

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.

PROMO!
Ends March 31, 2026

FLEX 65

9.49%

1 Year Purchase / Refinance

(ON/AB/BC)

1.99%

Lender Fee

NOTES

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

FLEX 70

9.49%

1 Year Purchase / Refinance

(ON/AB/BC)

1.99%

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

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.

CONTACT OUR SALES TEAM

Canada

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British Columbia

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Valuation	From approved appraisal list
Inspection	Required on loans over 70%. May be waived on MLS purchases.

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