



aveo

Aveo+

Key Features

- 40 year amortization or interest only payment
- Lender closing costs starting at \$350
- Fully open 90 days post IAD

About Aveo

An Extraordinary Mortgage Solution for Extraordinary Canadians. Aveo™ Aveo is CMLS’s innovative mortgage program 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.

Ready to learn more?
Contact your Regional Manager today!

Mortgage Brokerage License FSRA #11749
Mortgage Administrator License FSRA #11689
Version Code: June 24th 2025

cmls.ca/brokers/aveo

Aveo+ is built for homeowners with unique financial needs. It’s simple—we analyze all aspects of your financial situation and find a mortgage that Makes Sense for you.

Loan Purpose	<ul style="list-style-type: none">• Purchase, Refinance, Equity Take Out
LTV / Loan Amount	<ul style="list-style-type: none">• Maximum 75% LTV Owner Occupied• Maximum 70% LTV on rentals (Condo rentals 65% LTV)• Maximum 75% LTV on owner occupied condominiums• Minimum loan amount \$200K• Maximum loan amount \$1.5M
Debt Servicing	<ul style="list-style-type: none">• No GDS/TDS requirement• Must demonstrate reasonable affordability
Amortization	<ul style="list-style-type: none">• Maximum 40 years, or interest only payment
Term	<ul style="list-style-type: none">• 1, 2 year Fixed, fully open 90 days after IAD
Borrower Qualification	<ul style="list-style-type: none">• No stress test, Must demonstrate reasonable affordability
Lender Fee	<ul style="list-style-type: none">• 2%
Broker Compensation	<ul style="list-style-type: none">• 100 bps
Appraisal requirements	<ul style="list-style-type: none">• Appraisal must be ordered from our CMLS list of approved appraisers
Property Types	<ul style="list-style-type: none">• Owner Occupied and Rental properties• Single Family Dwelling and Townhomes only• Maximum 75% LTV on owner occupied condominiums for A+ locations (65% LTV in A locations)• Condo rentals 65% LTV
Beacon & Credit History	<ul style="list-style-type: none">• Minimum 600 Beacon
Income	<ul style="list-style-type: none">• Loan assessed on borrower capacity to repay and strong exit strategy
Income Types	<ul style="list-style-type: none">• All income types and liquid assets considered
Rate Guarantee	<ul style="list-style-type: none">• 60 Days
Early Payout	<ul style="list-style-type: none">• Fully Open after 90 days
Pre-Payment Options	<ul style="list-style-type: none">• 20/20, uncapped 90 days after IAD
Title Requirements	<ul style="list-style-type: none">• Personal name• Holding company