

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	FLEX 70	FLEX 75
6.99%* 24 Months (open after 12mth)	7.49%* 24 Months (open after 12mth)	7.99%* 24 Months (open after 12mth)
2.99% Commitment Fee	2.99% Commitment Fee	2.99% Commitment Fee
Paying 1.00% Finder's Fee	Paying 1.00% Finder's Fee	Paying 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 50 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

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