# UNDERWRITING
# PRICING SUMMARY

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ALTA WEST CAPITAL
Unlocking Possibilities, Together.™

| PRODUCTS | LTV | PURCHASE/REFINANCE | | BEACON | TDS |
|---|---|---|---|---|---|
| **EXPRESS 1ST MORTGAGES*** | | INTEREST RATE | COMMITMENT FEE** | | |
| Express 65 - 12 M[1] | 65% | 5.79% | 0.99% | 600+ | 70% |
| Express 65 - 12 M[1] ($1.5-2M) | 65% | 6.79% | 1.24% | 600+ | 70% |
| Express 65 - 24 M | 65% | 6.29% | 1.49% | 600+ | 70% |
| Express 70 - 12 M[1] | 70% | 5.99% | 1.49% | 620+ | 70% |
| Express 70 - 12 M[1] ($1.5-2M) | 70% | 6.99% | 1.49% | 620+ | 70% |
| Express 70 - 24 M | 70% | 6.49% | 1.99% | 620+ | 70% |
| Express 75 - 12 M[1] | 75% | 5.99% | 1.99% | 640+ | 70% |
| Express 75 - 12 M[1] ($1.5-2M) | 75% | 6.99% | 1.99% | 640+ | 70% |
| Express 75 - 24 M | 75% | 6.99% | 1.99% | 640+ | 70% |
| Express 80 - 12 M[1] | 80%[6] | 6.99% | 1.99% | 640+ | 70% |
| Express 80 - 24 M | 80%[6] | 7.99% | 1.99% | 640+ | 70% |
| **EXPRESS RENTAL PROMO*** | | | | | |
| Express Rental (12 M) | 65% | 6.49% | 1.49% | 600+ | 70% |
| Express Rental (12 M) | 70% | 6.99% | 1.74% | 620+ | 70% |
| **FLEX 1ST MORTGAGES (ON/AB)*[7]** | | | | | |
| Flex 65 - 12 M[2] | 65% | 6.99%[3] | 1.49% | 600+ | 85% |
| Flex 70 - 12 M[2] | 70% | 7.49%[3] | 1.99% | 600+ | 85% |
| Flex 75 - 12 M[2] | 75% | 7.99%[3] | 1.99% | 600+ | 85% |
| **FLEX 1ST MORTGAGES (BC)*[7]** | | | | | |
| Flex 65 - 12 M[2] | 65% | 7.99%[3] | 0.49% | 600+ | 85% |
| Flex 70 - 12 M[2] | 70% | 8.49%[3] | 0.99% | 600+ | 85% |
| Flex 75 - 12 M[2] | 75% | 8.99%[3] | 0.99% | 600+ | 85% |
| **FLEX 2ND MORTGAGES*** | | | | | |
| Flex 50 - 12 M | 50% | 8.99% | 1.99% | 550+ | Any |
| Flex 65 - 12 M | 65% | 8.99% | 2.49% | 550+ | Any |
| Flex 70 - 12 M | 70% | 8.99% | 2.49% | 550+ | Any |
| Flex 75 - 12 M | 75% | 9.99% | 2.99% | 550+ | Any |
| Flex 80 - 12 M | 80% | 11.99% | 2.99% | 640+ | 70% |
| **FLEX 83% BUNDLE**[4] | | | | | |
| Flex 83-12 M | 83%[6] | 7.99% | 1.99% | 690+ | 60% |
| Flex 83-24 M | 83%[6] | 8.99% | 1.99% | 690+ | 60% |
| **FLEX MULTI-RESIDENTIAL & MIXED USE PROPERTIES*** | | | | | |
| Multi 65- 12 M | 65% | 8.99% | 1.99% | 550 | Any |
| **FLEXLINE HELOC** | | | | | |
| Flexline Heloc 65 | 65% | (1st Mtg \| 2nd Mtg) 7.99% \| 9.99% | (1-Yr. Term \| 2-Yr. Term) 2.49% \| 3.49% | 550+ | Reasonability of income |
| Flexline Heloc 70 | 70% | (1st Mtg \| 2nd Mtg) 8.49% \| 9.99% | (1-Yr. Term \| 2-Yr. Term) 2.49% \| 3.49% | 550+ | Reasonability of income |
| Flexline Heloc 75 | 75% | (1st Mtg \| 2nd Mtg) 8.99% \| 11.99% | (1-Yr. Term \| 2-Yr. Term) 2.49% \| 3.49% | 550+ | Reasonability of income |
| **PREMIERE SMALL TOWN ADVANTAGE*** | | | | | |
| Small Town 60[5] | 60% | 7.49% | 1.99% | 550 | Reasonability of income |
| Small Town 65[5] | 65% | 7.95% | 1.99% | 550 | Reasonability of income |

## TERMS & CONDITIONS

Products shown denotes the base rate and could change depending on deal specifics.
*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.
**AWC will add a 1% finder's fee to to the broker on all 1st mortgage products
[1] Closed with 3 months prepayment.
[2] 2-year term available with a fee premium.
[3] Owner occupied properties only with a 600 beacon or higher and TDS under 85%. Otherwise a 50 bps premium is added to the rate.
[4] Owner Occupied
[5] For clients in communities with populations under 10,000
[6] Max amortization: 25 years
[7] Offering 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

## 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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