

# 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
<b>FLEX 65</b>				
1 Year Purchase/Refinance	8.49%*	3.50%	1.00%	65% LTV, MIN 550 BEACON REQUIREMENT  *Owner occupied properties only with a 620 beacon or higher. Otherwise a 9.49% rate is applied.
<b>FLEX 75</b>				
1 Year Purchase/Refinance	9.99%	3.50%	1.00%	75% LTV, MIN 550 BEACON REASONABILITY OF INCOME & TDS

## TERMS & CONDITIONS

<b>Income Verification</b> <i>(If required)</i>	3 months bank statements, NOA, LOE, paystubs
<b>Maximum Mortgage</b>	\$2MM up to 75% LTV.
<b>Lender Fee Cap</b>	Available upon request
<b>Occupancy Type</b>	Owner occupied or rental.
<b>Max Amortization</b>	P&I payments up to 35 years or interest only payments.
<b>Valuation</b>	From approved appraisal list
<b>1st Mortgages in BC</b>	Over 65% LTV receives 25 bps fee discount
<b>Rate Buy Down</b>	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	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Duplex	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
4plex	[one unit must be O/O]	
Townhouse	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Strata Townhouse	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Apartment Condo <sup>1</sup>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <sup>1</sup>

<sup>1</sup>GTA /GVA only.  
Other conditions may apply.

### CANADA

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