

FLEX FIRST MORTGAGE

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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 1.49%^{**} Commitment Fee	FLEX 70 7.49%[*] 12 Months 1.99%^{**} Commitment Fee	FLEX 75 7.99%[*] 12 Months 1.99%^{**} Commitment Fee
	7.99%[*] 12 Months 0.49%^{**} Commitment Fee	8.49%[*] 12 Months 0.49%^{**} Commitment Fee	8.99%[*] 12 Months 0.99%^{**} 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

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

Canada	GTA - North	GTA - East	SW Ontario	Alberta	BC East	BC West
Armando Diseri Chief Sales Officer Agent, Level 2 647.915.1932 armando@awcapital.ca	Elisa Tarasio BDM Agent, Level 2 647.705.9480 elisa@awcapital.ca	Carlos Kabongo BDM 437.448.9465 carlos.kabongo@awcapital.ca	Ariana Diseri Interim BDM Agent, Level 1 416.948.6784 ariana@awcapital.ca	Natasha Taylor BDM 403.928.5436 natasha.taylor@awcapital.ca	Donna Morrison BDM 604.358.3374 donna@awcapital.ca	Robert Britton BDM 604.340.3031 robert.britton@awcapital.ca