

Ontario Only
AVEO: Ontario Only Standard – For Guidelines & more info [CLICK HERE](#)

| Fixed Rates Starting At: | Beacon 680+ | Beacon 640-679 | Beacon 600-639 | Beacon 580-599 | Beacon 550-579 | Application Fee | Finder Fees | Rate Hold |
|--------------------------|-------------|----------------|----------------|----------------|----------------|-----------------|-------------|-----------|
| 1 year | 5.84% | 5.99% | 6.24% | 6.74% | 6.99% | 1% | 50 bps | 90 days |
| 2 year | 5.64% | 5.99% | 6.04% | 6.54% | 6.79% | 1% | 60 bps | 90 days |
| 3 year* | 5.34% | 5.49% | 5.74% | 6.59% | 6.84% | 1% | 75 bps | 90 days |
| 5 year | 5.64% | 5.94% | - | - | - | No Fee | 80 bps | 90 days |
| No Stress** | | | | | | | | |

Max TDS:

- Max 50% TDS

Max LTV & Beacon:

- 640+ Beacon
 - Max 80% LTV
- Beacon 600 - 639
 - Max Refinance 75% LTV
- Beacon 550-599
 - Max Purchase 75% LTV
 - Max Refinance 70% LTV

3 Year Fixed Rates*

- Only available for Owner Occupied & Fully Income Qualified deals (BFS Bank Statement qualification not permitted)

5 Year No Stress:**

- Contract Rate Qualifying
- Max 39 / 44% GDS / TDS

Loan Amount:

- Sliding Scale Applies

Rate Premiums:

- Rentals & Second Homes + 0.50%
- Private Sales + 0.25%
- Well Septic in Rural Locations + 0.25%
- BFS Bank Statement Program + 0.25%
- Additional Premiums may apply

*** LTV Restrictions apply for rural lending locations***

AVEO: Ontario Only Extended – 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 | 6.99% | 7.39% | 7.74% | 8.09% | 8.29% | 1% | 50 bps | 90 days |
| 2 year | 6.99% | 7.34% | 7.69% | 7.99% | 8.19% | 1% | 60 bps | 90 days |
| 3 year | 6.89% | 7.24% | 7.59% | 8.39% | 8.59% | 1% | 75 bps | 90 days |

Max LTV, Beacon & GDS/TDS:
1, 2 & 3 Year:

- 600+ Beacon
 - 55 / 60% GDS / TDS
- Beacon 500 - 599
 - 45 / 50% GDS / TDS
 - Max 65% LTV

Loan Amount:

- Sliding Scale Applies

Rate Premiums:

- Additional Premiums may apply

*** Not Available on BFS Bank Statement Program ****

May require a Consent to Share Information or Membership Form signed by the client prior to funding

Contact Regional Manager For Pricing - For Guidelines [CLICK HERE](#)

AVEO Programs & Forms [CLICK HERE](#)

Regional Managers List [CLICK HERE](#)