



aveo

Home Financing Solutions

With the Aveo Flex40 program, you can offer your client:

- 40 year amortization
- no stress-test
- 55/55 GDS/TDS
- Fully open after 6 months

AND – If their ratios exceed 55/55, this option can assist in bringing them inline.

About Aveo

An Extraordinary Mortgage Solution for Extraordinary Canadians. Aveo™

Aveo is CMLS's innovative mortgage program designed to recognize that life happens. Where mainstream lenders stop, aveo digs deeper, uncovering the full story behind credit, income and non-conventional circumstances to help borrowers find solutions tailored to their unique needs.

Ready to learn more?

Contact your CMLS Regional Manager today to see how these programs can help your clients.

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cmls.ca/brokers/aveo

Maximize Your Purchasing Power

With **Aveo Flex40**, unlock the power of your client's assets and property equity to help your clients qualify for the mortgage they need. Both solutions below can be used together for maximum benefit.

Asset Income Qualifier Program

Does your client have significant savings or liquid assets? Our Asset Income Qualifier program allows them to convert those assets into monthly qualifying income to improve their mortgage application ratios.

Program Highlights

- **Flexible Use:** Available for both owner-occupied homes and rental properties, for both new purchases and refinances.
- **Qualifying Limits:** Up to 80% LTV (income add-back capped at 25% of total income) or up to 70% LTV (income add-back can be 100% of total qualifying income, exemptions may apply).

Eligible Assets

We consider the following assets (over and above your down payment) for income calculation:

- **100% Value:** Savings accounts, GICs, TFSAs, and money market accounts.
- **75% Value:** Stocks, bonds, and mutual funds.
- **65% Value:** Retirement assets including RSPs, RIFs, and Pensions.

Calculation

Net qualified assets / 120 months = **Monthly Income that can be added to the application to assist with keeping the ratios below 55/55.**

Net Worth Program

If your client has existing real estate equity, our Net Worth Program can help. We can leverage the equity from their current home or other properties into qualifying income for their next application.

Program Highlights

- **Flexible Use:** Available for both owner-occupied homes and rental properties, for both new purchases and refinances.
- **Qualifying Limits:** Up to 80% LTV (income add-back capped at 25% of total income) or up to 70% LTV (income add-back can be 100% of total qualifying income, exemptions may apply).

Key Requirements

- **Eligibility:** Applies to owner-occupied and rental properties for purchases or refinances.
- **Ownership:** Properties must be held in personal names; 100% ownership is typically required.

Calculation

(Property value X .80 – existing mortgages) / 120 months = **Monthly Income that can be added to the application to assist with keeping the ratios below 55/55.**

Both solutions can be used together for maximum benefit.