

FLEX SECOND MORTGAGE



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

9.99%

1 Year Purchase / Refinance

3.00%

Commitment Fee

NOTES

65% LTV, min 550 beacon
Reasonability of income & TDS

FLEX 75

11.49%

1 Year Purchase / Refinance

3.00%

Commitment Fee

NOTES

75% LTV, min 550 beacon
Reasonability of income & TDS

FLEX 80

12.50%

1 Year Purchase / Refinance

3.50%

Commitment Fee

NOTES

80% LTV, min 650 beacon
Verifiable income required
70% TDS max
Owner occupied properties only

TERMS & CONDITIONS

Income Verification (If required)	3 months bank statements, NOA, LOE, paystubs
Maximum Mortgage	\$500,000 *\$300,000 for Flex 80
Pricing	- Add 50 bps to loans over \$300K Open without penalty at no extra charge.
Occupancy Type	Owner occupied or rental
Max Amortization	P&I payments up to 35 years or interest only payments. 80% LTV - 35 year amortization only
Valuation	From approved appraisal list
Inspection	Required on loans over 70%. May be waived on MLS purchases.
2nd Mortgages in BC	50 bps fee discount under 75% LTV

LOCATION

A, B, C up to 80%* (ON, BC, & AB)

(See our Lending Areas page for definition.)
*80% LTV is only for A lending areas.

PROPERTY TYPE

LTV	65%	75%	80%
Single Family	✓	✓	✓
Townhouse/Duplex	✓	✓	✓
Apartment Condo	✓	✓ ¹	

¹GTA/ GVA only
Other conditions may apply.

CONTACT OUR SALES TEAM

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