

			Mortgage Broker Rates								Effective: September 18th, 2026 Replaces: September 1st, 2026			Prime Rate: 4.45%			
4.59% 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	4.59%	110 bps	4.69%	110 bps	5.29%	5.39%	4.94%	5.04%	B20 Compliant 120 bps	5.29%	5.39%	4.94%	5.04%	B20 Compliant 120 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%	Non B20 100 bps					
4 Year Fixed	Up to 65% LTV	4.89%	80 bps	4.99%	80 bps	5.59%	5.69%	5.24%	5.34%	80 bps	5.59%	5.69%	5.24%	5.34%	80 bps		
	65.01% - 70.00% LTV			5.09%		5.69%	5.79%				5.69%	5.79%					
	70.01% - 75.00% LTV			5.19%		5.74%	5.84%				5.74%	5.84%					
	75.01% - 80.00% LTV			5.24%		5.89%	5.99%				5.89%	5.99%					
3 Year Fixed	Up to 65% LTV	4.69%	60 bps	4.79%	60 bps	5.49%	5.59%	5.64%	5.74%	60 bps	5.49%	5.59%	5.64%	5.74%	60 bps		
	65.01% - 70.00% LTV			4.89%		5.59%	5.69%				5.59%	5.69%					
	70.01% - 75.00% LTV			4.99%		5.64%	5.74%				5.64%	5.74%					
	75.01% - 80.00% LTV			5.04%		5.79%	5.89%				5.79%	5.89%					
2 Year Fixed	Up to 65% LTV	5.24%	20 bps	5.34%	40 bps	5.94%	6.04%	5.59%	5.69%	40 bps	5.94%	6.04%	5.59%	5.69%	40 bps		
	65.01% - 70.00% LTV			5.44%		6.04%	6.14%				6.04%	6.14%					
	70.01% - 75.00% LTV			5.54%		6.09%	6.19%				6.09%	6.19%					
	75.01% - 80.00% LTV			5.59%		6.24%	6.34%				6.24%	6.34%					
1 Year Fixed	Up to 65% LTV	5.34%	20 bps	5.44%	20 bps	6.04%	6.14%	5.69%	5.79%	20 bps	6.04%	6.14%	5.69%	5.79%	20 bps		
	65.01% - 70.00% LTV			5.54%		6.14%	6.24%				6.14%	6.24%					
	70.01% - 75.00% LTV			5.64%		6.19%	6.29%				6.19%	6.29%					
	75.01% - 80.00% LTV			5.69%		6.34%	6.44%				6.34%	6.44%					
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) - 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	5.54%	5.59%	5.69%	5.89%	5.99%	6.29%	6.29%	9.09%	9.59%	0.00%	100 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 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												
5 Year	5.19%	100 bps	7.99%	25 bps	Lucy Celebre Director, DUCA Broker Services 647-616-8450, lcelebre@duca.com												
4 Year	5.49%	100 bps	1 Year														
3 Year	5.89%	75 bps	Fixed														
2 Year	5.84%	60 bps	Maximum														
1 Year	5.94%	50 bps	65% LTV														