

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.

	FLEX 65	FLEX 70	FLEX 75
ON/AB Pricing	6.99%* 12 Months**	7.49%* 12 Months**	7.99%* 12 Months**
	2.49%*** Commitment Fee	2.99%*** Commitment Fee	2.99%*** Commitment Fee
	7.99%* 12 Months**	8.49%* 12 Months**	8.99%* 12 Months**
BC Pricing	1.49%*** Commitment Fee	1.99%*** Commitment Fee	1.99%*** Commitment Fee

***Fee includes 100 bp finder's fee for the broker

Rate and fee structures are interchangeable. You may shift a portion of the lender fee into the interest rate, or adjust the rate downward by applying an additional 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

British Columbia

Donna Morrison
Business Development Manager
604.358.3374
donna@awcapital.ca

South Western Ontario

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

Alberta

Chris O'Sullivan
Business Development Manager
403.928.5436
chris@awcapital.ca

North Eastern Ontario

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

Inside Sales Rep.

Eli McKitrick
Agent, Level 1
403.827.3558
elli@awcapital.ca