

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 | | FLEXLINE HELOC 70 | | FLEXLINE HELOC 75 | |
|---|-----------------|---|-----------------|---|-----------------|
| First Mortgage | Second Mortgage | First Mortgage | Second Mortgage | First Mortgage | Second Mortgage |
| 7.99% | 9.99% | 8.49% | 9.99% | 8.99% | 11.99% |
| (1-Yr. Term) | (2-Yr. Term) | (1-Yr. Term) | (2-Yr. Term) | (1-Yr. Term) | (2-Yr. Term) |
| 2.49% 3.49% | | 2.49% 3.49% | | 2.49% 3.49% | |
| Commitment Fee | | Commitment Fee | | Commitment Fee | |
| NOTES | | NOTES | | NOTES | |
| 65% LTV, Min 550 Beacon Reasonability Of Income & TDS | | 70% LTV, Min 550 Beacon Reasonability Of Income & TDS | | 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"> Fully open Add 50 bps to loans over \$300K |
| Occupancy Type | Owner occupied or rental |
| Max Amortization | Interest only payments |
| Valuation | From approved appraisal list |
| Additional Information | <ul style="list-style-type: none"> Minimum Draw amount is \$5000 with a draw fee of \$50 Draws must be emailed to AWC before 3pm (MST) to process next day (flexline@awcapital.ca). Payment on the 1st of each month. Monthly statements on the 15th of each month Electronic statements only |

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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