

aveo Promo* - For more information, please contact your Regional Manager.

Fixed Rates starting at:	PROPERTY LOCATION BC, AB, SK, MB	PRO	OPERTY LOCAT	ION			
	Only for Beacons of 680+	Beacon 680+	Beacon 640-679	Beacon 600-639	Application Fee	Finder Fees*	Rate Hold
1 year	4.99%	4.99%	5.24%	5.49%	1%	50bps	90 Days
2 year	5.09%	4.94%	5.19%	5.39%	1%	60bps	90 Days
3 year	5.09%	4.94%	5.19%	5.39%	1%	75bps	90 Days

Qualification: 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*: **Rate Special: For tier 1 locations, Single family or Freehold Townhome, New Business Only, otherwise add +0.45bps to rate

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	Up to 65%	5.24%**	5.54%**	5.69%**	6.29%	2%	100bps	90 days
	65.01% - 70%	5.34%**	5.64%**	5.79%**	6.39%	2%	100bps	90 days
for	70.01% - 75%	5.44%**	5.69%**	5.84%**	6.44%	2%	100bps	90 days
2 year add 0.25%	75.01% - 80%	5.54%**	5.79%**	5.94%**	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: Freehold Single Family & Townhouse: Max 80% LTV. | Condo Apartment or Townhouse in Locations A or B: Max 75% LTV Purchase & Max 70% LTV Refinance.

aveo Traditional*: Outside-the-Box Near Prime Solutions. Allowed for Self-Employed or Bruised Credit. Greater Affordability via Extended Amortization & Higher GDSR/TDSR. Details <a href="https://example.com/heres/bern/beta-ber

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	5.19%	5.39%	5.69%	5.69%	5.79%	1%	50bps	90 days
2 year	5.19%	5.39%	5.69%	5.73%	5.74%	1%	60bps	90 days
3 year	5.19%	5.39%	5.69%	5.69%	5.69%	1%	75bps	90 days

Rate Premiums: Amortization >30yr +10bps, 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 allowedVerifiable 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.

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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