

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	6.74%	6.84%	7.14%	1%	50 bps	90 days
2 year	6.44%	6.54%	6.84%	1%	60 bps	90 days
3 year	6.24%	6.44%	6.69%	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	6.79%	6.99%	7.19%	1%	60 bps	90 days
3 year	6.59%	6.89%	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

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](#)

AVEO Programs & Forms CLICK HERE	Regional Managers List CLICK HERE
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