

# FLEX Multi-Residential & Mixed Use Properties

Flexible solutions when turned away by traditional lenders. Ideal for clients who are looking to purchase or refinance multi-residential properties without jumping through hoops. We provide loans on 1st mortgages up to \$3,000,000. We offer quick and responsive underwriting and an easy application process which makes Alta West Capital the clear choice for alternative lending.

PRODUCTS	RATE	COMMITMENT FEE	FINDER'S FEE	NOTES
FLEX MULTI 65				
1 Year Purchase/Refinance	9.99%	3.50%	1.00%	65% LTV, ANY BEACON NO INCOME REQUIREMENT NO TDS

#### **TERMS & CONDITIONS**

Income Verification (If required)	3 months bank statements, NOA, LOE, paystubs	
Maximum Mortgage	\$3,000,000 for 1 <sup>st</sup> mortgages (A sliding scale will be used for mortgage requests greater than \$1,500,000)	
Occupancy Type	Owner occupied and/or rental	
DSR	1:1 rents must cover mortgage payments, taxes, and utilities if applicable	
Max Amortization	P&I payments up to 35 years or interest only payments	
Valuation	From approved appraisal list	
Inspection	May be required at the time of commitment	

#### LOCATION

A (ON, BC, & AB) (See our Lending Areas page for definition)

#### **PROPERTY TYPE**

LTV	65%
Mixed Use	
<b>Multi-Residential:</b> 2 to 15 residential units	

#### CANADA

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