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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

(ON/AB) (BC)

2.50% | 2.00%

Lender Fee

NOTES

65% LTV, min 550 beacon
Reasonability of income & TDS

FLEX 70

10.99%

1 Year Purchase / Refinance

(ON/AB/BC)

2.50%

Lender Fee

NOTES

70% LTV, min 550 beacon
Reasonability of income & TDS

FLEX 75

11.49%

1 Year Purchase / Refinance

(ON/AB/BC)

2.50%

Lender Fee

NOTES

75% LTV, min 550 beacon
Reasonability of income & TDS

FLEX 80

11.99%

1 Year Purchase / Refinance

(ON/AB/BC)

2.99%

Lender Fee

NOTES

80% LTV, min 640 beacon
Verifiable income required
70% TDS max
Owner occupied properties only

TERMS & CONDITIONS

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 the rate for 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.

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 ¹	✓	✓	✓
		✓	✓

¹GTA/ GVA
Other conditions may apply.

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