

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.

FLEX 65

7.49%*
24 Months (open after 12mth)

2.99%
Commitment Fee

1.00%
Finder's Fee

FLEX 75

7.99%*
24 Months (open after 12mth)

2.99%
Commitment Fee

1.00%
Finder's Fee

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
*Other Terms	Owner occupied properties only with a 600 beacon or higher, TDS under 85% and loans under \$1.5M. 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 ¹	✓	✓ ¹

¹GTA /GVA only.
Other conditions may apply.

CONTACT OUR SALES TEAM

CANADA

ARMANDO DISERI
Chief Sales Officer
Agent, Level 2
647.915.1932
armando@awcapital.ca

ONTARIO

SARAH LAKHANI
Business Development Manager
Agent, Level 1
647.705.9480
sarah@awcapital.ca

BRITISH COLUMBIA

DONNA MORRISON
Business Development Manager
604.358.3374
donna@awcapital.ca

ALBERTA

CHRIS O'SULLIVAN
Business Development Manager
403.928.5436
chris@awcapital.ca