



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
1 year	5.49%	5.64%	5.89%	1%	50 bps	90 days
2 year	5.34%	5.59%	5.74%	1%	60 bps	90 days
3 year	5.24%	5.39%	5.64%	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
1 year	5.59%	5.74%	5.99%	6.49%	6.74%	1%	50 bps	90 days
2 year	5.44%	5.69%	5.84%	6.34%	6.59%	1%	60 bps	90 days
3 year	5.34%	5.49%	5.74%	6.19%	6.54%	1%	75 bps	90 days
5 year No Stress*	5.64%	5.94%	-	-	-	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 Bank Statement Program + 0.25%
- Additional Premiums may apply

LTV Restrictions apply for rural lending locations



Ontario Only Interest Rate Sheet

Effective Date / Time: Nov 13, 2024 / 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
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

**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](#)