

# FLEX 2<sup>nd</sup> 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
<b>FLEX 65</b>			
1 Year Purchase/ Refinance	10.49%	3.50%	65% LTV, ANY BEACON NO INCOME REQUIRED NO TDS
<b>FLEX 75</b>			
1 Year Purchase/Refinance	11.49%	3.50%	75% LTV, MIN 550 BEACON NO INCOME REQUIRED NO TDS

## TERMS & CONDITIONS

<b>Income Verification</b> <i>(If required)</i>	3 months bank statements, NOA, LOE, paystubs
<b>Maximum Mortgage</b>	Up to \$500,000 (greater than \$300,000. There will be 50 bps premium on lender fee & maximum LTV is 75%).
<b>Occupancy Type</b>	Owner occupied or rental
<b>Max Amortization</b>	P&I payments up to 35 years or interest only payments
<b>Valuation</b>	From approved appraisal list

## LOCATION

### GTA, GVA, OTTAWA

*(See our Lending Areas page for definition)*

### PROPERTY TYPE

LTV	65%	70%	75%
Single Family	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Townhouse/Duplex	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Apartment Condo	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

<sup>1</sup>GTA only  
Not available on Strata Townhouses when LTV is over 75%

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