

# FLEX FIRST MORTGAGE

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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)

**2.49%**  
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)

**1.49%**  
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, subject to rate premium of 50-150 BPS based on loan size.

## 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 - Case by case basis  
Other conditions may apply.

## CONTACT OUR SALES TEAM

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