

# 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
<b>FLEX MULTI 65</b>				
1 Year Purchase/Refinance	9.99%	3.50%	1%	65% LTV, 550 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**

**Multi-Residential:**   
2 to 15 residential units

#### CANADA

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