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EXPRESS FIRST MORTGAGE

ALTA WEST CAPITAL
Unlocking Possibilities, Together.™

Alternative solutions when turned away by traditional lenders. The Express product line is ideal for clients with a proven repayment history who are looking for a lower rate. Now introducing finder fees exclusively on the Express product line.

	1-YEAR TERM Up to $1.5M	1-YEAR TERM $1.5 - $2.0M	2-YEAR TERM Up to $1.5M	1-YEAR NO LENDER FEE Up to $1.5M
65% LTV	MIN 600 BEACON 5.79% 0.99% Commitment Fee*	MIN 600 BEACON 6.79% 1.24% Commitment Fee*	MIN 600 BEACON 6.29% 1.49% Commitment Fee*	MIN 600 BEACON 6.79% 0% Commitment Fee*
70% LTV	MIN 620 BEACON 5.99% 1.49% Commitment Fee*	MIN 620 BEACON 6.99% 1.49% Commitment Fee*	MIN 620 BEACON 6.49% 1.99% Commitment Fee*	MIN 620 BEACON 7.49% 0% Commitment Fee*
75% LTV	MIN 640 BEACON 5.99% 1.99% Commitment Fee*	MIN 640 BEACON 6.99% 1.99% Commitment Fee*	MIN 640 BEACON 6.99% 1.99% Commitment Fee*	MIN 640 BEACON 7.99% 0% Commitment Fee*
80% LTV**	MIN 640 BEACON 6.99% 1.99% Commitment Fee*		MIN 640 BEACON 7.99% 1.99% Commitment Fee*	

***AWC will add a 1% finder's fee to the broker on all 1st mortgage products**
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

Rate Buydown Allowed	Yes
Income Verification	Reasonability + 3 months bank statements, NOA, LOE, paystubs (80% LTV)
TDS	70% with Reasonability
Maximum Mortgage	Up to $2.0MM | **$1.2MM (80% LTV)
Occupancy Type	Owner occupied (Rental up to 4plex under 1 title with 1 unit owner occupied) Purchase | Refinance | O/O (80% LTV)
Max Amortization	P&I payments up to 35 years or interest only payments. 25 years for 80% LTV
Valuation	From approved appraisal list
Rate Buy Down (80% LTV)	Yes
Prepayment Penalty	Closed with 3 months prepayment.

LOCATION

A- up to 80% (ON, BC, & AB)
(See our Lending Areas page for definition)

PROPERTY TYPE

LTV	65%	70%	75%	80%
Single Family	☑	☑	☑	☑
Duplex	☑	☑	☑	☑
4plex	[one unit must be O/O]			
Townhouse	☑	☑	☑	☑
Strata Townhouse[1,2]	☑	☑	☑	☑
Apartment Condo[1,2]	☑			

[1]Min 600 sqft & building must be 20 years or newer
[2]GTA & GVA only

CONTACT OUR SALES TEAM

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All applications are subject to review by Alta West Capital Lending Committee. Terms subject to change without notice.
Mortgage Brokerage License 12633 | Mortgage Admin License 12634

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