FLEX
FIRST MORTGAGE

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ALTA WEST CAPITAL
Unlocking Possibilities, Together.™

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.

	FLEX 65	FLEX 70	FLEX 75
ON/AB Pricing	6.99%* 12 Months 1.49%** Lender Fee	7.49%* 12 Months 1.99%** Lender Fee	7.99%* 12 Months 1.99%** Lender Fee
BC Pricing	7.99%* 12 Months 0.49%** Lender Fee	8.49%* 12 Months 0.99%** Lender Fee	8.99%* 12 Months 0.99%** Lender Fee

****AWC will add up to 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]	☑		

[1]GTA /GVA
[2]Min. 600 sqft & building must be 20 years or newer
Other conditions may apply.

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

Ver. 11/09/2026