



## Introducing the AVEO Graduation Program



### Help your clients progress confidently toward prime lending, without switching lenders

AVEO is designed as a structured graduation program for borrowers who are on the path toward qualifying for prime lending. By starting with AVEO, clients can build the stability and credit profile they need to “graduate” into CMLS Prime at renewal, while you earn full compensation as if it were a brand-new deal.

This makes AVEO not just a solution for today, but a long-term strategy for your clients’ financial progression.

#### Graduating through Transfer Path

When a client reaches renewal, they may be eligible to transfer directly into CMLS Prime under the following conditions:

- Current LTV under 80%
- No additional funds requested
- Client meets prime lending guidelines
- Appraisal may be required (reimbursed up to \$350)
- Current market rates apply
- New application required, including updated credit bureau
- Minimum mortgage size of \$150,000

#### Graduating through Refinance Path

Clients eligible to refinance into CMLS Prime must meet the following requirements:

- Current LTV under 80%
- Full appraisal required
- No prior bankruptcy or consumer proposal
- Client meets prime lending guidelines
- Current market rates apply
- New application required, including updated credit bureau

### How We Support the Graduation Journey

Our retention team will proactively reach out at renewal to review options, whether that means staying with AVEO or advancing into CMLS Prime when eligible.

To keep the process smooth, please inform your CMLS Regional Manager when you submit a new application. We’ll coordinate directly with our retention team to prevent duplicates and ensure a seamless experience for you and your client.

[cmls.ca/brokers](https://cmls.ca/brokers)

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**Ready to learn more?**  
**Contact your Regional Manager today!**