

About Us

Hosper Mortgage (MIC) is known for fast approvals and quick closings. We provide 1st, 2nd, and 3rd mortgages on residential properties across Ontario. We have a simple closing process. No income documents or minimum credit score required.

Our Mission

To be the best alternative to traditional financing.

- ✓ Approvals & commitments in hours
- ✓ Quick closings
- ✓ Flexible terms & pricing
- ✓ Unique & rural properties
- ✓ Dedicated BDM support



Hosper Mortgage

21 St. Clair Ave E, Suite 200,
Toronto, ON M4T 1L9
FSRA License #12923 & #12924
www.hospermortgage.com/brokers

Monday	8:00am - 9:00pm
Tuesday	8:00am - 9:00pm
Wednesday	8:00am - 9:00pm
Thursday	8:00am - 9:00pm
Friday	8:00am - 9:00pm
Saturday	10:00am - 6:00pm

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Diverse Product Line

- **Hosper DYNAMIC, Hosper ADVANTAGE and Hosper BUNDLE.**
- **Ontario-wide lending**
- **Major cities:***
 - > First Mortgages: up to 75% LTV
 - > Second Mortgages: up to 80% LTV
- **Other cities:***
 - > First Mortgages: up to 70% LTV
 - > Second Mortgages: up to 75% LTV
- **Small towns and rural properties:***
 - > First & Second Mortgages: up to 70% LTV
- **1st + 2nd mortgage bundle, up to 80% LTV***

*Location and other restrictions may apply. Terms subject to change.

Note: Major cities refer to the 16 major cities/region under the Advantage product.



In-Person Lender Presentation

Hosper can fill gaps in your lender network and better support your closing success.

Ask us about booking a live or virtual info session at the comfort of your brokerage.

Send us your deal today!

How can I submit deals to Hosper Mortgage?

Find us on:



Select 'PRIVATE' and choose 'HOSPER MORTGAGE'.



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

Hosper Mortgage fits the box to your client.



Get in touch

Jerry Wieliczko

Broker Relationship Manager - West
Direct: (647) 250-1345
Jerry@Hospermortgage.com

Award-Winning Service

1000+ brokers across Canada cast their votes each year in the CMP Brokers on Lender survey. We've proudly been named a Canadian Top Lender 5 years standing. Give us a try to find out why!



We close more deals by focusing on 3 core principles



Speed

Approvals are fast and commitments are provided **within hours** of your request.



Consistency

Standard commitment packages with **consistent rates and fees** are provided for every deal.



Flexibility

With **no income or credit restrictions**, we will find a way to offer you an approval.



HOSPER Advantage

With Hosper ADVANTAGE, unlock lower rates and fees with greater flexibility.



HOSPER Dynamic

With Hosper DYNAMIC, fund your harder to close private deals.

Open after 3 months

1st and 2nd mortgages

1st - max 70%; 2nd - max 75%
(for 1sts, up to 75% LTV on purchases case-by-case)

Residential only

Marketable

Owner occupied
(for tenanted properties, LTV must be below 65%)

Greater Toronto Area (GTA), Barrie, Brantford, Cambridge, Guelph, Hamilton, Kitchener/Waterloo, London, Milton, Niagara Falls, Ottawa, Peterborough, Waterloo, and Welland.**

1st Mortgages - rates starting at **6.99%***
2nd Mortgages - rates starting at **8.99%***

Term Flexibility

Mortgage Type

Loan-to-Value

Zoning

Property Condition

Occupancy

Location

Pricing

12 months or 6 months flexible

1st, 2nd, and 3rd mortgages

1st - up to 75%; 2nd - up to 80%

Residential and Agricultural

Fair or better

Owner Occupied, Vacant and Rental

Ontario

1st Mortgages - rates starting at **8.99%***
2nd Mortgages - rates starting at **10.99%***

*Premiums may apply case-by-case.

**Other major cities may qualify (population >25k) on case-by-case basis.

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

*Premiums may apply case-by-case.

NOTE: For 2nd mortgages, 80% LTV eligible for major cities only (refer Hosper Advantage cities).



Ask us about the Hosper **Bundle**,
starting at **9.99%** up to **80% LTV** in major cities!

Additional Information

- Mortgage amount range from \$30k - \$1MM
- Cross-collateralization for higher LTV
- Broker copied on all correspondence post-closing
- 24-hour rush purchase closing available‡
- Service available after 5:00pm & weekends
- Penalty - lesser of 3 months or interest to maturity

‡Upfront retainer required.