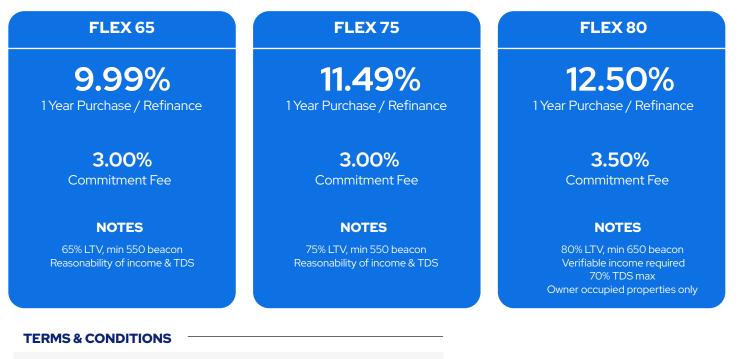
# FLEX SECOND MORTGAGE



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.



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	<b>65</b> %	75%	80%
Single Family	<b>~</b>	<ul> <li>✓</li> </ul>	<u>~</u>
Townhouse/Duplex	<u>~</u>	✓	<b>~</b>
Apartment Condo	~	✓ 1	

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

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All applications are subject to review by Alta West Capital Lending Committee. Terms subject to change without notice. Mortgage Brokerage License 12633 | Mortgage Admin License 12634