

FLEX First Mortgage

Flexible solutions when turned away by traditional lenders. Ideal for clients who are self-employed, new to Canada, new to their job, have bruised credit or have suffered a life event. 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 65				
1 Year Purchase/Refinance	9.49%	3.50%	1.00%	NO BEACON REQUIREMENT
FLEX 75				
1 Year Purchase/Refinance	9.99%	3.50%	1.00%	75% LTV, MIN 550 BEACON REASONABILITY OF INCOME & TDS

TERMS & CONDITIONS

Income Verification <i>(If required)</i>	3 months bank statements, NOA, LOE, paystubs
Maximum Mortgage	\$2MM up to 75% LTV.
Lender Fee Cap	Available upon request
Occupancy Type	Owner occupied or rental.
Max Amortization	P&I payments up to 35 years or interest only payments.
Valuation	From approved appraisal list
1st Mortgages in BC	Over 65% LTV receives 25 bps fee discount
Rate Buy Down	Yes

LOCATION

A, B, C up to 75%
(Ontario, British Columbia & Alberta)
(See our Lending Areas page for definition)

PROPERTY TYPE

LTV	65%	75%
Single Family	✓	✓
Duplex	✓	✓
4plex	[one unit must be O/O]	
Townhouse	✓	✓
Strata Townhouse	✓	✓
Apartment Condo ¹	✓	✓ ¹

¹ GTA /GVA only.
Other conditions may apply.

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