1.888.554.9075 | awcapital.ca

FLEX SECOND MORTGAGE

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 50	FLEX 65	FLEX 70	FLEX 75	FLEX 80
8.99%	**8.99%**	**8.99%**	**9.99%**	**10.99%**
1 Year Purchase / Refinance	1 Year Purchase / Refinance	1 Year Purchase / Refinance	1 Year Purchase / Refinance	1 Year Purchase / Refinance
(ON/AB/BC) **1.99%** Lender Fee	(ON/AB/BC) **2.49%** Lender Fee	(ON/AB/BC) **2.49%** Lender Fee	(ON/AB/BC) **2.99%** Lender Fee	(ON/AB/BC) **2.99%** Lender Fee
NOTES	**NOTES**	**NOTES**	**NOTES**	**NOTES**
50% LTV, min 550 beacon Reasonability of income & TDS	65% LTV, min 550 beacon Reasonability of income & TDS	70% LTV, min 550 beacon Reasonability of income & TDS	75% LTV, min 550 beacon Reasonability of income & TDS	80% LTV, min 660 beacon Verifiable income required 70% TDS max Owner occupied properties only

TERMS & CONDITIONS

Income Verification (If required)	3 months bank statements, NOA, LOE, paystubs
Maximum Mortgage	$500,000 | *$300,000 for Flex 80
Pricing	Open without penalty at no extra charge. Shifting of the fees and rates can be revised upward or downward upon request.
Occupancy Type	Owner occupied or rental
Max Amortization	P&I payments up to 35 years or interest only payments. 80% LTV - 25 year amortization only
Valuation	From approved appraisal list

LOCATION

A, B, C up to 80%* (ON, BC, & AB)

(See our Lending Areas page for definition.)
*80% LTV is only for A lending areas.

PROPERTY TYPE

LTV	65%	75%	80%
Single Family	✓	✓	✓
Townhouse/Duplex	✓	✓	✓
Strata Townhouse[1,2]	✓	✓	✓
Apartment Condo[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