HOS Financial Inc.™
Canada's most established rent to own company

Smart Real Estate Where Profit Meets Purpose.



HOS Financial's Path to Homeownership Program delivers strong, predictable returns while helping Canadian families achieve the dream of homeownership.

INVESTMENT OVERVIEW (Based on a Benchmark $500,000 Market Value Purchase)

Attractive returns. Defined strategy. Meaningful impact.

NET INVESTMENT	TENANT SECURITY	MONTHLY CASH FLOW	TOTAL PROJECTED PROFIT	AVG ANNUAL RETURN	TERM LENGTH
$95,475	$25,000	$957	$99,377	26.02%	4 YEARS
Investor Equity Required	Initial Tenant Deposit	Positive Cash Flow to Investor	From Cash Flow + Sale/Transfer	Projected Average Annual Return	Defined Investment Horizon

A WIN FOR EVERYONE
Investors earn strong returns.
Families build toward homeownership.
Communities grow stronger.

DEFINED EXIT STRATEGY
Future sale/transfer price established at the start.

OCCUPANT ALIGNED
Families contribute monthly and build future down payment.

PROFESSIONALLY MANAGED
Over 20 years of experience managing rent-to-own success.

THE INVESTMENT MODEL

A proven, step-by-step process designed to deliver results.

1 — FAMILY REACHES OUT
A family requires our assistance to achieve homeownership.

2 — ENTER & VETTED
They enter the program and we do all necessary vetting to ensure exit strategy and affordability.
Family brings tenant security (min. 5%).

3 — MATCHED WITH INVESTOR
We match the family with a suitable investor.

4 — FAMILY SHOPS FOR A HOME
The family finds the right home with our guidance.

5 — INVESTOR PURCHASES & CLOSES
The investor purchases the property and closes on the transaction.

6 — HOS MANAGES MONTHLY CASH FLOW
We collect rents and security, manage the tenant, and forward payments to the investor.

7 — EQUITY BUILT BY OCCUPANT
Occupant pays more than rent. Monthly supplementary deposits accumulate with their initial down payment.

8 — PREDEFINED EXIT ACHIEVED
Property is sold and transferred to the future buyer at a predefined price.
Investor realizes their profit.

INVESTOR RETURNS SUMMARY



CASH FLOW PROFIT
$45,953 (46%)
Positive monthly cash flow over the 4-year term.

EXIT PROFIT
$53,424 (54%)
Profit from sale/transfer at predefined price.

- MONTHLY CASH FLOW: $957
- CASH-ON-CASH RETURN: 12.00%
- AVG ANNUAL ROI: 26.02%
- TERM LENGTH: 4 YEARS

OPTIONAL RENTAL PROTECTION PROGRAM

For investors seeking added peace of mind, eligible properties may qualify for our Rental Protection Program.

- Up to 12 Months RENTAL INCOME PROTECTION
- Up to $10,000 DAMAGE PROTECTION
- Up to $2,000 EVICTION LEGAL FEE SUPPORT

Program availability, eligibility, terms, and coverage limitations may apply.

WHY INVEST WITH HOS FINANCIAL?

- **20+ YEARS OF EXPERIENCE** — Proven track record in rent-to-own solutions.
- **INDUSTRY LEADERSHIP** — Proud members of CAROP (Canada Association of Rent-to-Own Professionals).
- **RIGOROUS UNDERWRITING** — Every opportunity is carefully evaluated.
- **PROFESSIONAL MANAGEMENT** — Full-service oversight from acquisition to exit.
- **DEFINED EXIT STRATEGY** — Future sale/transfer price established upfront for clarity and confidence.
- **POSITIVE SOCIAL IMPACT** — Helping Canadian families achieve the dream of homeownership.

LET'S BUILD SUCCESS TOGETHER

Partner with HOS Financial for investments that deliver profit, purpose, and peace of mind.

WHERE PROFIT MEETS PURPOSE

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