



Hosper
MORTGAGE

CLASS A

BALANCED FUND

OVERVIEW

This fund's objective is to deliver an 8% target return to shareholders by maintaining a diversified mortgage portfolio.

This approach is designed to provide consistent returns and long term financial growth secured by residential properties across Ontario.

Participating shareholders can choose to collect monthly cash payments, or re-invest their dividends for faster growth.

Some eligibility requirements apply.

**RRSP &
TFSA
ELIGIBLE**

8.9%
**ANNUAL
RATE OF RETURN***
(8.00% target)

**MONTHLY
DIVIDENDS**
or re-investment
option

**INSTANT
DIVERSIFICATION**
across Ontario
properties

**100%
RESIDENTIAL
MORTGAGES**

**MOSTLY
FIRST
MORTGAGES**

SCAN FOR ACCESS TO
THIS FUND'S LIVE PAGE



www.hospermortgage.com



[21 St. Clair Ave. E Suite 200, Toronto, ON](#)



(647) 684-9153

Notice: Offering documents stipulate that ~70% of the portfolio will be invested in 1st position mortgages. The LTV average of the Fund will fluctuate from time to time and may increase up to the maximum threshold set out in the Offering Memorandum.

*Figure includes surplus profit distribution with dividend re-investment plan as of last quarter end.

Passive Income for Active Living™

Data as at September 30, 2025

About us: Hosper (MIC) connects borrowers in need of short term financing with investors seeking passive and predictable income backed by real Ontario residential property.

Our Mission

“To be the best alternative to a traditional bank.”

Manager

Hosper Mortgage Administration Inc. Est. 2016

Hosper MIC Advisory Board

James Grantis

Jeremy Richardson

Nicholas Chimienti

Connie Chu

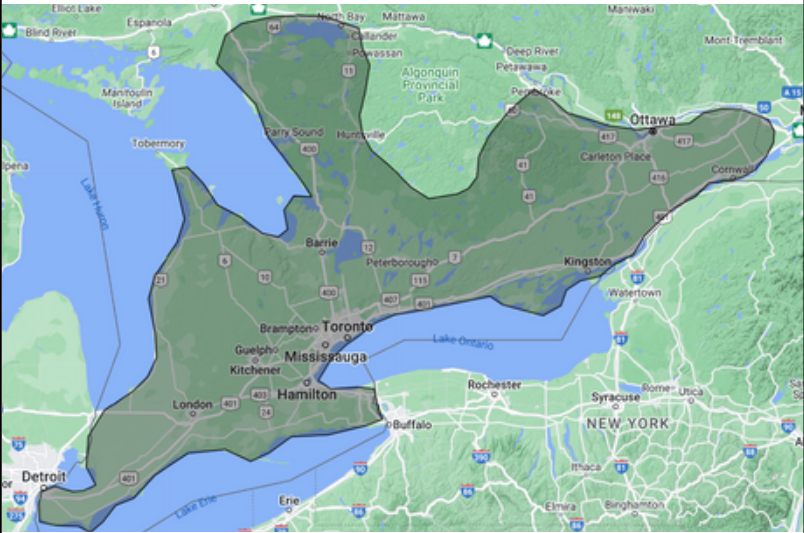
Exempt Market Dealer

SMV Capital Market
Jad Cherri, Jad@Hospermortgage.com
(647) 428-7878

Fund Facts

Share Value	\$1.00
Shares Outstanding	\$81,175,321.77
Assets Under Management (AUM)	\$118,213,635.14
Active Loans	481
Active Investors	447
LTV Average	60.80%
Historical Loss*(Since inception)	\$232,938.73
Loan Loss Reserve (LLR)	\$2,020,864.00

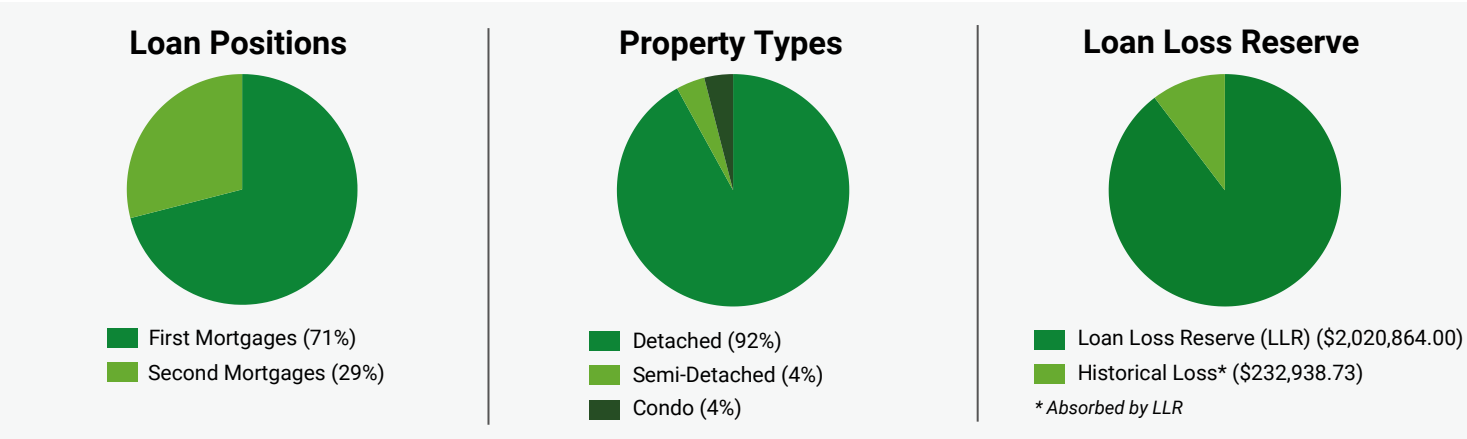
Lending Map (Approximate)



This communication is for informational purposes only. These numbers are subject to weekly changes. Investing in exempt market offerings has significant risk. Investors may not be able to resell quickly or at all. An exempt market security holder may also receive limited ongoing issuer information. You should invest only if you are prepared not to receive any return on your investment and/or lose your investment in its entirety. SMV Capital Market will provide advice on the suitability of your investments made through its platform. Testimonials may not be representative of the experience of other customers or investors. Testimonials are no guarantee of future performance or success.

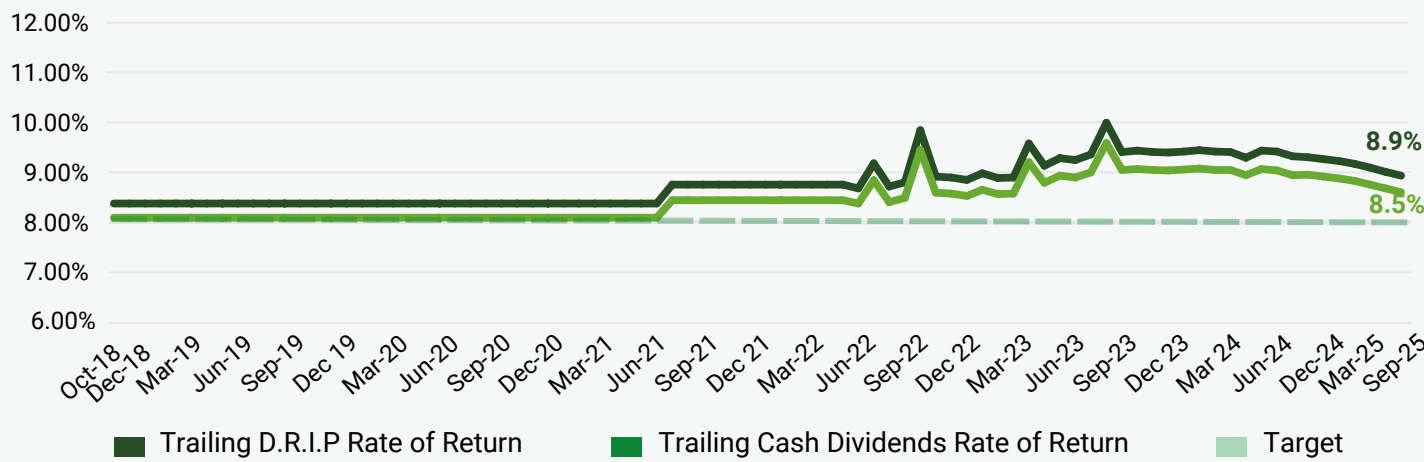
The **Hosper MIC Balanced Fund** provides passive and predictable income by investing in a diversified pool of residential mortgages across Ontario. It focuses on **primarily first mortgages** with target **LTV below 65%**. Year to date, the fund has successfully provided investors a **minimum yield of 8.00%** (with monthly surplus paid in addition).

Portfolio Breakdown

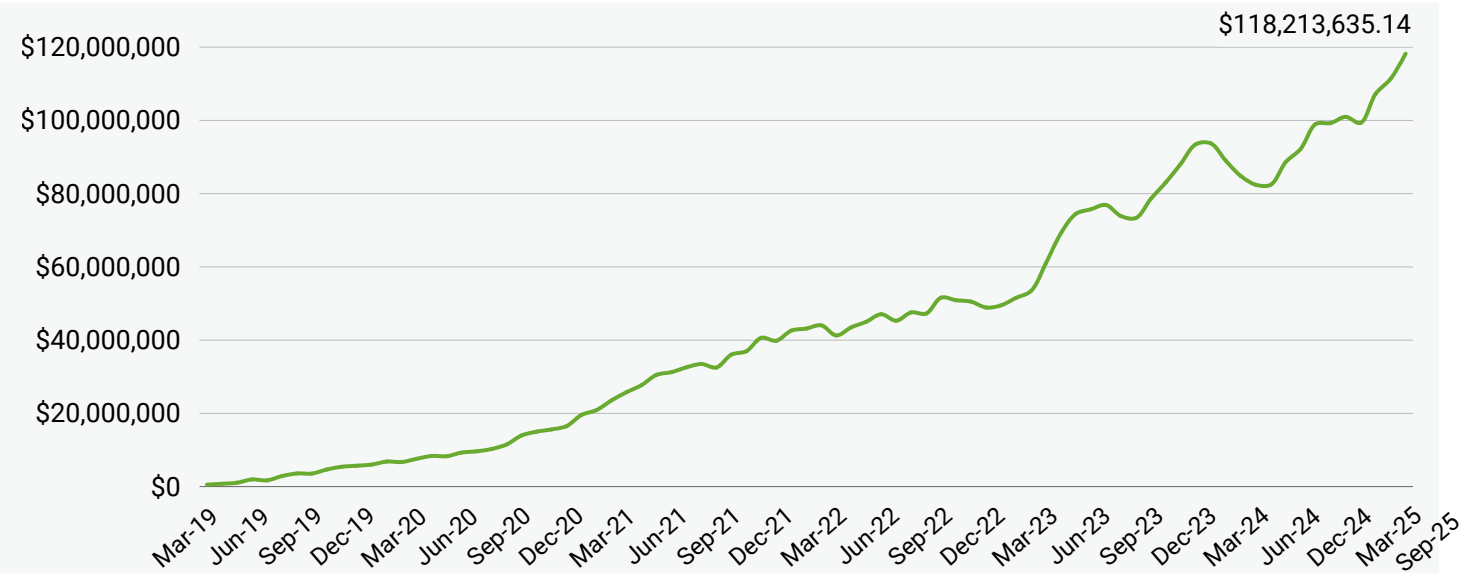


Investment Results

Dividend payments have been made on-time and on-target since inception (Oct 1, 2018). Returns include monthly surplus profit distributions.



Assets Under Management (AUM)



Performance of a \$100,000.00 Investment Over 10 Years

with an annual contribution of \$10,000.00 on Hosper’s compounding Dividend Re-Investment Plan (D.R.I.P.)

Year	Year’s Return	All Time Profit	Annual Contribution	Investment Value
0	\$0	\$0	\$10,000.00	\$100,000.00
2	\$9,818.84	\$18,118.79	\$10,000.00	\$138,118.79
4	\$13,245.28	\$24,709.07	\$10,000.00	\$182,827.85
6	\$17,264.10	\$32,438.72	\$10,000.00	\$235,266.58
8	\$21,977.74	\$41,504.75	\$10,000.00	\$296,771.33
10	\$27,506.30	\$52,138.18	\$10,000.00	\$368,909.50

These calculations do not include surplus dividends, which are bonus gains distributed monthly to shareholders on top of the standard return. Mortgage investments are not guaranteed, returns may fluctuate, and past performance may not be repeated. Please consult your advisor and read the Offering Memorandum document before investing.

Click or scan to instantly calculate your future capital growth in real time.





**\$60K
MINIMUM
INVESTMENT**



**SATISFY
ELIGIBILITY
REQUIREMENTS**



**EXCLUSIVE TO
CANADIAN
INVESTORS**



**2 YEAR
TERM**

FAQs

WHY DO CANADIANS TYPICALLY BORROW FROM HOSPER MORTGAGE?

Common reasons include:

- To purchase a new home or investment property
- Debt consolidation (combining a number of unsecured debts into a single monthly payment)
- Renovations of an existing property
- As a down payment to purchase a second property, or to bridge a gap between the purchase and sale of a principal residence
- Family debt & divorce
- Business investment (banks are particularly stringent when lending to business owners)

WHY IS THE BORROWER NOT BORROWING FROM A BANK?

- The borrower has an urgent need of the funds and the bank's process is too slow; Hosper MIC can fund in 48 hours
- The client is locked into a longer term mortgage, and the penalties to break the current bank mortgage are significant
- Occasionally applicants are not willing to satisfy all banking conditions (i.e. a bank may require the applicant to close other credit facilities, discharge other encumbrances on the property, etc.) and the applicant may prefer not to comply with these requirements
- The most common reason a homeowner may borrow from Hosper MIC is because they have been declined by the bank; this could be a result of recently damaged credit or challenges to meet the bank's requirement for income ratios.

Whatever the reason may be, Canadian banks have increasingly tightened criteria which has resulted in more Canadians borrowing money from alternative lenders.

HOW IS MY INVESTMENT PROTECTED?

As an investor in Hosper MIC, you hold Preferred Shares which entitle you to a pro rata share of the profit generated by the MIC. By design, all profits must be distributed to preferred shareholders each year. Your Preferred Shares also represent your share of ownership of the overall mortgage portfolio. Collectively, the preferred shareholders own the entire mortgage portfolio. All mortgage loans advanced by Hosper MIC are secured by real property in Ontario. Hosper MIC's portfolio is comprised of numerous mortgage loans across Ontario, providing tangible collateral for the MIC's mortgage loans. In addition to a registered charge on the title of the property, Hosper MIC is also the beneficiary of two types of insurance: Fire Insurance and Title Insurance.

To compliment these protections, Hosper Mortgage also has a full-service administration team to manage these loans throughout their term. This naturally serves to mitigate risk as the Hosper Mortgage team is in constant contact with the brokerage who arranged this loan with the borrower. Hosper also has the resources to contact the borrower directly should there be any issues throughout the term of the mortgage.

WHEN WILL I RECEIVE DIVIDEND PAYMENTS? HOW DO I RECEIVE DIVIDEND PAYMENTS?

Hosper MIC distributes dividends to shareholders on a monthly basis with our fiscal year end occurring on September 30. Investors may elect to receive cash dividends or enroll in the Dividend Re-Investment Plan (D.R.I.P.) which pays additional shares in the place of cash dividends. DRIP enrollment leads to a higher investment yield as the monthly dividends result in compound growth. The cash dividend target annual return for this share class is mentioned within this document.

CAN I USE MY RRSP, LIRA, RESP, AND/OR TFSA ACCOUNTS TO INVEST?

Yes, Hosper MIC is eligible for all registered accounts. Hosper MIC has been approved for deposit by Olympia Trust Company. Hosper works with this trust company to facilitate investments in tax sheltered accounts.

HOW IS MY INVESTMENT TAXED?

For registered investments (RRSP/TFSA etc.) your trust company will provide your annual tax reporting documents. Since these accounts are tax sheltered, you will not be required to pay tax on the income in the current tax year. For Non-Registered investments Hosper MIC will provide a T5 statements to each investor.

For more FAQs visit our YouTube channel [@hospermortgage](#) or online at hospermortgage.com/investors.

Offerings on the platform contain forward-looking information. Forward-looking information includes statements that may predict, forecast, indicate or imply future plans, intentions, levels of activity, results, performance or achievements, and involve known and unknown risks, uncertainties and other factors which may cause the actual plans, intentions, activities, results, performance or achievements of the issuer to be materially different from any future plans, intentions, activities, results, performance or achievements expressed or implied by such forward-looking information. There can be no assurance that forward-looking information will prove to be accurate, as actual results and future events could differ materially from those anticipated in such statements. Accordingly, readers should not place undue reliance on forward-looking information. Details of the offering can be found in the offering memorandum. This communication is for informational purposes only. Investing in crowdfunding and exempt market offerings has significant risk. Investors may not be able to resell quickly or at all. An exempt market security holder may also receive limited ongoing issuer information. You should invest only if you are prepared not to receive any return on your investment and/or lose your investment in its entirety. SMV will provide advice on the suitability of your investments made through its platform. Testimonials may not be representative of the experience of other customers or investors. These testimonials are no guarantee of future performance or success.