

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

First Mortgage	Second Mortgage
9.99%	10.99%
(1-Yr. Term)	(2-Yr. Term)
3.00%   4.00%	
Commitment Fee	

**NOTES**

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

### FLEXLINE HELOC 75

First Mortgage	Second Mortgage
9.99%	11.99%
(1-Yr. Term)	(2-Yr. Term)
3.00%   4.00%	
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	<ul style="list-style-type: none"><li>Fully open</li><li>Add 50 bps to loans over \$300K</li></ul>
Occupancy Type	Owner occupied or rental
Max Amortization	Interest only payments
Valuation	From approved appraisal list
Additional Information	<ul style="list-style-type: none"><li>Minimum Draw amount is \$5000 with a draw fee of \$50</li><li>Draws must be emailed to AWC before 3pm (MST) to process next day (flexline@awcapital.ca).</li><li>Payment on the 1st of each month.</li><li>Monthly statements on the 15th of each month</li><li>Electronic statements only</li></ul>

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%	75%
Single Family	✓	✓
Townhouse/Duplex	✓	✓
Apartment Condo	✓	✗
Other conditions may apply.		

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