



Real Estate made Safe, Secure and Simple ...

Since 2005, the Home Owner Soon Rent to Own Program from HOS Financial has been recognized as the National Industry Leader for Rent to Own Investing.

Our Philosophy is simple and driven by two guiding principles; Exit Strategy and Balance.

Our Mission is... "To be the greatest contributor to an improved financial position for both our clients and investors, all while continuing to maintain the core values of social responsibility."

SIMPLICITY, COMMITMENT and PROFESSIONALISM are the key qualities that influence our interaction with valued customers, partners and colleagues.

Our approach to "Balance" on every project ensures we are meeting the objectives of the Investor, to obtain Higher than Average ROIs, and balancing these returns with uncompromised appreciation and compassion for the family's financial position and the affordability of our Home Owner Soon rent to own program.

A successful HOS Financial program is the result of a Corporate Strategy based on strong process controls, unparalleled underwriting guidelines and credit management featuring debt remedy which helps to minimize occupant default rates. We have demonstrated, the success of our program is the result of proper evaluation of the occupant's financial position and strategies to improve their ability to qualify for an exit mortgage at the end of a 3 to 5 year term.

Our socially conscience investors enjoy higher than average rates of return, some of the highest security deposits in the industry and impressive cash on cash ratios compared to many other investment strategies all while helping local families realize their Dream of Home Ownership.

Contact us today...

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