

aveo

Traditional



About Aveo

An Extraordinary Mortgage Solution for Extraordinary Canadians. 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.

Product: Traditional

Where Near Prime Solutions Meet Affordability Power. Outside-the-box mortgage solutions for borrowers who don't meet mainstream Prime qualification requirements, such as self-employed individuals or those with credit challenges. **Aveo Traditional** products also offer **extended amortization** and **higher debt service ratios**, giving borrowers greater affordability power.

Key Product Features*

Up to 35-year Amortization.

- 35 yr amortization: min 640 beacon otherwise 30 yr max
- Max GDS/TDS 50%/50%
- AB, BC, ON only
- See Locations**
- Purchase & Refinance up to 80% LTV
- Bank Statement Income allowed
- Verifiable Income allowed
- Owner occupied only

Extended GDS/TDS ratios up to 55%/55%

- 55%/55% Max 30 yr amortization & 600 beacon, otherwise 50%/50% max
- AB, BC, MB, ON, SK only
- See Locations**
- Purchase 80% & Refinance up to 75% LTV
- Verifiable Income Only
- Owner occupied only

Bruised Credit

- Beacons below 600
- Max 30 years amortization
- Max ratios of 50%/50%
- AB, BC, MB, ON, SK
- Purchase and Refinances 75% LTV
- See Locations **
- Verifiable Income Only
- Owner occupied only

*Amortization, GDS/TDS, Pricing and LTV may vary, based on location, credit, income type and occupancy.

**Min population 5000 or within 30km radius of 30,000 population or 50km radius of 100,000 population.

Aveo Traditional Rates (Available in AB, BC, MB, ON, SK)

Fixed Rates starting at:	Beacon 680+	Beacon 640-679	Beacon 620-639	Beacon 600-619	Beacon 550-599	Application Fee	Finder Fees*	Rate Hold
1 year	5.24%	5.39%	5.54%	5.74%	6.39%	1%	50bps	90 days
2 year	5.19%	5.34%	5.49%	5.69%	6.34%	1%	60bps	90 days
3 year	5.14%	5.29%	5.44%	5.59%	6.29%	1%	75bps	90 days

Important notes

- In addition to standard compensation noted above, **Partners can earn up to an Extra 15bps**, as Aveo volume counts towards the [2025 CMLS Partnership Program](#).
- Maximum mortgage amount: \$1.5M (Loans over \$1M may have additional restrictions).
- Beacon scores below 600: Additional restrictions may apply; please contact your regional manager.

Rental Properties

- Minimum Beacon Score 600
- Max LTV: 75%, Min Population 30,000
- Bank Statement Income allowed
- Verifiable Income allowed

Rate Premiums

- BFS Bank Statement Product: +30 bps
- Rental Properties: +50 bps
- Additional rate premiums may apply—contact your [Regional Manager](#) for details.

Perfect for:

1. Self-Employed Borrowers – Common-sense bank statement income qualification
2. Clients with Bruised Credit – Flexible underwriting approach
3. Extended Affordability Needs – Longer amortization and higher debt service ratios

Ready to learn more? [Contact your Regional Manager today!](#)