

FLEX First Mortgage

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.

PRODUCTS	RATE	COMMITMENT FEE	NOTES
FLEX 60			
1 Year Purchase	8.99%	2.50%	60% LTV, ANY BEACON NO INCOME REQUIREMENT NO TDS
1 Year Refinance	8.99%	2.50%	
FLEX 70			
1 Year Purchase	9.49%	2.50%	70% LTV, MIN 550 BEACON REASONABILITY OF INCOME & TDS
1 Year Refinance	9.49%	2.50%	
FLEX 75			
1 Year Purchase	9.99%	2.50%	75% LTV, MIN 550 BEACON REASONABILITY OF INCOME & TDS
1 Year Refinance	9.99%	2.50%	

TERMS & CONDITIONS¹

Income Verification <i>(If required)</i>	3 months bank statements, NOA, LOE, paystubs
Maximum Mortgage	\$2MM up to 75% LTV
Lender Fee Cap	Available upon request
Occupancy Type	<i>Owner occupied or rental</i>
Max Amortization	P&I payments up to 35 years or interest only payments
Valuation	From approved appraisal list
Inspection	Required on loans over 70% LTV. May be waived on MLS purchases.

¹Applicable to all purchases and refinances

LOCATION

A, B, C up to 75% (Ontario, British Columbia, & Alberta)

PROPERTY TYPE

LTV	60%	70%	75%
Single Family	✓	✓	✓
Duplex	✓	✓	✓
Townhouse	✓	✓	✓
Apartment Condo	✓	✓	✓

¹GTA only

CANADA

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