

DUCA	<h1 style="margin: 0;">Mortgage Broker Rates</h1>	Effective: April 2nd, 2025 Replaces: March 13th 2025	Prime Rate: 4.95%
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3.99% 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 65.01% - 70.00% LTV 70.01% - 75.00% LTV 75.01% - 80.00% LTV	3.99%	110 bps	4.04% 4.14% 4.24% 4.34%	110 bps	5.74% 5.84% 5.89% 6.04%	5.84% 5.94% 5.99% 6.14%	5.59%	5.69%	100 bps	5.84% 5.94% 5.99% 6.14%	5.94% 6.04% 6.09% 6.24%	5.69%	5.79%	100 bps
4 Year Fixed	Up to 65% LTV 65.01% - 70.00% LTV 70.01% - 75.00% LTV 75.01% - 80.00% LTV	4.99%	80 bps	5.04% 5.14% 5.24% 5.29%	80 bps	6.04% 6.14% 6.19% 6.34%	6.14% 6.24% 6.29% 6.44%	5.89%	5.99%	80 bps	6.14% 6.24% 6.29% 6.44%	6.24% 6.34% 6.39% 6.54%	5.99%	6.09%	80 bps
3 Year Fixed	Up to 65% LTV 65.01% - 70.00% LTV 70.01% - 75.00% LTV 75.01% - 80.00% LTV	5.19%	60 bps	5.24% 5.34% 5.44% 5.54%	60 bps	6.24% 6.34% 6.39% 6.54%	6.34% 6.44% 6.49% 6.64%	6.09%	6.19%	60 bps	6.34% 6.44% 6.49% 6.64%	6.44% 6.54% 6.59% 6.74%	6.19%	6.29%	60 bps
2 Year Fixed	Up to 65% LTV 65.01% - 70.00% LTV 70.01% - 75.00% LTV 75.01% - 80.00% LTV	5.59%	20 bps	5.64% 5.74% 5.84% 5.94%	40 bps	6.64% 6.74% 6.79% 6.94%	6.74% 6.84% 6.89% 7.04%	6.49%	6.59%	40 bps	6.74% 6.84% 6.89% 7.04%	6.84% 6.94% 6.99% 7.14%	6.59%	6.69%	40 bps
1 Year Fixed	Up to 65% LTV 65.01% - 70.00% LTV 70.01% - 75.00% LTV 75.01% - 80.00% LTV	5.69%	20 bps	5.74% 5.84% 5.94% 6.04%	20 bps	6.74% 6.84% 6.89% 7.04%	6.84% 6.94% 6.99% 7.14%	6.59%	6.69%	20 bps	6.84% 6.94% 6.99% 7.14%	6.94% 7.04% 7.09% 7.24%	6.69%	6.79%	20 bps
5 Year Variable	Up to 65% LTV 65.01% - 70.00% LTV 70.01% - 75.00% LTV 75.01% - 80.00% LTV	Prime - 0.50%	110 bps	Prime - 0.50% Prime - 0.45% Prime - 0.35% Prime - 0.35%	110 bps	Prime - 0.15% Prime - 0.05% Prime - 0.00% Prime + 0.15%	Prime - 0.05% Prime + 0.05% Prime + 0.10% Prime + 0.25%	Prime - 0.30%	Prime - 0.20%	100 bps	Prime - 0.05% Prime + 0.05% Prime + 0.10% Prime + 0.25%	Prime + 0.05% Prime + 0.15% Prime + 0.20% Prime + 0.35%	Prime - 0.20%	Prime - 0.10%	100 bps
3 Year Variable	Up to 65% LTV 65.01% - 70.00% LTV 70.01% - 75.00% LTV 75.01% - 80.00% LTV	Prime - 0.25%	60 bps	Prime - 0.25% Prime - 0.20% Prime - 0.10% Prime - 0.10%	60 bps	Prime + 0.10% Prime + 0.20% Prime + 0.25% Prime + 0.40%	Prime + 0.20% Prime + 0.30% Prime + 0.35% Prime + 0.50%	Prime - 0.05%	Prime + 0.05%	60 bps	Prime + 0.20% Prime + 0.30% Prime + 0.40% Prime + 0.45% Prime + 0.50%	Prime + 0.30% Prime + 0.40% Prime + 0.45% Prime + 0.60%	Prime + 0.05%	Prime + 0.15%	60 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	5.64%	5.69%	5.79%	5.99%	6.09%	6.39%	6.39%	9.49%	9.99%	0.00%	100 bps
4 Year	5.64%	5.69%	5.79%	5.99%	6.09%	6.39%	6.39%	9.19%	9.59%	0.00%	100 bps
3 Year	5.49%	5.54%	5.64%	5.84%	5.94%	6.14%	6.24%	8.89%	9.19%	1.00%	75 bps
2 Year	5.39%	5.44%	5.54%	5.74%	5.84%	5.94%	6.14%	8.29%	8.79%	1.00%	60 bps
1 Year	5.29%	5.34%	5.44%	5.64%	5.74%	5.79%	5.99%	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

	Rentals Extended Ratios 45/50	Finder's Fee (bps)	Non Re-Advanceable HELOC Existing Ratios (39/44)	Finders Fee (bps)
5 Year	5.84%	100 bps	7.99%	25 bps
4 Year	6.14%	100 bps	1 Year Fixed	
3 Year	6.34%	75 bps	Maximum	
2 Year	6.74%	60 bps	65% LTV	
1 Year	6.84%	50 bps		

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