

AVEO: Available in ON, BC, AB, SK, MB. For Guidelines & more info [CLICK HERE](#)

| Fixed Rates Starting At: | Beacon 680+ | Beacon 640-679 | Beacon 600-639 | Application Fee | Finder Fees | Rate Hold |
|--------------------------|-------------|----------------|----------------|-----------------|-------------|-----------|
| 1 year | 6.84% | 6.94% | 7.19% | 1% | 50 bps | 90 days |
| 2 year | 6.54% | 6.64% | 6.94% | 1% | 60 bps | 90 days |
| 3 year | 6.34% | 6.54% | 6.79% | 1% | 75 bps | 90 days |

Qualification & Max GDS / TDS:

- Greater of BOC or Contract Rate + 2%
- Max 50 / 50% GDS / TDS
- Beacons under 600 contact Regional Manager

Max LTV:

- 80% LTV

Rate Premiums

- BFS Bank Statements + 0.30%
- Subject Rental + 0.50%
- BFS Bank Statement & Rental + 0.65%

Amortization:

- Max 30 years

Loan Amount:

- Min \$100K / Max \$1.5M

*** LTV restrictions apply for rural lending locations ***

AVEO Extended Ratios: Available in ON, BC, AB, SK, MB. For Guidelines & more info [CLICK HERE](#)

| Fixed Rates Starting At: | Beacon 680+ | Beacon 640-679 | Beacon 600-639 | Application Fee | Finder Fees | Rate Hold |
|--------------------------|-------------|----------------|----------------|-----------------|-------------|-----------|
| 1 year | 6.99% | 7.19% | 7.39% | 1% | 50 bps | 90 days |
| 2 year | 6.69% | 6.89% | 7.19% | 1% | 60 bps | 90 days |
| 3 year | 6.49% | 6.79% | 7.09% | 1% | 75 bps | 90 days |

Extended Ratios 55 / 55%:

- Greater of BOC or Contract Rate + 2%
- Owner Occupied
- Fully Income Qualified
- BFS Alternative Income
- Purchase 80% LTV
- Refinance 75% LTV

Amortization:

- Max 30 years

Loan Amount:

- Min \$100K / Max \$1 Million

*** Not Available on BFS Bank Statement Program **** LTV Restrictions apply for rural lending locations***

AVEO: Ontario Only – For Guidelines & more info [CLICK HERE](#)

| Fixed Rates Starting At: | Beacon 680+ | Beacon 640-679 | Beacon 600-639 | Beacon 550-599 | Beacon 500-549 | Application Fee | Finder Fees | Rate Hold |
|--------------------------|-------------|----------------|----------------|----------------|----------------|-----------------|-------------|-----------|
| 1 year | 6.99% | 7.39% | 7.74% | 8.09% | 8.29% | 1% | 50 bps | 90 days |
| 2 year | 6.99% | 7.34% | 7.69% | 7.99% | 8.19% | 1% | 60 bps | 90 days |
| 3 year | 6.89% | 7.24% | 7.59% | 8.39% | 8.59% | 1% | 75 bps | 90 days |
| 5 year | 6.39% | 6.69% | - | - | - | No Fee | 80 bps | 90 days |

Qualification & Max GDS / TDS:

- **1, 2 & 3 Year:**
 - Greater of BOC or Contract Rate + 2%
 - 600+ Beacon
 - 55 / 60% GDS / TDS
 - Max 80% LTV
 - 500+ Beacon
 - 45 / 50% GDS / TDS
 - Max 65% LTV

5 Year No Stress & No Fee:

- Contract Rate Qualifying
- 640+ Beacon
- 39 / 44% GDS / TDS
- Refinance + 0.05%

Loan Amount:

- Min \$100K
- Sliding Scale Applies

Amortization:

- Max 30 years

*** Not Available on BFS Bank Statement Program ****

*Some programs may require a Consent to Share Information Form signed by the client prior to funding.

Simplified Rental Program – Contact Regional Manager For Pricing - For Guidelines [CLICK HERE](#)

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| AVEO Programs & Forms CLICK HERE | Regional Managers List CLICK HERE |
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