



## Where Near Prime Solutions Meet Affordability Power.

**Aveo Traditional 35** is an outside-the-box mortgage solution for borrowers who don't meet mainstream Prime qualification requirements, such as self-employed individuals or those with credit challenges.

# aveo

## Traditional 35

### Key Features

- Fully open after 6 months
- No rate premium for BFS
- 35 Year Amortization
- Improved cash flow

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

<b>Location / Loan Amount</b>	<ul style="list-style-type: none"> <li>• BC, AB, ON</li> <li>• Minimum mortgage amount \$200k</li> <li>• Maximum loan amount – up to \$1.75M (Geographic restrictions may apply)</li> </ul>
<b>Loan Purpose</b>	<ul style="list-style-type: none"> <li>• Purchase, Refinance, Equity Take Out</li> </ul>
<b>LTV</b>	<ul style="list-style-type: none"> <li>• Maximum LTV 80% in all eligible locations for single family dwellings</li> <li>• Up to 75% LTV for condos in all eligible locations contact your regional manager for details restrictions apply</li> </ul>
<b>Debt Servicing</b>	<ul style="list-style-type: none"> <li>• Maximum GDS/TDS 50/50</li> </ul>
<b>Amortization</b>	<ul style="list-style-type: none"> <li>• 35 Years only</li> </ul>
<b>Term</b>	<ul style="list-style-type: none"> <li>• 1 year Fixed, fully open after 6 months</li> </ul>
<b>Borrower Qualification</b>	<ul style="list-style-type: none"> <li>• Greater of contract rate + 2% or MQR</li> </ul>
<b>Lender Fee</b>	<ul style="list-style-type: none"> <li>• 1.5%</li> </ul>
<b>Broker Compensation</b>	<ul style="list-style-type: none"> <li>• 75 bps</li> </ul>
<b>Appraisal requirements</b>	<ul style="list-style-type: none"> <li>• Appraisal must be ordered from our <a href="#">CMLS list of approved appraisers</a></li> </ul>
<b>Property Types</b>	<ul style="list-style-type: none"> <li>• Owner occupied and rentals</li> <li>• Detached and townhomes</li> </ul>
<b>Beacon &amp; Credit History</b>	<ul style="list-style-type: none"> <li>• Owner occupied – minimum Beacon score 620</li> <li>• Rentals – Minimum Beacon score of 700</li> </ul>
<b>Income Types</b>	<ul style="list-style-type: none"> <li>• <b>Traditional Income sources</b></li> <li>• <b>BFS Income</b> <ul style="list-style-type: none"> <li>○ Up to 80% LTV</li> <li>○ No rate premium</li> <li>○ 12 months bank statements</li> <li>○ 2 years minimum</li> <li>○ If corporation, need bank statements in business name</li> <li>○ BFS Declaration form required</li> </ul> </li> </ul>
<b>Rate Guarantee</b>	<ul style="list-style-type: none"> <li>• 90 Days</li> </ul>
<b>Early Payout</b>	<ul style="list-style-type: none"> <li>• Fully open after 6 months</li> </ul>

Fixed Rates Starting at:				
Beacon 680+	Beacon 640-679	Beacon 620-639	Application Fee	Broker Fee
5.49%	5.64%	5.89%	1.5%	75 bps