LTV
- Competitive and seamless renewal support
- For 2nd mortgages we consider the balance and not the registered facility
- 24-hour rush purchase closing available ‡
- Secondary financing behind HEB
- Penalty - lesser of 3 months or interest to maturity
- Fee Split option - add your fee to our placement fee

‡Upfront retainer required.
*Case by case may consider a higher loan amount.