

# FLEX FIRST MORTGAGE

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Unlocking Possibilities, Together.™

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.

<p><b>FLEX 65</b></p> <p><b>7.49%*</b> 24 Months (open after 12mth)</p> <p><b>2.99%</b> Commitment Fee</p> <p><b>1.00%</b> Finder's Fee</p>	<p><b>FLEX 75</b></p> <p><b>7.99%*</b> 24 Months (open after 12mth)</p> <p><b>2.99%</b> Commitment Fee</p> <p><b>1.00%</b> Finder's Fee</p>
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## TERMS & CONDITIONS

Income Verification (If required)	3 months bank statements, NOA, LOE, paystubs
Maximum Mortgage	Up to \$2MM (75% LTV.)
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
<b>*Other Terms</b>	Owner occupied properties only with a 600 beacon or higher and TDS under 85%. Otherwise a 100 bps premium is added to the rate.

## 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 <sup>1</sup>	✓	✓ <sup>1</sup>

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

## CONTACT OUR SALES TEAM

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