

# FLEX FIRST MORTGAGE

1.888.554.9075 | awcapital.ca



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 <sup>1</sup> | ✓                      | ✓ <sup>1</sup> |

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

## CONTACT OUR SALES TEAM

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