UNDERWRITING
PRICING SUMMARY

1.888.554.9075 | awcapital.ca

ALTA WEST CAPITAL
Unlocking Possibilities, Together.™

PRODUCTS	LTV	PURCHASE/REFINANCE			BEACON	TDS
EXPRESS 1ST MORTGAGES*		INTEREST RATE	LENDER FEE**			
Express 65 - 12 M[1]	65%	5.99%	0.99%		600+	70%
Express 65 - 12 M[1] ($1.5-2M)	65%	6.79%	1.24%		600+	70%
Express 65 - 24 M	65%	6.49%	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%	0.99%		600+	70%
Express Rental (12 M)	70%	6.49%	1.49%		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%	10.99%	2.99%		660+	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			Lender Fee (1st Mtg)**	Lender Fee (2nd Mtg)**		
Flexline Heloc 65	65%	(1st Mtg | 2nd Mtg) 7.49% | 9.99%	(1-Yr. Term | 2-Yr. Term) 1.99% | 2.99%	(1-Yr. Term | 2-Yr. Term) 2.49% | 3.49%	550+	Reasonability of income
Flexline Heloc 70	70%	(1st Mtg | 2nd Mtg) 7.99% | 9.99%	(1-Yr. Term | 2-Yr. Term) 1.99% | 2.99%	(1-Yr. Term | 2-Yr. Term) 2.49% | 3.49%	550+	Reasonability of income
Flexline Heloc 75	75%	(1st Mtg | 2nd Mtg) 8.49% | 11.99%	(1-Yr. Term | 2-Yr. Term) 1.99% | 2.99%	(1-Yr. Term | 2-Yr. Term) 2.49% | 3.49%	550+	Reasonability of income
Flexline Heloc 80	80%	(1st Mtg | 2nd Mtg) N/A | 11.99%	(1-Yr. Term | 2-Yr. Term) N/A | N/A	(1-Yr. Term | 2-Yr. Term) 2.99% | N/A	660+	70%
PREMIERE SMALL TOWN ADVANTAGE*						
Small Town 60[5]	60%	7.49%	1.99%		550	Reasonability of income
Small Town 65[5]	65%	7.99%	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 up to 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

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