



Effective Date / Time: April 3, 2025 / 12:00 AM EST

aveo Ontario Only Promo - For guidelines and more info, [click here](#).

Fixed Rates Starting At:	Beacon 680+	Beacon 640-679	Beacon 600-639	Application Fee	Finder Fees	Rate Hold
<b>1 year</b>	5.09%	5.24%	5.49%	1%	50 bps	90 days
<b>2 year</b>	4.99%	5.19%	5.39%	1%	60 bps	90 days
<b>3 year</b>	4.89%	5.14%	5.29%	1%	75 bps	90 days

**Rate Premium:**

- Well Septic in Rural Locations + 0.25%
- Private Sales + 0.25%

**Qualification:**

- 600+ beacon
- Owner-occupied only
- Greater of BoC or Contract + 2%
- Max 50 / 50% GDS / TDS
- Fully Verifiable Income Only (Not Eligible for BFS Bank Statement Program)

aveo Ontario Only Standard - For guidelines and more info, [click here](#).

Fixed Rates Starting At:	Beacon 680+	Beacon 640-679	Beacon 600-639	Beacon 580-599	Beacon 550-579	Application Fee	Finder Fees	Rate Hold
<b>1 year</b>	5.24%	5.44%	5.69%	6.19%	6.44%	1%	50 bps	90 days
<b>2 year</b>	5.14%	5.29%	5.54%	6.04%	6.29%	1%	60 bps	90 days
<b>3 year</b>	5.09%	5.24%	5.49%	5.94%	6.29%	1%	75 bps	90 days
<b>5 year No Stress*</b>	5.39%	5.69%	-	-	-	No Fee	80 bps	90 days

**Max TDS:**

- Max 50% TDS

**5 Year No Stress\*:**

- Contract Rate Qualifying
- Max 39 / 44% GDS / TDS

**Loan Amount:**

- Sliding Scale Applies

**Max LTV & Beacon:**

640+ Beacon

- Max 80% LTV

Beacon 600 - 639

- Max Refinance 75% LTV

Beacon 550-599

- Max Purchase 75% LTV
- Max Refinance 70% LTV

**Rate Premiums:**

- Rentals & Second Homes + 0.50%
- Private Sales + 0.25%
- Well Septic in Rural Locations + 0.25%
- BFS Non-Bank Statement Product Beacons <580 and BFS Income> 50% of Total Income + 0.25%
- Additional Premiums may apply

\*\*\*LTV Restrictions apply for rural lending locations\*\*\*



# Ontario Only Interest Rate Sheet

Effective Date / Time: April 3, 2025 / 12:00 AM EST

**aveo Ontario Only Extended** - For guidelines and more info, [click here](#).

Fixed Rates Starting At:	Beacon 680+	Beacon 640-679	Beacon 600-639	Beacon 580-599	Beacon 550-579	Application Fee	Finder Fees	Rate Hold
<b>1 year</b>	6.99%	7.39%	7.74%	8.09%	8.29%	1%	50 bps	90 days
<b>2 year</b>	6.99%	7.34%	7.69%	7.99%	8.19%	1%	60 bps	90 days
<b>3 year</b>	6.89%	7.24%	7.59%	8.39%	8.59%	1%	75 bps	90 days

**Max LTV, Beacon & GDS/TDS:  
1, 2 & 3 Year:**

600+ Beacon

- 55 / 60% GDS / TDS

Beacon 500 - 599

- 45 / 50% GDS / TDS
- Max 65% LTV

**Loan Amount:**

- Sliding Scale Applies

**Rate Premiums**

- Additional Premiums may apply

\*\*\* Not Available on BFS Bank Statement Program \*\*\*\*\*May require a Consent to Share Information or Membership Form signed by the client prior to funding.

**Contact Regional Manager for Pricing** - For guidelines, [click here](#).

AVEO Programs & Forms [CLICK HERE](#)

Regional Managers List [CLICK HERE](#)