

FLEX FIRST MORTGAGE

1.888.554.9075 | awcapital.ca



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.

ON/AB Pricing

FLEX 65

6.99%*
24 Months
(open after 12mth)

2.99%
Commitment Fee

Paying **1.00%**
Finder's Fee

FLEX 70

7.49%*
24 Months
(open after 12mth)

2.99%
Commitment Fee

Paying **1.00%**
Finder's Fee

FLEX 75

7.99%*
24 Months
(open after 12mth)

2.99%
Commitment Fee

Paying **1.00%**
Finder's Fee

BC Pricing

7.99%*
24 Months
(open after 12mth)

1.99%
Commitment Fee

Paying **1.00%**
Finder's Fee

8.49%*
24 Months
(open after 12mth)

1.99%
Commitment Fee

Paying **1.00%**
Finder's Fee

8.99%*
24 Months
(open after 12mth)

1.99%
Commitment 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 |
| 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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