

DUCA		Mortgage Broker Rates										Effective: July 7th, 2026 Replaces: June 17th, 2026		Prime Rate: 4.45%	
4.14% 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	4.14%	110 bps	4.24%	110 bps	4.89%	4.99%	4.54%	4.64%	100 bps	4.89%	4.99%	4.54%	4.64%	100 bps
	65.01% - 70.00% LTV			4.34%		4.99%	5.09%				4.99%	5.09%			
	70.01% - 75.00% LTV			4.44%		5.04%	5.14%				5.04%	5.14%			
	75.01% - 80.00% LTV			4.54%		5.19%	5.29%				5.19%	5.29%			
4 Year Fixed	Up to 65% LTV	4.44%	80 bps	4.54%	80 bps	5.19%	5.29%	4.84%	4.94%	80 bps	5.19%	5.29%	4.84%	4.94%	80 bps
	65.01% - 70.00% LTV			4.64%		5.29%	5.39%				5.29%	5.39%			
	70.01% - 75.00% LTV			4.74%		5.34%	5.44%				5.34%	5.44%			
	75.01% - 80.00% LTV			4.84%		5.49%	5.59%				5.49%	5.59%			
3 Year Fixed	Up to 65% LTV	4.24%	60 bps	4.34%	60 bps	5.09%	5.19%	4.74%	4.84%	60 bps	5.09%	5.19%	4.74%	4.84%	60 bps
	65.01% - 70.00% LTV			4.44%		5.19%	5.29%				5.19%	5.29%			
	70.01% - 75.00% LTV			4.54%		5.24%	5.34%				5.24%	5.34%			
	75.01% - 80.00% LTV			4.64%		5.39%	5.49%				5.39%	5.49%			
2 Year Fixed	Up to 65% LTV	4.79%	20 bps	4.89%	40 bps	5.54%	5.64%	5.19%	5.29%	40 bps	5.54%	5.64%	5.19%	5.29%	40 bps
	65.01% - 70.00% LTV			4.99%		5.64%	5.74%				5.64%	5.74%			
	70.01% - 75.00% LTV			5.09%		5.69%	5.79%				5.69%	5.79%			
	75.01% - 80.00% LTV			5.19%		5.84%	5.94%				5.84%	5.94%			
1 Year Fixed	Up to 65% LTV	4.89%	20 bps	4.99%	20 bps	5.64%	5.74%	5.29%	5.39%	20 bps	5.64%	5.74%	5.29%	5.39%	20 bps
	65.01% - 70.00% LTV			5.09%		5.74%	5.84%				5.74%	5.84%			
	70.01% - 75.00% LTV			5.19%		5.79%	5.89%				5.79%	5.89%			
	75.01% - 80.00% LTV			5.29%		5.94%	6.04%				5.94%	6.04%			
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 + 0.20%	Prime + 0.35%			
	75.01% - 80.00% LTV			Prime - 0.35%		Prime + 0.15%	Prime + 0.25%				Prime + 0.35%	Prime + 0.50%			
3 Year Variable	Up to 65% LTV	Prime - 0.30%	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 + 0.40%				
	70.01% - 75.00% LTV			Prime - 0.10%		Prime + 0.25%	Prime + 0.35%				Prime + 0.45%				
	75.01% - 80.00% LTV			Prime - 0.10%		Prime + 0.40%	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	5.54%	5.59%	5.69%	5.89%	5.99%	6.29%	6.29%	9.09%	9.59%	0.00%	100 bps	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	120 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 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% 1 Year Fixed Maximum 65% LTV	25 bps											
4 Year	5.09%	100 bps													
3 Year	4.99%	75 bps													
2 Year	5.44%	60 bps													
1 Year	5.54%	50 bps													