

DUCA		Mortgage Broker Rates								Effective: December 12th, 2024 Replaces: November 12th 2024		Prime Rate: 5.45%							
4.79% 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	4.79%	110 bps	4.84%	110 bps	6.49%	6.59%	6.44%	6.54%	100 bps	6.59%	6.69%	6.54%	6.64%	100 bps				
	65.01% - 70.00% LTV			4.89%		6.59%	6.69%				6.69%	6.79%							
	70.01% - 75.00% LTV			4.99%		6.64%	6.74%				6.89%	6.99%							
	75.01% - 80.00% LTV			5.09%		6.79%	6.89%				6.99%	7.09%							
4 Year Fixed	Up to 65% LTV	5.84%	80 bps	5.94%	80 bps	6.69%	6.79%	6.64%	6.74%	80 bps	6.79%	6.89%	6.74%	6.84%	80 bps				
	65.01% - 70.00% LTV			5.99%		6.79%	6.89%				6.89%	6.99%							
	70.01% - 75.00% LTV			6.09%		6.84%	6.94%				6.94%	7.04%							
	75.01% - 80.00% LTV			6.09%		6.99%	7.09%				7.09%	7.19%							
3 Year Fixed	Up to 65% LTV	5.94%	60 bps	6.04%	60 bps	6.79%	6.89%	6.74%	6.84%	60 bps	6.89%	6.99%	6.84%	6.94%	60 bps				
	65.01% - 70.00% LTV			6.09%		6.89%	6.99%				6.99%	7.09%							
	70.01% - 75.00% LTV			6.19%		6.94%	7.04%				7.04%	7.14%							
	75.01% - 80.00% LTV			6.29%		7.09%	7.19%				7.19%	7.29%							
2 Year Fixed	Up to 65% LTV	6.39%	20 bps	6.49%	40 bps	7.09%	7.19%	7.04%	7.14%	40 bps	7.19%	7.29%	7.14%	7.24%	40 bps				
	65.01% - 70.00% LTV			6.54%		7.19%	7.29%				7.29%	7.39%							
	70.01% - 75.00% LTV			6.64%		7.24%	7.34%				7.34%	7.44%							
	75.01% - 80.00% LTV			6.74%		7.39%	7.49%				7.49%	7.59%							
1 Year Fixed	Up to 65% LTV	6.54%	20 bps	6.64%	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			6.69%		7.39%	7.49%				7.49%	7.59%							
	70.01% - 75.00% LTV			6.79%		7.44%	7.54%				7.54%	7.64%							
	75.01% - 80.00% LTV			6.89%		7.59%	7.69%				7.69%	7.79%							
5 Year Variable	Up to 65% LTV	Prime - 0.50%	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% LTV			Prime - 0.45%		Prime + 0.05%	Prime + 0.05%				Prime + 0.15%								
	70.01% - 75.00% LTV			Prime - 0.35%		Prime + 0.10%	Prime + 0.10%				Prime + 0.20%								
	75.01% - 80.00% LTV			Prime - 0.35%		Prime + 0.15%	Prime + 0.25%				Prime + 0.35%								
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 + 0.30%	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)							
		720+	680-719	640-679	600-639	680+	640-679	600-639	550-599	500-549									
5 Year		7.04%	7.19%	7.49%	7.89%	7.59%	7.89%	8.29%	9.49%	9.99%	0.00%	100 bps							
4 Year		6.94%	7.09%	7.39%	7.79%	7.49%	7.79%	8.19%	9.19%	9.59%	0.00%	100 bps							
3 Year		6.79%	6.94%	7.14%	7.34%	7.34%	7.54%	7.74%	8.89%	9.19%	1.00%	75 bps							
2 Year		6.59%	6.69%	6.74%	7.04%	7.09%	7.19%	7.44%	8.29%	8.79%	1.00%	60 bps							
1 Year		6.69%	6.84%	6.89%	7.09%	7.24%	7.29%	7.49%	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																			
NEW	Rentals	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														
	Extended Ratios 45/50				Lucy Celebre Business Development Specialist 647-616-8450, lcelebre@duca.com														
	5 Year				7.14%	100 bps	7.99%	25 bps											
	4 Year				6.74%	100 bps	1 Year												
	3 Year				6.89%	75 bps	Fixed												
2 Year	7.19%	60 bps	Maximum																
1 Year	7.09%	50 bps	65% LTV																