



aveo Traditional Ontario Only Promo* - For more information, please [contact your Regional Manager](#).

Fixed Rates starting at:	Beacon 680+	Beacon 640-679	Beacon 600-639	Application Fee	Finder Fees*	Rate Hold
1 year	5.09%	5.24%	5.49%	1%	50bps	90 Days
2 year	4.99%	5.19%	5.39%	1%	60bps	90 Days
3 year	4.89%	5.14%	5.29%	1%	75bps	90 Days

Good News! - No Rate Premiums for Well & Septic, or for Private Sales

Qualification: Property must be located in Ontario, 600+ beacon, Owner-occupied only, Greater of BoC or Contract + 2%, Max 50%/50% GDS/TDS, Fully Verifiable Income Only (Not Eligible for BFS Bank Statement Program)

aveo Flex40*: 40 year amortization, Flexible Income, No Stress Test or Loan to Income Limit! [Details here.](#)

Fixed Rates starting at:	LTV	Beacon 720+	Beacon 680-719	Beacon 640-679	Beacon 620-639	Application Fee	Finder Fees*	Rate Hold
1 year Rates for 2 year add 0.25%	Up to 65%	5.69%	5.99%	6.14%	6.29%	2%	100bps	90 days
	65.01% - 70%	5.79%	6.09%	6.24%	6.39%	2%	100bps	90 days
	70.01% - 75%	5.89%	6.14%	6.29%	6.44%	2%	100bps	90 days
	75.01% - 80%	5.99%	6.24%	6.39%	6.54%	2%	100bps	90 days

Rate Premiums: Rentals: 0.50%; 2nd Homes: 0.25%; Condos: 0.10%; Tier 3 Locations: 0.25%; 2 Year Term: 0.25%. Additional Premiums may apply

Key features:

- 40-year Amortization, Contract Rate qualification, GDS & TDS up to 55%/55%.
- Out of the Box Income: Bank Statements, Contributory Income, & Assets used as Income.
- Simplified and clear calculation of net business income for BFS clients.
- Rentals allowed only on single family dwellings and townhouses

aveo Traditional*: Outside-the-Box Near Prime Solutions. Allowed for Self-Employed or Bruised Credit. Greater Affordability via Extended Amortization & Higher GDSR/TDSR. [Details here.](#)

Fixed Rates starting at:	Beacon 680+	Beacon 640-679	Beacon 620-639	Beacon 600-619	Beacon 550-599	Application Fee	Finder Fees*	Rate Hold
1 year	5.44%	5.59%	5.69%	5.69%	5.99%	1%	50bps	90 days
2 year	5.44%	5.59%	5.69%	5.69%	5.99%	1%	60bps	90 days
3 year	5.44%	5.59%	5.69%	5.69%	5.99%	1%	75bps	90 days

Rate Premiums: Amortization >30yr +25bps, BFS Bank Statement Product: +30 bps, Rental Properties: +50 bps, Additional Premiums may apply.

Up to 35-year Amortization

- 35 year amortization: min 640 beacon otherwise 30 years max
- Max GDS/TDS 50%/50%
- AB, BC, ON only. See Locations**
- Purchase & Refinance to 80% LTV
- Bank Statement Income allowed
- Verifiable Income allowed
- Owner occupied only

Extended GDS/TDS up to 55%/55%

- 55%/55% Max 30 year amortization & 600 beacon, otherwise 50%/50% max
- AB, BC, MB, ON, SK only. See Locations**
- Purchase 80% & Refinance to 75% LTV
- Verifiable Income Only
- Owner occupied only

Bruised Credit

- Beacons below 600
- Max 30 year amortization
- Max ratios of 50%/50%
- AB, BC, MB, ON, SK only. See Locations**
- Purchase and Refinances 75% LTV
- Verifiable Income Only
- Owner occupied

aveo+*: Make Sense Solutions, Private Lending Approach with Institutional Reliability. [Details here.](#)

LTV	Beacon	Lending Area A+	Lending Area A	Lending Area B	Lending Area C	Application Fee	Finder Fees*
Up to 50%	600	6.09%	6.09%	6.59%	7.09%	2%	100 bps
50.01% - 65%	600	6.59%	6.59%	7.09%	7.59%	2%	100 bps
65.01% - 70%	650	7.39%	7.39%	7.89%	N/A	2%	100 bps
70.01% - 75%	650	7.64%	N/A	N/A	N/A	2%	100 bps

For more information, [Contact Your Regional Manager](#) or visit the [aveo Broker Resources Centre](#)