DUCA

Mortgage Broker Rates

Effective: February 2, 2024
Replaces: October 18, 2023

Prime Rate: 7.20%

5.29% 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	5.29%	110 bps	5.34%	110 bps	6.69%	6.79%	6.64%	6.74%	100 bps	6.79%	6.89%	6.74%	6.84%	100 bps
	65.01% - 70.00% LTV			5.39%		6.79%	6.89%				6.89%	6.99%			
	70.01% - 75.00% LTV			5.49%		6.84%	6.94%				6.94%	7.04%			
	75.01% - 80.00% LTV			5.59%		6.99%	7.09%				7.09%	7.19%			
4 Year Fixed	Up to 65% LTV	6.24%	80 bps	6.34%	80 bps	6.84%	6.94%	6.79%	6.89%	80 bps	6.94%	7.04%	6.89%	6.99%	80 bps
	65.01% - 70.00% LTV			6.39%		6.94%	7.04%				7.04%	7.14%			
	70.01% - 75.00% LTV			6.49%		6.99%	7.09%				7.09%	7.19%			
	75.01% - 80.00% LTV			6.49%		7.14%	7.24%				7.24%	7.34%			
3 Year Fixed	Up to 65% LTV	6.34%	60 bps	6.44%	60 bps	6.89%	6.99%	6.84%	6.94%	60 bps	6.99%	7.09%	6.94%	7.04%	60 bps
	65.01% - 70.00% LTV			6.49%		6.99%	7.09%				7.09%	7.19%			
	70.01% - 75.00% LTV			6.59%		7.04%	7.14%				7.14%	7.24%			
	75.01% - 80.00% LTV			6.69%		7.19%	7.29%				7.29%	7.39%			
2 Year Fixed	Up to 65% LTV	6.69%	20 bps	6.79%	40 bps	7.14%	7.24%	7.09%	7.19%	40 bps	7.24%	7.34%	7.19%	7.29%	40 bps
	65.01% - 70.00% LTV			6.84%		7.24%	7.34%				7.34%	7.44%			
	70.01% - 75.00% LTV			6.94%		7.29%	7.39%				7.39%	7.49%			
	75.01% - 80.00% LTV			7.04%		7.44%	7.54%				7.54%	7.64%			
1 Year Fixed	Up to 65% LTV	6.74%	20 bps	6.84%	20 bps	7.29%	7.39%	7.24%	7.34%	20 bps	7.39%	7.49%	7.34%	7.44%	20 bps
	65.01% - 70.00% LTV			6.89%		7.39%	7.49%				7.49%	7.59%			
	70.01% - 75.00% LTV			6.99%		7.44%	7.54%				7.54%	7.64%			
	75.01% - 80.00% LTV			7.09%		7.59%	7.69%				7.69%	7.79%			
5 Year Variable	Up to 65% LTV	6.95%	110 bps	6.95%	110 bps	-	-	7.15%	7.25%	100 bps	-	-	7.15%	7.25%	100 bps
	65.01% - 70.00%			7.00%											
	70.01% - 75.00% LTV			7.10%											
	75.01% - 80.00% LTV			7.10%											
3 Year Variable	Up to 65% LTV	7.45%	60 bps	7.45%	60 bps	-	-	7.45%	7.55%	60 bps	-	-	7.45%	7.55%	60 bps
	65.01% - 70.00% LTV			7.50%											
	70.01% - 75.00% LTV			7.60%											
	75.01% - 80.00% LTV			7.60%											

NEW	Non-Re-Advanceable HELOC Existing Ratios (39/44)	25 Yr	Finder's Fee
1 Year Fixed	Maximum LTV 65%	7.99%	25 bps

	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)
	720+	680-719	640-679	600-639	680+	640-679	600-639	550-599	500-549		
5 Year	7.24%	7.34%	7.64%	8.04%	7.74%	8.04%	8.44%	9.49%	9.99%	0.00%	100 bps
4 Year	7.14%	7.24%	7.54%	7.94%	7.64%	7.94%	8.34%	9.19%	9.59%	0.00%	100 bps
3 Year	6.99%	7.09%	7.29%	7.49%	7.49%	7.69%	7.89%	8.89%	9.19%	1.00%	75 bps
2 Year	6.79%	6.84%	6.89%	7.19%	7.24%	7.34%	7.59%	8.29%	8.79%	1.00%	60 bps
1 Year	6.94%	6.99%	7.04%	7.24%	7.39%	7.44%	7.64%	7.99%	8.29%	1.00%	50 bps

* Rates for Near Prime, Business for Self and Bruised Credit based on the beacon score of the Primary borrower only

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