

FLEX Second 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	NOTES
FLEX 75			
1 Year Purchase / Refinance	11.99%	3.50%	75% LTV, MIN 550 BEACON NO INCOME REQUIRED NO TDS
FLEX 80*			
1 Year Purchase / Refinance	12.75%	3.75%	80% LTV, MIN 650 BEACON VERIFIABLE INCOME REQUIRED 70% TDS MAX OWNER OCCUPIED PROPERTIES ONLY

TERMS & CONDITIONS

Income Verification
(If required) 3 months bank statements, NOA, LOE, paystubs

Maximum Mortgage \$500,000 | *\$300,000 for Flex 80

Pricing - Add 50 bps to loans over \$300K
Open without penalty at no extra charge.

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.
80% LTV - 35 year amortization only

Valuation From approved appraisal list

Inspection Required on loans over 70%.
May be waived on MLS purchases.

2nd Mortgages in BC 50 bps fee discount under 75% LTV

LOCATION

A, B, C up to 80%* (ON, BC, & AB)

(See our Lending Areas page for definition.)
*80% LTV is only for A lending areas.

PROPERTY TYPE

LTV	65%	75%	80%
Single Family	✓	✓	✓
Townhouse/Duplex	✓	✓	✓
Apartment Condo	✓	✓ ¹	

¹GTA/GVA only
Other conditions may apply.

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