

**Summer Promo + 20 bps, limited time offer**
**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 540-579	Application Fee	Finder Fees	Rate Hold
1 year	6.49%	6.64%	6.89%	7.34%	7.59%	1%	<del>50</del> 70 bps	90 days
2 year	6.39%	6.54%	6.79%	7.24%	7.49%	1%	<del>60</del> 80 bps	90 days
3 year	6.09%	6.24%	6.49%	6.99%	7.29%	1%	<del>75</del> 95 bps	90 days
5 year	6.04%	6.34%	-	-	-	No Fee	80 bps	90 days

**Qualification & Max GDS / TDS:**
**1, 2 & 3 Year:**

- Greater of BOC or Contract Rate + 2%
- Max 50 / 50% GDS / TDS
- 640+ Beacon
  - Max 80% LTV
- 600+ Beacon
  - Purchase 80% LTV
  - Refinance 75% LTV
- 540+ Beacon
  - Purchase 75% LTV
  - Refinance 70% LTV

**5 Year No Stress & No Fee:**

- Contract Rate Qualifying
- 640+ Beacon
- 39 / 44% GDS / TDS
- Refinance + 0.05%

**Amortization:**

- Max 30 years

**Loan Amount:**

- Min \$100K
- Sliding Scale Applies

**Rate Premiums:**

- Rentals & Second Homes + 0.50%
- Private Sales + 0.25%
- Well Septic in Rural Locations + 0.25%
- Refinances beacons < 600 + 0.05%
- 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%	<del>50</del> 70 bps	90 days
2 year	6.99%	7.34%	7.69%	7.99%	8.19%	1%	<del>60</del> 80 bps	90 days
3 year	6.89%	7.24%	7.59%	8.39%	8.59%	1%	<del>75</del> 95 bps	90 days

**Qualification & Max GDS / TDS:**
**1, 2 & 3 Year:**

- Greater of BOC or Contract Rate + 2%
- 600+ Beacon
  - 55 / 60% GDS / TDS
  - Max 80% LTV
- 500+ Beacon
  - 45 / 50% GDS / TDS
  - Max 65% LTV

**Loan Amount:**

- Min \$100K
- Sliding Scale Applies

**Amortization:**

- Max 30 years

**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](#)