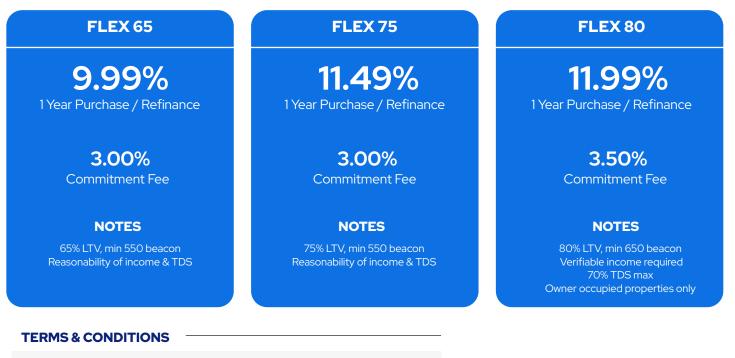
FLEX SECOND MORTGAGE



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

¹GTA/ GVA only Other conditions may apply.

Canada

Armando Diseri Chief Sales Officer Agent, Level 2 647.915.1932 armando@awcapital.ca

South Western Ontario

Angie Di Noto Business Development Manager Agent, Level 2 437.448.9465 angela@awcapital.ca

CONTACT OUR SALES TEAM

rio North Eastern Ontario

Natalie Echlin Business Development Manager Agent, Level 2 647.705.9480 natalie@awcapital.ca

British Columbia

Donna Morrison Business Development Manager 604.358.3374 donna@awcapital.ca

Alberta

Chris O'Sullivan Business Development Manager 403.928.5436 chris@awcapital.ca

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