



# Interest Rate Sheet

Effective Date / Time: May 5, 2026 / 12:00 AM ET

**CMLS Prime: 4.45%**

Aveo Traditional	Term/LTV	Beacon 680+	Beacon 640-679	Beacon 600-639	Beacon 575-599	Beacon 550-574	Application Fee	Finder Fees
<ul style="list-style-type: none"> <li>Extended debt service ratios</li> <li>BFS income allowed</li> <li>Rentals allowed</li> <li>ARM or Fixed terms</li> </ul> <a href="#">Click here for product information and guidelines</a>	1 year Fixed	5.09%	5.34%	5.59%	5.84%	6.09%	1%	50 bps
	2 year Fixed	5.19%	5.44%	5.69%	5.94%	6.19%	1%	60 bps
	3 year Fixed	5.24%	5.49%	5.74%	5.99%	6.24%	1%	75 bps
	3 year ARM	P+0.19%*	P+0.34%*	P+0.89%*	P+1.14%*	–	1%	75 bps
<b>LTV Discounts</b> (must be Owner Occupied, Fixed term)	LTV ≤ 65%	Rates can be decreased by <b>0.20%</b>						
	LTV ≤ 50%	Rates can be decreased by <b>0.30%</b>						

Aveo Traditional 35	Term	Beacon 680+	Beacon 640-679	Beacon 620-639	Beacon 575-599	Beacon 550-574	Application Fee	Finder Fees
<a href="#">Click here for product information and guidelines</a>	1 year Fixed	5.49%*	5.64%*	5.89%*	–	–	1.5%	75 bps

Aveo Flex40	LTV	Beacon 720+	Beacon 680-719	Beacon 640-679	Beacon 620-639	Application Fee	Finder Fees
(1 year rates, for 2 year add +.25bps) <ul style="list-style-type: none"> <li>40 year amortization, no stress test</li> <li>Asset and net-worth income allowed</li> <li>Extended debt service ratios 55/55</li> <li>Simplified BFS income calculation</li> <li>Owner occupied and rentals allowed</li> </ul> <a href="#">Click here for product information and guidelines</a>	Up to 65%	5.29%	5.34%	5.49%	5.74%	2%	100 bps
	65.01% - 70%	5.34%	5.39%	5.54%	5.79%	2%	100 bps
	70.01% - 75%	5.39%	5.44%	5.59%	5.84%	2%	100 bps
	75.01% - 80%	5.44%	5.49%	5.64%	5.89%	2%	100 bps

Aveo+	LTV	Beacon	Lending Area A+	Lending Area A	Lending Area B	Lending Area C	Application Fee	Finder Fees
<ul style="list-style-type: none"> <li>Private Lending Approach with Institutional Reliability</li> <li>40 year amortization, no stress test</li> <li>Fully open 90 days from IAD</li> <li>No GDS/TDS maximums</li> </ul> <a href="#">Click here for product information and guidelines</a>	Up to 50%	600	5.59%	5.59%	6.09%	6.59%	2%	100 bps
	50.01% - 65%		6.09%	6.09%	6.59%	7.09%	2%	100 bps
	65.01% - 70%	650	6.89%	6.89%	7.39%	–	2%	100 bps
	70.01% - 75%		7.14%	–	–	–	2%	100 bps

**Additional Rate Premiums may apply**

[Contact your Regional Manager](#) or view the [Aveo Broker Resource Centre](#)