

AVEO – BFS ALT Income & Provable Income. Available in ON, BC, AB, SK, MB. For Guidelines & more info [CLICK HERE](#)

Fixed Rates starting at:	680+	640-679	600-639	Application Fee	Finder Fees	Rate Hold Purchase	Rate Hold Refinance
1 year	2.74%	3.19%	3.39%	1%	50 bps	120 days	90 days
2 year	2.79%	3.29%	3.49%	1%	60 bps	120 days	90 days
3 year	2.99%	3.39%	3.59%	1%	60 bps	120 days	90 days

Loan Amount: \$100K to \$1.5 Million (\$2 million in GTA, GVA & Victoria).
GDS/TDS: 50/55 to 65% LTV, 45/50 to 80% LTV.
Beacon: from 550-599 may be considered

AVEO Flex 65 – Flexible Income, GDS/TDS to 60/70. Available in ON & BC Only. For Guidelines & more info [CLICK HERE](#)

Fixed Rates starting at:	Rate (%)	Application Fee	Finder Fees	Rate Hold
1 year	3.99%	1.5%	75 bps	60 days
2 year	4.79%	1.5%	75 bps	60 days
3 year	4.99%	1.5%	75 bps	60 days
1 year Fully Open	4.99%	1.5%	75 bps	60 days

Loan Amount: \$250K - \$1.5 Million to 65% LTV, \$2 Million to 50% LTV on exception
GDS/TDS: up to 60/70 **Beacon:** No Min Beacon
Term may be broken subject to a 3-month interest penalty

AVEO No Stress (available only in Ontario) - Provable Income and No Stress test Qualifying at Contract Rate. For Guidelines & more info [CLICK HERE](#)

Fixed Rates starting at:	Beacon 680+	Beacon 640 - 679	Beacon 600 - 639	Application Fee	Finder Fees	Rate Hold
1 year	3.09%	3.19%	3.29%	1%	50 bps	90 days
2 year	3.19%	3.29%	3.39%	1%	50 bps	90 days
5 year	3.29%	3.39%	3.49%	No Fee	90 bps	90 days

Loan Amount: \$100K - \$1 Million to 80% LTV.
GDS/TDS: 39/44.
Beacon: Min 600

Please visit our [AVEO Broker Resource Centre](#) for more details. Call your Regional Manager for info or exceptions.

AVEO Programs & Forms	<ul style="list-style-type: none"> Visit our AVEO Broker Resource Centre please CLICK HERE
Regional Managers	<ul style="list-style-type: none"> For Full list of Regional Managers CLICK HERE

Additional Rate Premiums may apply based on Credit History, Income Type, Occupancy Type and other factors.
 Rates and offers start as noted above and may change based on the merit of the overall application.
 Some programs may require a Consent to Share Information Form signed by the client prior to funding.

EFFECTIVE DATE: January 11, 2021

Multi-Unit Residential (5+ Units)

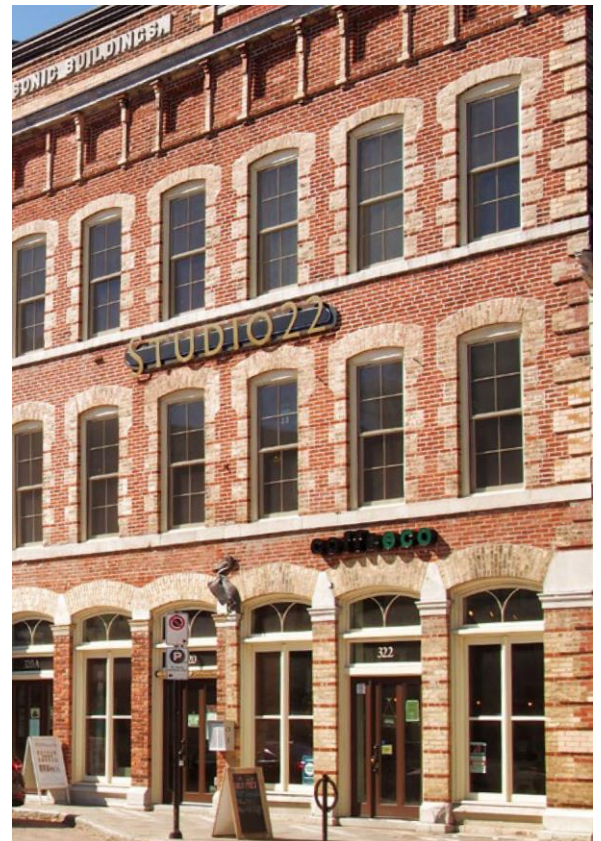
TERM	RATE (%)
5 Year Fixed Insured	2.00 – 2.50%
5 Year Fixed Conventional	3.99 - 6.25%

Note: Insurance Premium added to the mortgage amount and paid over the life of the mortgage



REQUIREMENTS

- Minimum DSCR Requirements for all products
- Extended amortization for CMHC Insured Multi-Unit Residential deals up to 40 years
- Multi-Unit 5&6 plex - appraisal only required
- Final pricing is deal dependent



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CMLS Promotional Rates - New Business Only - See Promo Requirements below

Promo 5 Year Rate Advantage* - 120 Day Hold	Fixed	ARM	Finders Upfront Model	Notes & Product Details
High Ratio Insured & Up to 65% Insurable	1.64%	-	110 bps	Details CLICK HERE ½ cost buydown Unavailable
Promo 5 Year Un-Insured - 30y am- 120 Day Hold				
Up to 70% Owner Occupied	1.94%	P + 0.10%	100 bps	Details CLICK HERE
Promo 3 Year - 60 Day Quick Close				
High Ratio Insured & Up to 65% Insurable	1.54%	-	83 bps	Details CLICK HERE
Promo 7 Year - 120 Day Hold				
High Ratio Insured & Up to 65% Insurable	1.99%	-	130 bps	Details CLICK HERE
65.01 - 80% Insurable	2.14%	-	130 bps	Details CLICK HERE
Promo 10 Year - 120 Day Hold				
High Ratio Insured & Up to 65% Insurable	2.14%	-	140 bps	Details CLICK HERE
65.01 - 80% Insurable	2.29%	-	140 bps	Details CLICK HERE

See Promo Requirements below

CMLS Rates - 120 Day Rate Hold - See Requirements below

5 Year - Rate Advantage*	Fixed	ARM	Finders Upfront Model	Finders Renewal Model Initial / at Renewal	Notes & Product Details
High Ratio Insured & Up to 65% Insurable	1.69%	-	110 bps	100 / 50 bps	Details CLICK HERE 1/2 Cost Buydown Unavailable
65.01 - 80% Insurable	1.89%	-	110 bps	100 / 50 bps	
5 Year – Standard Rate					
High Ratio Insured & Up to 65% Insurable	1.74%	P - 0.80%	110 bps	100 / 50 bps	Details CLICK HERE
65.01 - 70% Insurable	1.89%	P - 0.75%	110 bps	100 / 50 bps	
70.01 - 80% Insurable	1.94%	P - 0.75%	110 bps	100 / 50 bps	
5 Year Un-Insured - Up to 30yr am					
Up to 80% Owner Occupied	2.04%	-	105 bps	95 / 50 bps	Details CLICK HERE
Up to 80% Rental	2.29%	-	105 bps	95 / 50 bps	Details CLICK HERE
3 Year – Standard Rate					
High Ratio Insured & Up to 65% Insurable	1.84%	Prime	83 bps	75 / 45 bps	Details CLICK HERE
65.01 - 80% Insurable	1.84%	P + 0.25%	83 bps	75 / 45 bps	Details CLICK HERE

Requirements, Rate Adjustments, and Important Notes:

- **Min Beacon:** HR Insured: 640 for all Low Ratio Insurable: one applicant with 720 or (680 to 719 add 10bps to rate). All others applicants 640. **Uninsured:** 660 for all
- **GDS/TDS:** Owner Occupied Max 39/44 Rental: Max 32/40 **Un-Insured Rental:** Use 80% of rental income on subject, and 50% of rental income on non-subject rental
- **BFS Alt A or 2 to 4-unit Rentals:** allowed only via Insured or Insurable CMLS Standard Rates. LTV over 65% requires client paid insurance. BFS Alt A add 5bps to rate.
- **3y & 5y No Fee Transfer & No Fee Collateral Transfer:** Min \$150,000 Loan (No Fee Collateral Transfer subject to a 10 bp reduction in compensation Important Notes:
- **Pre-approvals:** available on Standard High Ratio 5yr fixed rate + 10 bp rate premium
- **Rate Advantage:** Payout of entire outstanding balance of the Mortgage prior to the Maturity Date is only permitted on the closing of a bona fide arm's length sale
- **Rate Buydown & Compensation Model:** The maximum rate buydown is 20bps. You may buydown rates in exchange for reduced commission, determined by the rate buydown calculator. You must indicate instructions for buydown & compensation model in the deal notes. Rate Drops are not automatic, you must email the underwriter to request a rate drop. If rate drops after submitting, we will still apply the buydown unless you advise the underwriter in writing to remove it.
- **Rate Guarantee:** Borrowers are entitled to one (1) time rate drop up to five (5) business days prior to funding date. Request must be in writing

*****Promo Requirements and Important Notes*****

- **Min Beacon:** HR Insured: 660 all applicants Low Ratio Insurable: 720 for one applicant & min 660 any other applicant Non-Insurable: 700 for all applicants
- **Max GDS/TDS** 39%/42%, Min 12-year amortization, LOC payments for qualifying based on "LOC Limits" HELOC payment calculated at BOC rate and 25-year arm Unsecured LOC payment calculated at 3%
- **Occupancy:** Owner Occupied, Second Home, Vacation Property (Type A four season with all year access)
- **Verified Income Only,** Income Documents must be dated within 14 days of submission. No Stated Income, min 3 years in business if BFS, No Gross up of BFS income, no use of rental addbacks or spreadsheet, No New to Canada program
- **Maximum rate buydown:** is 20bps.
- **Rate Advantage:** Payout of entire outstanding balance of the Mortgage prior to the Maturity Date is only permitted on the closing of a bona fide arm's length sale

Helpful Links:

Broker Resource Centre – [CLICK HERE](#) | Approved appraisers list - [CLICK HERE](#) | ASK AMI - [CLICK HERE](#) | Underwriter Contact List - [CLICK HERE](#)
Regional Manager Contact Information - [CLICK HERE](#) | Full Compensation Details - [CLICK HERE](#) | Customer Service Contact List - [CLICK HERE](#)