

DUCA		Mortgage Broker Rates									Effective: February 18th, 2026 Replaces: January 20th, 2026		Prime Rate: 4.45%		
4.09% 5-yr Fixed 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 - Extended Ratios (45/50)		B20 Compliant - Existing B20 Ratios (39/44)		Finder's Fee	B20 Non-Compliant - Extended Ratios (45/50)		B20 Compliant - 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	4.09%	110 bps	4.19%	110 bps	4.84%	4.94%	4.54%	4.64%	100 bps	4.94%	5.04%	4.64%	4.74%	100 bps
	65.01% - 70.00% LTV					4.94%	5.04%				5.04%	5.14%			
	70.01% - 75.00% LTV					4.99%	5.09%				5.09%	5.19%			
	75.01% - 80.00% LTV					5.14%	5.24%				5.24%	5.34%			
4 Year Fixed	Up to 65% LTV	4.59%	80 bps	4.69%	80 bps	5.34%	5.44%	5.04%	5.14%	80 bps	5.44%	5.54%	5.14%	5.24%	80 bps
	65.01% - 70.00% LTV					5.44%	5.54%				5.54%	5.64%			
	70.01% - 75.00% LTV					5.49%	5.59%				5.59%	5.69%			
	75.01% - 80.00% LTV					5.64%	5.74%				5.74%	5.84%			
3 Year Fixed	Up to 65% LTV	4.64%	60 bps	4.74%	60 bps	5.39%	5.49%	5.09%	5.19%	60 bps	5.49%	5.59%	5.19%	5.29%	60 bps
	65.01% - 70.00% LTV					5.49%	5.59%				5.59%	5.69%			
	70.01% - 75.00% LTV					5.54%	5.64%				5.64%	5.74%			
	75.01% - 80.00% LTV					5.69%	5.79%				5.79%	5.89%			
2 Year Fixed	Up to 65% LTV	4.74%	20 bps	4.84%	40 bps	5.49%	5.59%	5.19%	5.29%	40 bps	5.59%	5.69%	5.29%	5.39%	40 bps
	65.01% - 70.00% LTV					5.59%	5.69%				5.69%	5.79%			
	70.01% - 75.00% LTV					5.64%	5.74%				5.74%	5.84%			
	75.01% - 80.00% LTV					5.79%	5.89%				5.89%	5.99%			
1 Year Fixed	Up to 65% LTV	4.84%	20 bps	4.94%	20 bps	5.59%	5.69%	5.29%	5.39%	20 bps	5.69%	5.79%	5.39%	5.49%	20 bps
	65.01% - 70.00% LTV					5.69%	5.79%				5.79%	5.89%			
	70.01% - 75.00% LTV					5.74%	5.84%				5.84%	5.94%			
	75.01% - 80.00% LTV					5.89%	5.99%				5.99%	6.09%			
5 Year Variable	Up to 65% LTV	Prime - 0.50%	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 - 0.05%	Prime + 0.05%				Prime + 0.05%	Prime + 0.15%			
	70.01% - 75.00% LTV					Prime - 0.00%	Prime + 0.10%				Prime + 0.10%	Prime + 0.20%			
	75.01% - 80.00% LTV					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 + 0.30%				Prime + 0.30%	Prime + 0.40%			
	70.01% - 75.00% LTV					Prime + 0.10%	Prime + 0.35%				Prime + 0.35%	Prime + 0.45%			
	75.01% - 80.00% LTV					Prime + 0.10%	Prime + 0.50%				Prime + 0.50%	Prime + 0.60%			
	Near Prime (Per Beacon Band) - Extended Ratios (55/60)				Business for Self (Non-Traditional) (Per Beacon Band) - Extended Ratios (45/50)				Bruised Credit (Per Beacon Band) - Extended Ratios (45/50)		Lender's Fee	Finder's Fee (bps)	Finder's Fee Near Prime & BFS Only (bps)		
	720+	680-719	640-679	600-639	680+	640-679	600-639	550-599	500-549						
5 Year	5.64%	5.69%	5.79%	5.99%	6.09%	6.39%	6.39%	9.09%	9.59%	0.00%	100 bps	120 bps			
4 Year	5.64%	5.69%	5.79%	5.99%	6.09%	6.39%	6.39%	8.79%	9.19%	0.00%	100 bps	120 bps			
3 Year	5.19%	5.24%	5.34%	5.54%	5.64%	5.84%	5.94%	8.49%	8.79%	1.00%	75 bps				
2 Year	5.09%	5.14%	5.24%	5.44%	5.54%	5.64%	5.84%	7.89%	8.39%	1.00%	60 bps				
1 Year	4.99%	5.04%	5.14%	5.34%	5.44%	5.49%	5.69%	7.59%	7.89%	1.00%	50 bps				
1 Year 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 Extended Ratios 45/50	Finder's Fee (bps)	Non Re-Advanceable HELOC Existing Ratios (39/44)	Finders Fee (bps)	For further information, contact: Michael Fuller Business Development Specialist 416-553-7849, mfuller@duca.com	Lucy Celebre Director, DUCA Broker Services 647-616-8450, lcelebre@duca.com
5 Year	4.79%	100 bps	7.99%	25 bps		
4 Year	5.29%	100 bps				
3 Year	5.34%	75 bps				
2 Year	5.44%	60 bps				
1 Year	5.54%	50 bps				