



Unlocking Possibilities, Together.™

The Flexline Home Equity Line of Credit (HELOC) offers a flexible solution for clients turned away by traditional lenders. It's perfect for those who are self-employed or have experienced a significant life event. With the ability to withdraw funds as needed and pay them down at their convenience, the Flexline HELOC provides an ideal financial solution.

## **FLEXLINE HELOC 65**

10.99%

3.00% Commitment Fee

#### **NOTES**

65% LTV, Min 550 Beacon Reasonability Of Income & TDS

## **FLEXLINE HELOC 75**

11.99%

3.00% Commitment Fee

#### **NOTES**

75% LTV, Min 550 Beacon Reasonability Of Income & TDS

### **TERMS & CONDITIONS**

Income Verification
(If required)

3 months bank statements, NOA, LOE, paystubs

## **Maximum Mortgage**

\$500,000

**Pricing** 

- Fully open
- Add 50 bps to loans over \$300K

**Occupancy Type** 

Owner occupied or rental

**Max Amortization** 

Interest only payments

Valuation

From approved appraisal list

Inspection

- Required on all properties. May be waived on MLS purchases.

## **Additional** Information

- Minimum Draw amount is \$5000 with a draw fee of \$50
- Draws must be emailed to AWC before 3pm (MST) to process next day (flexline@awcapital.ca).
- Payment on the 1st of each month.
- Monthly statements on the 15th of each month
- · Electronic statements only

#### **LOCATION**

**A, B, C** up to 75%\* (ON, BC, & AB)

(See our Lending Areas page for definition.) \*75% LTV is only for A lending areas.

#### **PROPERTY TYPE** -

LTV	65%	<b>75</b> %	
Single Family	<b>✓</b>	<u> </u>	
Townhouse/Duplex	~	<b>✓</b>	
Apartment Condo	<b>✓</b>		
Other conditions may apply	/.		

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