

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
7.99%	9.99%
(1-Yr. Term)	(2-Yr. Term)
2.49% 3.49%	
Commitment Fee	

NOTES

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

FLEXLINE HELOC 70

First Mortgage	Second Mortgage
8.49%	9.99%
(1-Yr. Term)	(2-Yr. Term)
2.49% 3.49%	
Commitment Fee	

NOTES

70% LTV, Min 550 Beacon Reasonability Of Income & TDS

FLEXLINE HELOC 75

First Mortgage	Second Mortgage
8.99%	11.99%
(1-Yr. Term)	(2-Yr. Term)
2.49% 3.49%	
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	- 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	- 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	☒	☒
Strata Townhouse ¹	☒	☒
Apartment Condo	☒	

¹Min. 600 sqft & building must be 20 years or newer

Other conditions may apply.

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