



aveo Traditional **Ontario Only Promo*** - For guidelines and more info, [details here](#).

| Fixed Rates starting at: | Beacon 680+ | Beacon 640-679 | Beacon 620-639 | Application Fee | Finder Fees* | Rate Hold |
|--------------------------|-------------|----------------|----------------|-----------------|---------------------|-----------|
| 1 year | 5.09% | 5.24% | 5.49% | 1% | 50bps + 20bps bonus | 90 Days |
| 2 year | 4.99% | 5.19% | 5.39% | 1% | 60bps + 20bps bonus | 90 Days |
| 3 year | 4.89% | 5.14% | 5.29% | 1% | 75bps + 20bps bonus | 90 Days |

Rate Premium: Well Septic in Rural Locations + 0.25 Private Sales + 0.25%

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)

-- Limited time rate special for Beacon 720+ (A & B locations only) --

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

| Fixed Rates starting at: | Beacon 720+ | Beacon 680-719 | Beacon 640-679 | Beacon 620-639 | Application Fee | Finder Fees* | Rate Hold |
|--------------------------|-------------|----------------|----------------|----------------|-----------------|----------------------|-----------|
| 1 year | 5.99% | 6.24% | 6.39% | 6.54% | 2% | 100bps + 20bps bonus | 90 days |
| 2 year | 6.24% | 6.49% | 6.64% | 6.79% | 2% | 100bps + 20bps bonus | 90 days |

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 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 | 5.34% | 5.49% | 5.64% | 5.69% | 5.99% | 1% | 50bps + 20bps bonus | 90 days |
| 2 year | 5.34% | 5.49% | 5.64% | 5.69% | 5.99% | 1% | 60bps + 20bps bonus | 90 days |
| 3 year | 5.34% | 5.49% | 5.64% | 5.69% | 5.99% | 1% | 75bps + 20bps bonus | 90 days |

Rate Premiums: 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 only

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](#)

*Additional Premiums may apply. Bonus commission available until July 1, 2025
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