

Ontario Only
AVEO: Ontario Only Standard – For Guidelines & more info [CLICK HERE](#)

Fixed Rates Starting At:	Beacon 680+	Beacon 640-679	Beacon 600-639	Beacon 580-599	Beacon 540-579	Application Fee	Finder Fees	Rate Hold
1 year	6.49%	6.64%	6.89%	7.34%	7.59%	1%	50 bps	90 days
2 year	6.39%	6.54%	6.79%	7.24%	7.49%	1%	60 bps	90 days
3 year	6.34%	6.49%	6.74%	7.24%	7.49%	1%	75 bps	90 days
5 year	6.24%	6.54%	-	-	-	No Fee	80 bps	90 days

Qualification & Max GDS / TDS:
1, 2 & 3 Year:

- Greater of BOC or Contract Rate + 2%
- Max 50 / 50% GDS / TDS
- 640+ Beacon
 - Max 80% LTV
- 600+ Beacon
 - Purchase 80% LTV
 - Refinance 75% LTV
- 540+ Beacon
 - Purchase 75% LTV
 - Refinance 70% LTV

5 Year No Stress & No Fee:

- Contract Rate Qualifying
- 640+ Beacon
- 39 / 44% GDS / TDS
- Refinance + 0.05%

Amortization:

- Max 30 years

Loan Amount:

- Min \$100K
- Sliding Scale Applies

Rate Premiums:

- Rentals & Second Homes + 0.50%
- Private Sales + 0.25%
- Well Septic in Rural Locations + 0.25%
- Refinances beacons < 600 + 0.05%
- Additional Premiums may apply

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

AVEO: Ontario Only Extended – For Guidelines & more info [CLICK HERE](#)

Fixed Rates Starting At:	Beacon 680+	Beacon 640-679	Beacon 600-639	Beacon 550-599	Beacon 500-549	Application Fee	Finder Fees	Rate Hold
1 year	6.99%	7.39%	7.74%	8.09%	8.29%	1%	50 bps	90 days
2 year	6.99%	7.34%	7.69%	7.99%	8.19%	1%	60 bps	90 days
3 year	6.89%	7.24%	7.59%	8.39%	8.59%	1%	75 bps	90 days

Qualification & Max GDS / TDS:
1, 2 & 3 Year:

- Greater of BOC or Contract Rate + 2%
- 600+ Beacon
 - 55 / 60% GDS / TDS
 - Max 80% LTV
- 500+ Beacon
 - 45 / 50% GDS / TDS
 - Max 65% LTV

Loan Amount:

- Min \$100K
- Sliding Scale Applies

Amortization:

- Max 30 years

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
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