

				Mortgage Broker Rates								Effective: September 1st, 2026 Replaces: August 4th, 2026				Prime Rate: 4.45%			
4.29% 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			4.29%	110 bps	4.39%	110 bps	4.99%	5.09%	4.64%	4.74%	B20 Compliant 120 bps	4.99%	5.09%	4.64%	4.74%	B20 Compliant 120 bps		
	65.01% - 70.00% LTV					4.49%		5.09%	5.19%			5.09%	5.19%	Non B20			5.14%	5.24%	Non B20
	70.01% - 75.00% LTV					4.59%		5.14%	5.24%			5.29%	5.39%	100 bps			5.29%	5.39%	100 bps
	75.01% - 80.00% LTV					4.64%		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%	5.44%			5.54%	5.44%	5.54%
	70.01% - 75.00% LTV					4.89%		5.44%	5.54%			5.59%	5.69%	5.59%			5.69%		
	75.01% - 80.00% LTV					4.94%		5.59%	5.69%										
3 Year Fixed	Up to 65% LTV			4.39%	60 bps	4.49%	60 bps	4.69%	4.79%	4.84%	4.94%	60 bps	4.69%	4.79%	4.84%	4.94%	60 bps		
	65.01% - 70.00% LTV					4.59%		4.79%	4.89%			4.79%	4.89%	4.79%			4.89%		
	70.01% - 75.00% LTV					4.69%		4.84%	4.94%			4.84%	4.94%	4.84%			4.94%		
	75.01% - 80.00% LTV					4.74%		4.99%	5.09%			4.99%	5.09%						
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%	5.74%			5.84%		
	70.01% - 75.00% LTV					5.24%		5.79%	5.89%			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%	5.84%			5.94%		
	70.01% - 75.00% LTV					5.34%		5.89%	5.99%			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%	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%	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%	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%	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%	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%	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	4.89%	100 bps	1 Year Fixed Maximum 65% LTV	25 bps	Lucy Celebre Director, DUCA Broker Services 647-616-8450, lcelebre@duca.com														
4 Year	5.19%	100 bps																	
3 Year	5.09%	75 bps																	
2 Year	5.54%	60 bps																	
1 Year	5.64%	50 bps																	