FLEXLINE HELOC

1.888.554.9075 | awcapital.ca

ALTA WEST CAPITAL
Unlocking Possibilities, Together.℠

The Flexline Home Equity Line of Credit (HELOC) offers a flexible solution for clients turned away by traditional lenders. It's perfect for those who are self-employed or have experienced a significant life event. With the ability to withdraw funds as needed and pay them down at their convenience, the Flexline HELOC provides an ideal financial solution.

FLEXLINE HELOC 65

First Mortgage **7.49%** Second Mortgage **9.99%**

First Mortgage
(1-Yr. Term) (2-Yr. Term)
1.99% | 2.99%
Lender Fee

Second Mortgage
(1-Yr. Term) (2-Yr. Term)
2.49% | 3.49%
Lender Fee

NOTES
65% LTV, Min 550 Beacon
Reasonability Of Income & TDS

FLEXLINE HELOC 70

First Mortgage **7.99%** Second Mortgage **9.99%**

First Mortgage
(1-Yr. Term) (2-Yr. Term)
1.99% | 2.99%
Lender Fee

Second Mortgage
(1-Yr. Term) (2-Yr. Term)
2.49% | 3.49%
Lender Fee

NOTES
70% LTV, Min 550 Beacon
Reasonability Of Income & TDS

FLEXLINE HELOC 75

First Mortgage **8.49%** Second Mortgage **11.99%**

First Mortgage
(1-Yr. Term) (2-Yr. Term)
1.99% | 2.99%
Lender Fee

Second Mortgage
(1-Yr. Term) (2-Yr. Term)
2.49% | 3.49%
Lender Fee

NOTES
75% LTV, Min 550 Beacon
Reasonability Of Income & TDS

FLEXLINE HELOC 80

Second Mortgage
11.99%
(1-Yr. Term)
2.99%
Lender Fee

NOTES
80% LTV, Min 660 Beacon
70% TDS, Owner Occupied Only

TERMS & CONDITIONS

Income Verification (If Required)	3 months bank statements, NOA, LOE, paystubs
Maximum Mortgage	$500,000
Pricing	Fully open
Occupancy Type	Owner occupied or rental
Max Amortization	Interest only payments
Valuation	From approved appraisal list
Additional Information	• Minimum Draw amount is $5000 with a draw fee of $50 • Draws must be emailed to AWC before 3pm (MST) to process next day (flexline@awcapital.ca). • Payment on the 1st of each month. • Monthly statements on the 15th of each month • Electronic statements only

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]	☑	☑	☑
Apartment Condo	☑		

[1]Min. 600 sqft & building must be 20 years or newer

Other conditions may apply.

CONTACT OUR SALES TEAM

Canada
Armando Diseri
Chief Sales Officer
Agent, Level 2
647.915.1932
armando@awcapital.ca

GTA - North
Elisa Tarasio
BDM
Agent, Level 2
647.705.9480
elisa@awcapital.ca

GTA - East
Carlos Kabongo
BDM
437.448.9465
carlos.kabongo@awcapital.ca

Alberta
Natasha Taylor
BDM
403.928.5436
natasha.taylor@awcapital.ca

BC East
Donna Morrison
BDM
604.358.3374
donna@awcapital.ca

BC West
Robert Britton
BDM
604.340.3031
robert.britton@awcapital.ca

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