

# aveo

Flex



## About Aveo

**An Extraordinary Mortgage Solution for Extraordinary Canadians.** Aveo™ is CMLS's innovative mortgage portfolio designed to recognize that life happens. Where mainstream lenders stop, Aveo digs deeper, uncovering the full story behind credit, income, and non-conventional circumstances to help borrowers find solutions tailored to their unique needs.

### Product Line: Flex

**Where Qualification Meets Flexibility.** This product line is designed for borrowers who don't qualify for traditional or extended ratio mortgages. Aveo offers unmatched flexibility, providing solutions that bridge the gap before turning to private lending options.

### New Product: Aveo Flex 40

**Where Affordability Meets Flexibility.** **Aveo Flex 40** expands possibilities for borrowers by offering a 40-year amortization. This option is perfect for loans that don't qualify for traditional alternatives due to debt servicing challenges, including income qualification, stress tests, or LTI (Loan-to-Income) limits.

## Product features that Make Sense

- 40-year Amortization.
- Contract Rate qualification with Extended GDS & TDS to 55%/55%.
- Out of the Box Income! Bank Statements, Contributory Income, & Assets used as Income.
- Up to 80% LTV.
- No LTI Test!! (Loan to Income rules don't apply!!).
- Owner Occupied.
- Rentals (single family dwellings and townhouses only).
- Simplified and clear calculation of net Business income for BFS clients.
- Flexible income types as consideration of liquid assets and contributory income.

### Flex 40 Rates (Available in ON, AB, & BC.)

Fixed Rates starting at:	Beacon 680+	Beacon 640-679	Beacon 620-639	Application Fee	Finder Fees	Rate Hold
1 year	6.59%	6.74%	6.89%	2%	100bps	90 days
2 year	6.84%	6.99%	7.14%	2%	100bps	90 days

#### Important notes

- Compensation unless otherwise noted: 1yr: 100 bps | 2yr: 100 bps. Opportunity: Partners can earn up to Extra 15bps!!
- Loan size up to \$1.5 Million subject to Lending Areas A & B only. Maximum \$500,000 in C Lending Area.
- Rate Premiums may apply for: Refinance, BFS Cash Flow Qualifying and Use of Rental Suite Income. For full details [contact your Regional Manager](#)
- Aveo volume counts towards the 2025 [CMLS Partnership Program](#).

## Consumer fit:

1. Self-employed: Common sense bank statement income qualification
2. Asset income qualification
3. Contributory income

## Ready to learn more?

**Contact your Regional Manager today!**