

# 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 April 30, 2026

FLEX 65	FLEX 70	FLEX 75	FLEX 80
<b>9.49%</b> 1 Year Purchase / Refinance	<b>9.49%</b> 1 Year Purchase / Refinance	<b>11.49%</b> 1 Year Purchase / Refinance	<b>11.99%</b> 1 Year Purchase / Refinance
(ON/AB/BC) <b>1.99%</b> Lender Fee	(ON/AB/BC) <b>1.99%</b> Lender Fee	(ON/AB/BC) <b>2.50%</b> Lender Fee	(ON/AB/BC) <b>2.99%</b> Lender Fee
<b>NOTES</b> 65% LTV, min 550 beacon Reasonability of income & TDS	<b>NOTES</b> 70% LTV, min 550 beacon Reasonability of income & TDS	<b>NOTES</b> 75% LTV, min 550 beacon Reasonability of income & TDS	<b>NOTES</b> 80% LTV, min 640 beacon Verifiable income required 70% TDS max Owner occupied properties only

### TERMS & CONDITIONS

<b>Income Verification</b> (If required)	3 months bank statements, NOA, LOE, paystubs
<b>Maximum Mortgage</b>	\$500,000   *\$300,000 for Flex 80
<b>Pricing</b>	Add 50 bps to the rate for loans over \$300K Open without penalty at no extra charge.
<b>Occupancy Type</b>	Owner occupied or rental
<b>Max Amortization</b>	P&I payments up to 35 years or interest only payments. 80% LTV - 35 year amortization only
<b>Valuation</b>	From approved appraisal list

### LOCATION

<b>A, B, C</b> 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 <sup>1</sup>	✓		

<sup>1</sup>GTA/ GVA  
Other conditions may apply.

### CONTACT OUR SALES TEAM

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