

Interest Rate Sheet

Effective Date/Time: 04-12-2022/12:00 AM EDT.

AVEO - Available in ON, BC, AB, SK, MB. For Guidelines & more info CLICK HERE

Fixed Rates starting at:	Beacon 680+	Beacon 640-679	Beacon 600-639	Beacon 550-599	Application Fee	Finder Fees	Rate Hold
1 year	4.29%	4.49%	4.89%	5.09%	1%	50 bps	90 days
2 year	4.49%	4.69%	5.09%	5.29%	1%	60 bps	90 days
3 year	4.59%	4.79%	5.19%	5.49%	1%	60 bps	90 days

Income Types: Provable Income | BFS supported by Bank Statements (subject to rate premium) 80% LTV Allowed: Owner Occupied | Second Home | Condos | Rentals (subject to rate premium)

Loan Amount: \$100K to \$1.5 Million

GDS/TDS: 45 / 50 | **Qualify at:** Greater of 5.25% or Contract Rate + 2% | **Beacon:** min 550

Minor locations subject to rate premium

Previous consumer proposals and bankruptcy subject to rate premium Contact your Regional Manager for deal discussion and more details

AVEO - No Stress / 1% Stress - (ONTARIO Only) 1y, 2y, & 3y Qualify at Contract Rate | 5y Qualify at Contract Rate + 1% 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	4.29%	4.49%	4.69%	5.39%	5.69%	1%	50 bps	120 days
2 year	4.49%	4.69%	4.89%	5.59%	5.89%	1%	50 bps	120 days
3 year	4.59%	4.89%	5.09%	5.74%	6.09%	1%	50 bps	120 days
5 year	4.29%	4.49%	4.54%	_	-	No Fee	90 bps	120 days

Loan to Value: Max 80% with min 600 beacon | Max 65% with min 500 Beacon. | Income & Occupancy: Provable Income & Owner Occupied only GDS/TDS: 1,2, & 3 year: max 45/50 Qualify at Contract Rate | 5 year max 39/44 Qualify at Contract Rate + 1%

Beacon: Min 500 for 1, 2, & 3 year | Min 600 for 5 year

AVEO Programs & Forms CLICK HERE	Regional Managers List CLICK HERE

Additional Rate Premiums may apply based on Credit History, Income Type, Occupancy Type, Location, 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.

