

**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 | Beacon 550-599 | Application Fee | Finder Fees | Rate Hold Purchase | Rate Hold Refinance |
|--------------------------|-------------|----------------|----------------|----------------|-----------------|-------------|--------------------|---------------------|
| 1 year                   | 2.59%       | 2.89%          | 3.19%          | 3.49%          | 1%              | 50 bps      | 120 days           | 90 days             |
| 2 year                   | 2.64%       | 2.94%          | 3.39%          | 3.69%          | 1%              | 60 bps      | 120 days           | 90 days             |
| 3 year                   | 3.04%       | 3.29%          | 3.49%          | 3.79%          | 1%              | 60 bps      | 120 days           | 90 days             |

**Income Types:** Provable Income | Commissioned Sales | BFS supported by Bank Statements (subject to rate premium)  
**80% LTV Allowed:** Owner Occupied | Second Home | Condos | Rentals (subject to rate premium)  
**Loan Amount:** \$100K to \$1.5 Million (\$2 million in GTA, GVA & Victoria).  
**GDS/TDS:** 80% LTV 50 / 50 & 65% LTV 55 / 55 | **Qualify at:** Greater of 5.25% or Contract Rate + 2% | **Beacon:** min 550  
 Contact RM's for exceptions to beacons, restrictions may apply

**AVEO Ontario Only Special** – Property must be located in Ontario

| Fixed Rates starting at: | Beacon 680+ | Application Fee | Finder Fees | Rate Hold |
|--------------------------|-------------|-----------------|-------------|-----------|
| 1 year & 2 year          | 2.59%       | 1%              | 50 bps      | 90 days   |

**Loan to Value:** Purchase to 80%, Refinance to 75%. | **Occupancy:** Owner Occupied, Property must be located in Ontario  
**Income:** Provable Income. BFS subject to rate premium | **Beacon:** Min 680 All borrowers  
**GDS/TDS:** 50/50 (potential exceptions Call Regional Manager) | **Qualify at:** Greater of 5.25% or Contract Rate + 2%

**AVEO No Stress / 1% Stress** - (ONTARIO Only) **1y, 2y, & 3y Qualify at Contract Rate | 5y Qualify at Contract Rate + 1%**  
 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                   | 2.59%       | 2.89%            | 3.04%            | 3.99%            | 4.19%            | 1%              | 50 bps      | 120 days  |
| 2 year                   | 2.79%       | 2.94%            | 3.14%            | 4.29%            | 4.59%            | 1%              | 50 bps      | 120 days  |
| 3 year                   | 2.94%       | 3.09%            | 3.19%            | 4.59%            | 4.89%            | 1%              | 50 bps      | 120 days  |
| 5 year                   | 2.99%       | 3.14%            | 3.24%            | -                | -                | No Fee          | 90 bps      | 120 days  |

**Loan to Value:** Max 80% with min 600 beacon | Max 65% with min 500 Beacon. | **Income & Occupancy:** Provable Income & Owner Occupied only  
**GDS/TDS:** 1,2, & 3 year: max 45/50 **Qualify at** Contract Rate | 5 year max 39/44 **Qualify at** Contract Rate + 1%  
**Beacon:** Min 500 for 1, 2, & 3 year | Min 600 for 5 year

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| <b>AVEO Programs &amp; Forms</b> <a href="#">CLICK HERE</a> | <b>Regional Managers List</b> <a href="#">CLICK HERE</a> |
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Additional Rate Premiums may apply based on Credit History, Income Type, Occupancy Type, Location, and other factors.  
 Rates and offers start as noted above and may change based on the merit of the overall application.  
 Some programs may require a Consent to Share Information Form signed by the client prior to funding.