

FLEX FIRST MORTGAGE

1.888.554.9075 | awcapital.ca



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%*
12 Months**

2.49%
Commitment Fee

Paying **1.00%**
Finder's Fee

FLEX 70

7.49%*
12 Months**

2.99%
Commitment Fee

Paying **1.00%**
Finder's Fee

FLEX 75

7.99%*
12 Months**

2.99%
Commitment Fee

Paying **1.00%**
Finder's Fee

BC Pricing

7.99%*
12 Months**

1.49%
Commitment Fee

Paying **1.00%**
Finder's Fee

8.49%*
12 Months**

1.99%
Commitment Fee

Paying **1.00%**
Finder's Fee

8.99%*
12 Months**

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	<p>*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.</p> <p>**2 Year Term available with a fee premium.</p>

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 ¹	✓	

¹GTA /GVA
Other conditions may apply.

CONTACT OUR SALES TEAM

Canada

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

South Western Ontario

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

North Eastern Ontario

Lundon Clark
Business Development Manager
Agent, Level 1
437.448.9465
lundon@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

Inside Sales Rep.

Eli McKittrick
Agent, Level 1
403.827.3558
eli@awcapital.ca