

|                                    |                                                           |                       | Mortgage Broker Rates                                            |                      |                                                                                                                          |               |                                                |                                                                  |                                                |                                                                                   |                       | Effective: August 4th, 2026<br>Replaces: July 7th, 2026 |               | Prime Rate: 4.45%                              |         |              |
|---------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------|-----------------------|------------------------------------------------------------------|----------------------|--------------------------------------------------------------------------------------------------------------------------|---------------|------------------------------------------------|------------------------------------------------------------------|------------------------------------------------|-----------------------------------------------------------------------------------|-----------------------|---------------------------------------------------------|---------------|------------------------------------------------|---------|--------------|
| 4.29% 5-yr Fixed<br>Insured High Ratio                                                                              |                                                           |                       | Insured High Ratio                                               |                      | Conventional Insurable                                                                                                   |               | Conventional Uninsured—Purchase                |                                                                  |                                                |                                                                                   |                       | Conventional Uninsured—Refinance                        |               |                                                |         |              |
|                                                                                                                     |                                                           |                       | Rate                                                             | Finder's Fee         | Rate                                                                                                                     | Finder's Fee  | B20 Non-Compliant -<br>Extended Ratios (45/50) |                                                                  | B20 Compliant -<br>Existing B20 Ratios (39/44) |                                                                                   | Finder's Fee          | B20 Non-Compliant -<br>Extended Ratios (45/50)          |               | B20 Compliant -<br>Existing B20 Ratios (39/44) |         | Finder's Fee |
|                                                                                                                     |                                                           |                       |                                                                  |                      |                                                                                                                          |               | 25 Yr                                          | 30 Yr                                                            | 25 Yr                                          | 30 Yr                                                                             |                       | 25 Yr                                                   | 30 Yr         | 25 Yr                                          | 30 Yr   |              |
| 5 Year Fixed                                                                                                        | Up to 65% LTV                                             | 4.29%                 | 110 bps                                                          | 4.39%                | 110 bps                                                                                                                  | 4.99%         | 5.09%                                          | 4.64%                                                            | 4.74%                                          | 100 bps                                                                           | 4.99%                 | 5.09%                                                   | 4.64%         | 4.74%                                          | 100 bps |              |
|                                                                                                                     | 65.01% - 70.00% LTV                                       |                       |                                                                  | 4.49%                |                                                                                                                          | 5.19%         | 5.09%                                          |                                                                  |                                                |                                                                                   | 5.19%                 |                                                         |               |                                                |         |              |
|                                                                                                                     | 70.01% - 75.00% LTV                                       |                       |                                                                  | 4.59%                |                                                                                                                          | 5.14%         | 5.24%                                          |                                                                  |                                                |                                                                                   | 5.14%                 | 5.24%                                                   |               |                                                |         |              |
|                                                                                                                     | 75.01% - 80.00% LTV                                       |                       |                                                                  | 4.64%                |                                                                                                                          | 5.29%         | 5.39%                                          |                                                                  |                                                |                                                                                   | 5.29%                 | 5.39%                                                   |               |                                                |         |              |
| 4 Year Fixed                                                                                                        | Up to 65% LTV                                             | 4.59%                 | 80 bps                                                           | 4.69%                | 80 bps                                                                                                                   | 5.29%         | 5.39%                                          | 4.94%                                                            | 5.04%                                          | 80 bps                                                                            | 5.29%                 | 5.39%                                                   | 4.94%         | 5.04%                                          | 80 bps  |              |
|                                                                                                                     | 65.01% - 70.00% LTV                                       |                       |                                                                  | 4.79%                |                                                                                                                          | 5.39%         | 5.49%                                          |                                                                  |                                                |                                                                                   | 5.39%                 | 5.49%                                                   |               |                                                |         |              |
|                                                                                                                     | 70.01% - 75.00% LTV                                       |                       |                                                                  | 4.89%                |                                                                                                                          | 5.44%         | 5.54%                                          |                                                                  |                                                |                                                                                   | 5.44%                 | 5.54%                                                   |               |                                                |         |              |
|                                                                                                                     | 75.01% - 80.00% LTV                                       |                       |                                                                  | 4.94%                |                                                                                                                          | 5.59%         | 5.69%                                          |                                                                  |                                                |                                                                                   | 5.59%                 | 5.69%                                                   |               |                                                |         |              |
| 3 Year Fixed                                                                                                        | Up to 65% LTV                                             | 4.39%                 | 60 bps                                                           | 4.49%                | 60 bps                                                                                                                   | 5.19%         | 5.29%                                          | 4.84%                                                            | 4.94%                                          | 60 bps                                                                            | 5.19%                 | 5.29%                                                   | 4.84%         | 4.94%                                          | 60 bps  |              |
|                                                                                                                     | 65.01% - 70.00% LTV                                       |                       |                                                                  | 4.59%                |                                                                                                                          | 5.29%         | 5.39%                                          |                                                                  |                                                |                                                                                   | 5.29%                 | 5.39%                                                   |               |                                                |         |              |
|                                                                                                                     | 70.01% - 75.00% LTV                                       |                       |                                                                  | 4.69%                |                                                                                                                          | 5.34%         | 5.44%                                          |                                                                  |                                                |                                                                                   | 5.34%                 | 5.44%                                                   |               |                                                |         |              |
|                                                                                                                     | 75.01% - 80.00% LTV                                       |                       |                                                                  | 4.74%                |                                                                                                                          | 5.49%         | 5.59%                                          |                                                                  |                                                |                                                                                   | 5.49%                 | 5.59%                                                   |               |                                                |         |              |
| 2 Year Fixed                                                                                                        | Up to 65% LTV                                             | 4.94%                 | 20 bps                                                           | 5.04%                | 40 bps                                                                                                                   | 5.64%         | 5.74%                                          | 5.29%                                                            | 5.39%                                          | 40 bps                                                                            | 5.64%                 | 5.74%                                                   | 5.29%         | 5.39%                                          | 40 bps  |              |
|                                                                                                                     | 65.01% - 70.00% LTV                                       |                       |                                                                  | 5.14%                |                                                                                                                          | 5.74%         | 5.84%                                          |                                                                  |                                                |                                                                                   | 5.74%                 | 5.84%                                                   |               |                                                |         |              |
|                                                                                                                     | 70.01% - 75.00% LTV                                       |                       |                                                                  | 5.24%                |                                                                                                                          | 5.79%         | 5.89%                                          |                                                                  |                                                |                                                                                   | 5.79%                 | 5.89%                                                   |               |                                                |         |              |
|                                                                                                                     | 75.01% - 80.00% LTV                                       |                       |                                                                  | 5.29%                |                                                                                                                          | 5.94%         | 6.04%                                          |                                                                  |                                                |                                                                                   | 5.94%                 | 6.04%                                                   |               |                                                |         |              |
| 1 Year Fixed                                                                                                        | Up to 65% LTV                                             | 5.04%                 | 20 bps                                                           | 5.14%                | 20 bps                                                                                                                   | 5.74%         | 5.84%                                          | 5.39%                                                            | 5.49%                                          | 20 bps                                                                            | 5.74%                 | 5.84%                                                   | 5.39%         | 5.49%                                          | 20 bps  |              |
|                                                                                                                     | 65.01% - 70.00% LTV                                       |                       |                                                                  | 5.24%                |                                                                                                                          | 5.84%         | 5.94%                                          |                                                                  |                                                |                                                                                   | 5.84%                 | 5.94%                                                   |               |                                                |         |              |
|                                                                                                                     | 70.01% - 75.00% LTV                                       |                       |                                                                  | 5.34%                |                                                                                                                          | 5.89%         | 5.99%                                          |                                                                  |                                                |                                                                                   | 5.89%                 | 5.99%                                                   |               |                                                |         |              |
|                                                                                                                     | 75.01% - 80.00% LTV                                       |                       |                                                                  | 5.39%                |                                                                                                                          | 6.04%         | 6.14%                                          |                                                                  |                                                |                                                                                   | 6.04%                 | 6.14%                                                   |               |                                                |         |              |
| 5 Year Variable                                                                                                     | Up to 65% LTV                                             | Prime - 0.75%         | 110 bps                                                          | Prime - 0.50%        | 110 bps                                                                                                                  | Prime - 0.15% | Prime - 0.05%                                  | Prime - 0.30%                                                    | Prime - 0.20%                                  | 100 bps                                                                           | Prime - 0.05%         | Prime + 0.05%                                           | Prime - 0.20% | Prime -0.10%                                   | 100 bps |              |
|                                                                                                                     | 65.01% - 70.00%                                           |                       |                                                                  | Prime - 0.45%        |                                                                                                                          | Prime - 0.05% | Prime + 0.05%                                  |                                                                  |                                                |                                                                                   | Prime + 0.05%         | Prime + 0.15%                                           |               |                                                |         |              |
|                                                                                                                     | 70.01% - 75.00% LTV                                       |                       |                                                                  | Prime - 0.35%        |                                                                                                                          | Prime - 0.00% | Prime + 0.10%                                  |                                                                  |                                                |                                                                                   | Prime + 0.10%         | Prime + 0.20%                                           |               |                                                |         |              |
|                                                                                                                     | 75.01% - 80.00% LTV                                       |                       |                                                                  | Prime - 0.35%        |                                                                                                                          | Prime + 0.15% | Prime + 0.25%                                  |                                                                  |                                                |                                                                                   | Prime + 0.25%         | Prime + 0.35%                                           |               |                                                |         |              |
| 3 Year Variable                                                                                                     | Up to 65% LTV                                             | Prime - 0.25%         | 60 bps                                                           | Prime - 0.25%        | 60 bps                                                                                                                   | Prime + 0.10% | Prime + 0.20%                                  | Prime - 0.05%                                                    | Prime + 0.05%                                  | 60 bps                                                                            | Prime + 0.20%         | Prime + 0.30%                                           | Prime + 0.05% | Prime + 0.15%                                  | 60 bps  |              |
|                                                                                                                     | 65.01% - 70.00% LTV                                       |                       |                                                                  | Prime - 0.20%        |                                                                                                                          | Prime + 0.20% | Prime + 0.30%                                  |                                                                  |                                                |                                                                                   | Prime + 0.30%         | Prime + 0.40%                                           |               |                                                |         |              |
|                                                                                                                     | 70.01% - 75.00% LTV                                       |                       |                                                                  | Prime - 0.10%        |                                                                                                                          | Prime + 0.25% | Prime + 0.35%                                  |                                                                  |                                                |                                                                                   | Prime + 0.35%         | Prime + 0.45%                                           |               |                                                |         |              |
|                                                                                                                     | 75.01% - 80.00% LTV                                       |                       |                                                                  | Prime - 0.10%        |                                                                                                                          | Prime + 0.40% | Prime + 0.50%                                  |                                                                  |                                                |                                                                                   | Prime + 0.50%         | Prime + 0.60%                                           |               |                                                |         |              |
|                                                                                                                     | Near Prime (Per Beacon Band)<br>- Extended Ratios (55/60) |                       |                                                                  |                      | Business for Self (Non-Traditional)<br>(Per Beacon Band)<br>- Extended Ratios (45/50)                                    |               |                                                | Bruised Credit<br>(Per Beacon Band)<br>- Extended Ratios (45/50) |                                                | Lender's Fee                                                                      | Finder's Fee<br>(bps) | Finder's<br>Fee Near<br>Prime &<br>BFS Only<br>(bps)    |               |                                                |         |              |
|                                                                                                                     | 720+                                                      | 680-719               | 640-679                                                          | 600-639              | 680+                                                                                                                     | 640-679       | 600-639                                        | 550-599                                                          | 500-549                                        |                                                                                   |                       |                                                         |               |                                                |         |              |
| 5 Year                                                                                                              | 5.54%                                                     | 5.59%                 | 5.69%                                                            | 5.89%                | 5.99%                                                                                                                    | 6.29%         | 6.29%                                          | 9.09%                                                            | 9.59%                                          | 0.00%                                                                             | 100 bps               | 120 bps<br>120 bps                                      |               |                                                |         |              |
| 4 Year                                                                                                              | 5.54%                                                     | 5.59%                 | 5.69%                                                            | 5.89%                | 5.99%                                                                                                                    | 6.29%         | 6.29%                                          | 8.79%                                                            | 9.19%                                          | 0.00%                                                                             | 100 bps               |                                                         |               |                                                |         |              |
| 3 Year                                                                                                              | 5.09%                                                     | 5.14%                 | 5.24%                                                            | 5.44%                | 5.54%                                                                                                                    | 5.74%         | 5.84%                                          | 8.49%                                                            | 8.79%                                          | 1.00%                                                                             | 75 bps                |                                                         |               |                                                |         |              |
| 2 Year                                                                                                              | 4.99%                                                     | 5.04%                 | 5.14%                                                            | 5.34%                | 5.44%                                                                                                                    | 5.54%         | 5.74%                                          | 7.89%                                                            | 8.39%                                          | 1.00%                                                                             | 60 bps                |                                                         |               |                                                |         |              |
| 1 Year                                                                                                              | 4.89%                                                     | 4.94%                 | 5.04%                                                            | 5.24%                | 5.34%                                                                                                                    | 5.39%         | 5.59%                                          | 7.59%                                                            | 7.89%                                          | 1.00%                                                                             | 50 bps                |                                                         |               |                                                |         |              |
| 1 Year<br>Promo                                                                                                     | 4.19%                                                     | 4.24%                 | 4.34%                                                            | 4.54%                |                                                                                                                          |               |                                                |                                                                  |                                                | 2.00%                                                                             | 50 bps                |                                                         |               |                                                |         |              |
| * Rates for Near Prime, Business for Self and Bruised Credit based on the beacon score of the Primary borrower only |                                                           |                       |                                                                  |                      |                                                                                                                          |               |                                                |                                                                  |                                                |                                                                                   |                       |                                                         |               |                                                |         |              |
|                                                                                                                     | Rentals<br>Extended<br>Ratios<br>45/50                    | Finder's Fee<br>(bps) | Non Re-<br>Advanceable<br>HELOC<br>Existing<br>Ratios<br>(39/44) | Finders Fee<br>(bps) | For further information, contact:<br>Michael Fuller<br>Business Development Specialist<br>416-553-7849, mfuller@duca.com |               |                                                |                                                                  |                                                | Lucy Celebre<br>Director, DUCA Broker Services<br>647-616-8450, lcelebre@duca.com |                       |                                                         |               |                                                |         |              |
| 5 Year                                                                                                              | 4.89%                                                     | 100 bps               | 1 Year Fixed<br>Maximum<br>65% LTV                               | 25 bps               |                                                                                                                          |               |                                                |                                                                  |                                                |                                                                                   |                       |                                                         |               |                                                |         |              |
| 4 Year                                                                                                              | 5.19%                                                     | 100 bps               |                                                                  |                      |                                                                                                                          |               |                                                |                                                                  |                                                |                                                                                   |                       |                                                         |               |                                                |         |              |
| 3 Year                                                                                                              | 5.09%                                                     | 75 bps                |                                                                  |                      |                                                                                                                          |               |                                                |                                                                  |                                                |                                                                                   |                       |                                                         |               |                                                |         |              |
| 2 Year                                                                                                              | 5.54%                                                     | 60 bps                |                                                                  |                      |                                                                                                                          |               |                                                |                                                                  |                                                |                                                                                   |                       |                                                         |               |                                                |         |              |
| 1 Year                                                                                                              | 5.64%                                                     | 50 bps                |                                                                  |                      |                                                                                                                          |               |                                                |                                                                  |                                                |                                                                                   |                       |                                                         |               |                                                |         |              |