

HOSPER Dynamic



Fund your harder to close private deals

Highlights



Quick Closing

Fast approvals and commitments within hours



Term Flexibility

12 months or 6 months flexible

Qualification Criteria



Location:

Ontario wide lending



Property Type:

Urban, suburban, condos, unique, rural, extreme rural, and well & septic



Mortgage Type:

1st, 2nd, and 3rd Mortgages



Zoning:

Residential, Agricultural, Vacant lands (GTA), Construction (case by case Commercial)



Loan-to-Value:

GTA & Major Cities:	1st mortgages up to 75%*	2nd mortgages up to 75%*
Small Towns:	1st mortgages up to 65%*	2nd mortgages up to 70%*
Rural, Well & Septic:	1st and 2nd mortgages - 55 - 70%	



Occupancy:

Owner Occupied, Vacant, and Rental.



Term:

12-months partially open**, 6 months open, 6 months closed**



Property Condition:

Properties in average, below average and fair condition

- 1st Mortgages - rates starting at **8.99%** and fees starting at **2.00%**
- 2nd Mortgages - rates starting at **10.99%** and fees starting at **3.00%**

*LTVs may be scaled back depending on the merits of the deal.

**3 months interest penalty or interest to maturity, whichever lower.



Hosper
MORTGAGE

HOSPER Advantage

Unlock lower rates and fees with greater flexibility



Highlights



Quick Closing

Fast approvals and commitments within hours



Term Flexibility

Open after 3 months

Qualification Criteria



Location:

Greater Toronto Area (GTA), Barrie, Brantford, Cambridge, Guelph, Hamilton, Kitchener/Waterloo, London, Milton, Niagara Falls, Ottawa, Welland, and properties within 4 hour drive from GTA



Property Type:

Urban, suburban, small town, and well & septic



Zoning:

Residential only



Mortgage Type:

1st, and 2nd Mortgages



Loan-to-Value:

GTA & Qualifying Cities*:	1st mortgages up to 75%**	2nd mortgages up to 65%*
Small Towns:	1st & 2nd mortgages up to 65%*	



Occupancy:

Owner occupied, Vacant, and Rental



Term:

12 month term (completely open after 3 months)



Property Condition:

Properties in Marketable condition only

- 1st Mortgages - rates starting at **7.99%** and fees starting at **1.50%**
- 2nd Mortgages - rates starting at **8.99%** and fees starting at **2.25%**

* Minimum population 20k.

** LTVs may be scaled back depending on the merits of the deal.

NOTE: Existing mortgages on the property should not be in arrears.



HOSPER Advantage Plus+

Unlock lower rate with good credit & income documentation

Highlights



Quick Closing

Fast approvals and commitments within hours



Term Flexibility

12 months or 6 months flexible

Qualification Criteria



Location:

Greater Toronto Area (GTA), Barrie, Brantford, Cambridge, Guelph, Hamilton, Kitchener/Waterloo, London, Milton, Niagara Falls, Ottawa, Welland, and properties located within a 4 hour drive from the GTA.



Property Type:

Urban, suburban, small town, and well & septic properties



Zoning:

Residential



Mortgage Type:

1st mortgages



Loan-to-Value:

GTA & Qualifying Cities*:	1st mortgages up to 65%**	<ul style="list-style-type: none"> • Upto 75% on purchases (case by case) • 70% on refis
Serviceability	TDS upto 70%	
Income Docs	Salaried Borrowers: 2 recent pay stubs. TDS 80%. Business borrowers: 6 months bank statements; 70%–100% TDS [†]	



Occupancy:

Owner Occupied, Vacant, and Rental



Term:

12-Month Term[‡], 6-Month Term



Property Condition:

Marketable properties only

- 1st Mortgages - rates starting at **5.99%** and fees starting at **2.00%**

*Minimum population 20k.

**Refinance Exception Case by case: Up to 70% LTV (+25 bps) | Purchase Exception Case by case: Up to 75% LTV (+50 bps).

[†]Depending on profession and overall deal strength.

[‡] 3 months interest penalty or interest to maturity, whichever lower.