



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



Pure Equity Lending



No Beacon Scores



No Income Docs



No GDS/TDS

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.

Most traditional lenders have a “fit in the box” mentality.

Hosper Mortgage fits the box to your client.

Follow Us 
@hospermortgage



Get in touch  

Jerry Wieliczko

Broker Relationship Manager
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 6 years standing. Give us a try to find out why!





HOSPER Advantage

Unlock lower rates and fees with greater flexibility.



HOSPER Dynamic

Fund your harder to close private deals.

1sts starting at 5.99% rate & 2.00% fee 2nds starting at 8.99% rate & at 2.00% fee	Pricing	1sts starting at 8.99% rate & 2.00% fee 2nds starting at 10.99% rate & 3.00% fee
GTA & Qualifying Cities: 1sts up to 70%* 2nds up to 75%* Small Towns: 1sts and 2nds up to 65%*	Loan-to-Value	GTA & Major Cities: 1sts up to 75%* 2nds up to 80%* Small Towns: 1sts up to 70%* 2nds up to 75%* Rural, Well & Septic: 1sts and 2nds - 55 - 70%
12 month term (completely open after 3 months)	Term	12-months partially open**, 6 months open, 6 months closed** terms
Residential only	Zoning	Residential, Agricultural, Vacant lands (GTA), Construction (case by case Commercial)
Owner occupied and Tenanted properties (up to 65% LTV)	Occupancy	Owner Occupied, Vacant and Rental
Urban, suburban and small town properties	Property Type	Urban, suburban, unique, rural, and well & septic
Greater Toronto Area (GTA), Barrie, Brantford, Cambridge, Guelph, Hamilton, Kitchener/Waterloo, London, Milton, Niagara Falls, Ottawa, and Welland	Location	Ontario wide lending
Marketable	Property Condition	Average, below average and fair condition

*LTVs may be scaled back depending on the merits of the deal.
NOTE: Existing mortgages on the property should not be in arrears.

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



Combine **Advantage + Dynamic** for financing up to **80%**

Additional Information and Lending Guidelines

- Mortgage amount range from \$30k - \$1MM*
- 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
- Rural properties considered across Ontario

†Upfront retainer required.

*Case by case may consider a higher loan amount.