

FLEX FIRST MORTGAGE

1.888.554.9075 | awcapital.ca



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.

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

****Fee includes 100 bps 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	*A rate premium may apply for larger mortgage balances over \$1.5 million and for a 2-year term **80% LTV rentals at 8.99% and 2.99% fee paying 1% finder’s fee for the broker, max loan is \$1.2MM for a 1 year term

LOCATION

A, B, C up to 80%
(Ontario, British Columbia & Alberta)

(See our Lending Areas page for definition)

PROPERTY TYPE

LTV	65%	75%	80%
Single Family	✓	✓	✓
Duplex	✓	✓	✓
4plex	[one unit must be O/O]		
Townhouse	✓	✓	✓
Strata Townhouse ^{1,2}	✓	✓	✓
Apartment Condo ^{1,2}	✓		
¹GTA /GVA ²Min. 600 sqft & building must be 20 years or newer Other conditions may apply.			

CONTACT OUR SALES TEAM

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