



Interest Rate Sheet

Effective Date/ Time: April 17, 2025 / 12:00 AM EST

Aveo Traditional Rates: 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	5.24%	5.39%	5.54%	5.74%	6.39%	1%	50bps	90 days
2 year	5.19%	5.34%	5.49%	5.69%	6.34%	1%	60bps	90 days
3 year	5.14%	5.29%	5.44%	5.59%	6.29%	1%	75bps	90 days

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

Up to 35-year Amortization <ul style="list-style-type: none">35y am: min 640 beacon otherwise 30y maxMax GDS/TDS 50%/50%AB, BC, ON only. See Locations**Purchase & Refinance to 80% LTVBank Statement Income allowedVerifiable Income allowedOwner occupied only	Extended GDS/TDS up to 55%/55% <ul style="list-style-type: none">55%/55% Max 30 yr amortization & 600 beacon, otherwise 50%/50% maxAB, BC, MB, ON, SK only. See Locations**Purchase 80% & Refinance to 75% LTVVerifiable Income OnlyOwner occupied only	Bruised Credit <ul style="list-style-type: none">Beacons below 600Max 30 years amortizationMax ratios of 50%/50%AB, BC, MB, ON, SK only. See Locations**Purchase and Refinances 75% LTVVerifiable Income OnlyOwner occupied only
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Flex 40 Rates: 40y amortization, Flexible Income, No Stress Test or Loan to Income Limit! Details [here](#).

Fixed Rates starting at:	Beacon 680+	Beacon 640-679	Beacon 620-639	Application Fee	Finder Fees*	Rate Hold
1 year	6.59%	6.74%	6.89%	2%	100bps	90 days
2 year	6.84%	6.99%	7.14%	2%	100bps	90 days

Rate Premiums: 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.
- LTV up to 80%
- Rentals allowed only on single family dwellings and townhouses.

Aveo + Rates: 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	5.74%	5.74%	6.24%	6.74%	2%	100 bps
50.01% - 65%	600	6.24%	6.24%	6.74%	7.24%	2%	100 bps
65.01% - 70%	650	6.74%	6.74%	7.74%	N/A	2%	100 bps
70.01% - 75%	680	6.99%	N/A	N/A	N/A	2%	100 bps

Rate Premiums: Additional Premiums may apply

For more information, [Contact Your Regional Manager](#)
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