

# 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.

## 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

# 11.99%

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

<b>Income Verification</b> (If required)	3 months bank statements, NOA, LOE, paystubs
<b>Maximum Mortgage</b>	\$500,000   *\$300,000 for Flex 80
<b>Pricing</b>	- Add 50 bps to loans over \$300K Open without penalty at no extra charge.
<b>Occupancy Type</b>	Owner occupied or rental
<b>Max Amortization</b>	P&I payments up to 35 years or interest only payments. 80% LTV - 35 year amortization only
<b>Valuation</b>	From approved appraisal list
<b>Inspection</b>	Required on loans over 70%. May be waived on MLS purchases.
<b>2nd Mortgages in BC</b>	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	✓	✓ <sup>1</sup>	

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

## CONTACT OUR SALES TEAM

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