

## General Information

### Key Contact Information

**Gianni Zeppieri**  
Business Development Manager  
416-460-6520  
gzeppieri@duca.com

**Camille Parchment**  
Broker Relationship Specialist  
647-616-8450  
cparchment@duca.com

### Document Submission

[documents@ducabrokerservices.ca](mailto:documents@ducabrokerservices.ca) - Include **ONLY** the mortgage number in the subject line to submit your file's documentation

### Status Update

[askami@ducabrokerservices.ca](mailto:askami@ducabrokerservices.ca) - Include **ONLY** the mortgage number in the subject line to receive an automated live response regarding the status of your file

### Broker Website

[www.ducabrokerservices.ca](http://www.ducabrokerservices.ca) - Access to rate sheets, policy guidelines, documents, and forms

## Product Guidelines

	Prime (A)		Alt-A	Near Prime (B)
	Insured / Insurable	Uninsured		
Transactions	Purchases	Purchases/Refinances/Transfers	Purchases/Refinances	Purchases/Refinances
Max Mortgage Amount	\$924,999.99 / \$799,999.99	\$5 Million	\$5 Million	\$1.5 Million
Max Amortization	25 Years	30 Years	30 Years	30 Years
Minimum Beacon Score	600	600	550	500
Maximum LTV	95% / 80%	80%	80%	65%
Sliding Scale	No	Yes	Yes	Yes
Maximum GDS/TDS	39/44	39/44	45/50	50/60
Minimum Square Footage	Home = 750 square feet	Home = 750 square feet	Home = 750 square feet	Home = 750 square feet
	Condo = 450 square feet	Condo = 450 square feet	Condo = 450 square feet	Condo = 450 square feet
Qualification Rate	BoC Benchmark Rate	BoC Benchmark	Contract Rate	Contract Rate
		Contract Rate	BoC for Variable Rate	BoC for Variable Rate
Income Qualification Type	Traditional	Traditional	Traditional	Traditional / Non-Traditional

## Sliding Scale

	Greater Toronto Area (GTA)	Major Urban	Urban	Non-Urban
Regions	Ajax, Aurora, Brampton, Burlington, Caledon (Inclusive Bolton), East York, Etobicoke, Georgetown, Hamilton, Burlington, King City, Schomberg, Nobleton, Markham, Milton, Mississauga, Newmarket, North York, Oakville, Oshawa, Pickering, Richmond Hill, Oak Ridges, Scarborough, Toronto, Vaughan, Concord, Kleinburg, Maple, Thornhill, Woodbridge, Whitchurch-Stouffville and Whitby	Urban Centre must have a total population of at least 100,000 or more.  Included in this area is Ottawa and Area (Nepean, Gloucester, Constance Bay, Stittsville, West Carleton, Cumberland, Kanata, Vanier), Kitchener-Cambridge-Waterloo, Kingston, London, Guelph, Brantford, St. Catharines and Barrie.	All other cities with population of 30,000 or more.  Included in this area are Peterborough, Belleville, Sarnia, Cornwall, Sault Saint Marie, Dundas, Grimsby, Halton Hills, Stoney Creek, Innisfil, Stratford, Kingston, Sudbury, Thunder Bay, Niagara Falls, North Bay, Bowmanville-Clarington, Georgina, Orangeville, Orillia, Quinte West (Trenton), Woodstock.	All other cities with population under 30,000.  Default insurance is required for all properties located in or near Non-Urban centres with population base <5000 and >50 km from an Urban or Major Urban Centre.
LTV Sliding Scale	- 80% of the first \$2,000,000 - 50% of the remaining balance	- 80% of the first \$1,500,000 - 50% of the remaining balance	- 80% of the first \$750,000 - 50% of the remaining balance	- 80% of the first \$500,000 - 50% of the remaining balance
(Lending amount subject to the lesser of LTV maximum for property/product type and Sliding Scale calculation)	- Example: Property value: \$2.5M (\$2.0M x 80%) + (\$500k x 50%) = \$1,600,000 + \$250,000 = \$1,850,000	- Example: Property value: \$1.8M (\$1.5M x 80%) + (\$300k x 50%) = \$1,200,000 + \$150,000 = \$1,350,000	- Example: Property value: \$1.275M (\$750k x 80%) + (\$525k x 50%) = \$600,000 + \$262,500 = \$862,500	- Example: Property value: \$1.275M (\$500M x 80%) + (\$775k x 50%) = \$400,000 + \$387,500 = \$787,500

## Property Types

### Eligible Property Types

- Residential Property type
- New homes with a Tarion New Home Warranty on residential properties
- New homes without a warranty on residential properties with a full appraisal, Certificate of Completion and Municipal Occupancy Permit
- Older homes built on residential properties which are in average or better condition, are marketable and have remaining economic life greater than the remaining amortization
- New homes with a Tarion New Home Warranty on residential properties

### Ineligible Properties

- |   |  |
|---|--|
| <ul style="list-style-type: none"> <li>• Timeshares</li> <li>• Fractional Ownership</li> <li>• Houseboats</li> <li>• Log Homes</li> <li>• Industrial/Commercial Properties</li> <li>• Mobile Homes</li> <li>• Properties without electrical services</li> <li>• Properties without a minimum one three-piece indoor washroom</li> <li>• Seasonal Properties</li> <li>• Unique properties (e.g., former schoolhouses &amp; churches)</li> <li>• Working Farms</li> <li>• Vacation properties that do not have year-round access and all services (power, water electricity)</li> <li>• Government or private sponsored Social Housing</li> <li>• Leaseholds</li> </ul> | <ul style="list-style-type: none"> <li>• Trailer Parks</li> <li>• Rooming Houses or Shared Rental Housing</li> <li>• Residential Properties without Residential or Rural Residential zoning</li> <li>• Condo conversions</li> <li>• Condo hotels</li> <li>• Studio Apartments (no complete kitchen or separate bedroom)</li> <li>• Any project currently subject to litigation that may affect the value, financial condition or marketability of the units</li> <li>• Any property that is a legal non-conforming use but is prohibited by zoning regulations from rebuilding following partial or complete destruction</li> <li>• Any condo with pending litigation or special assessments</li> <li>• Any property that is prohibited by zoning regulations from rebuilding following partial or complete destruction</li> </ul> |
|---|--|

## Income Verification

### Traditional Income Verification

Use a primary and secondary verification method

#### PRIMARY

#### SECONDARY

### Regular Full-Time

- Obtain one of the following:**
- Recent paystub
  - Two months of recent direct deposit history
  - Current letter of employment
- If a letter of employment and another additional documentation from a primary method is obtained, verification using a secondary method is not required.



- Obtain one of the following:**
- Previous year-end paystub
    - T4
    - NOA
  - Verbal verification with employer

### Part-time, casual, secondary job, contract, seasonal, overtime, bonuses, tips, commissions

- Obtain one of the following:**
- Paystub
  - Current letter of employment



- Obtain two of the following to verify income for the past two years:**
- Previous year-end paystub
    - T4
    - NOA
  - Verbal verification with employer

### Foreign sources

- Obtain one of the following:**
- Paystub
  - Current letter of employment



- NOA for the past two years

### Self-employed income (sole proprietorship, partnership, incorporated company)

- Obtain two recent years of the following:**
- T1 General
  - NOA



- Obtain one of the following:**
- Articles of Incorporation
  - Business License
  - Business Contracts supported by bank statements
  - Two-year accountant prepared Financial Statements
  - GST Registrations>Returns

### Investment income (dividends, interest and registered retirement income fund)

- Obtain the following:**
- Recent investment statement



- Obtain two of the following to support income for the past two years:**
- T5
  - T4RIF
  - NOA

### Pension income

- Obtain one of the following:**
- NOA
  - Account statement showing at least one deposit
  - Pension stub / pension statement
  - T4A
  - Letter from previous employer / pension administrator stating pension amount

Support payments (child, alimony, foster care, adoption)	<p><b>Obtain one of the following:</b></p> <ul style="list-style-type: none"> <li>• Court order</li> <li>• Divorce agreement</li> <li>• Separation agreement</li> <li>• Contract from Ministry of Social Services</li> <li>• Income letter from Ministry of Social Services</li> </ul>	<p><b>Obtain one of the following:</b></p> <ul style="list-style-type: none"> <li>• NOA</li> <li>• Recent account statements showing regular support payments</li> </ul>				
Long-term disability income	<p><b>Obtain two of the following:</b></p> <ul style="list-style-type: none"> <li>• Award Letter from insurer</li> <li>• NOA</li> <li>• Recent statement of accounts showing regular disability income</li> </ul>					
Temporary disability income	<p><i>Letter from employer stating benefits received and expected date when employee will return to work required.</i></p> <p><b>In addition to the Letter from employer, one of the following is to be obtained:</b></p> <ul style="list-style-type: none"> <li>– NOA</li> <li>– Recent statement of accounts showing regular disability income</li> </ul>					
Foster care income	<p><i>Caregivers must have at least two years' experience as foster parents.</i></p> <p><b>Obtain one of the following:</b></p> <ul style="list-style-type: none"> <li>– Contract from Ministry</li> <li>– Pay stub</li> <li>– Income Letter</li> <li>– Letter from Social Services confirming tenure and current status</li> <li>– Members must live on site</li> <li>– Maximum of six children including any of their own</li> </ul>					
Owner occupied rental income	<p><b>Obtain one of the following:</b></p> <ul style="list-style-type: none"> <li>• Signed lease agreements</li> <li>• An appraisal which outlines a reasonable market rent</li> </ul> <p><i>Income Used = 50% Addback</i></p>					
Non-owner occupied rental income	<p><b>Obtain one of the following:</b></p> <ul style="list-style-type: none"> <li>• Signed lease agreements</li> <li>• An appraisal which outlines a reasonable market rent</li> <li>• T1 General with Rental Schedule</li> <li>• Bank Statements demonstrating receipt of rental income</li> </ul> <p><i>Income Used = Rental Worksheet</i></p>					
<p><b>Non-Traditional Income Verification (Near Prime Program Only)</b></p> <p><b>Use a primary and secondary verification method</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%; text-align: center;">PRIMARY</th> <th style="width: 50%; text-align: center;">SECONDARY</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;"> <p><b>Obtain two recent years of the following:</b></p> <ul style="list-style-type: none"> <li>• BFS Questionnaire filled by the applicant</li> <li>• Income declaration letter signed by the applicant <ul style="list-style-type: none"> <li>• 24 months of bank statements</li> </ul> </li> <li>• Two-year accountant prepared Financial Statements</li> </ul> </td> <td style="text-align: center;"> <p><b>Obtain one of the following:</b></p> <ul style="list-style-type: none"> <li>• Articles of Incorporation</li> <li>• Business License</li> <li>• Business Contracts supported by bank statements</li> <li>• GST Registrations&gt;Returns <ul style="list-style-type: none"> <li>• Trade License</li> </ul> </li> <li>• Liability Insurance Certificate</li> </ul> </td> </tr> </tbody> </table>			PRIMARY	SECONDARY	<p><b>Obtain two recent years of the following:</b></p> <ul style="list-style-type: none"> <li>• BFS Questionnaire filled by the applicant</li> <li>• Income declaration letter signed by the applicant <ul style="list-style-type: none"> <li>• 24 months of bank statements</li> </ul> </li> <li>• Two-year accountant prepared Financial Statements</li> </ul>	<p><b>Obtain one of the following:</b></p> <ul style="list-style-type: none"> <li>• Articles of Incorporation</li> <li>• Business License</li> <li>• Business Contracts supported by bank statements</li> <li>• GST Registrations&gt;Returns <ul style="list-style-type: none"> <li>• Trade License</li> </ul> </li> <li>• Liability Insurance Certificate</li> </ul>
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**ADDITIONAL INFORMATION**

Approved Appraisers	<p>All appraisals must be ordered through either:</p> <ul style="list-style-type: none"> <li>- NAS</li> <li>- Solidifi</li> </ul>	<p><b>All documentation is required</b> <b>10 days</b> prior to closing.</p>
Bridge Loan Financing	<ul style="list-style-type: none"> <li>- Prime + 3%</li> <li>- \$500 fee</li> <li>- 650 minimum beacon score</li> <li>- \$500k max loan amount</li> </ul>	
Buydowns	<ul style="list-style-type: none"> <li>- 5 bps rate reduction = 20 bps comp reduction</li> <li>- Max buydown = Total finder's fee</li> <li>- Ability to qualify at bought down rate</li> </ul>	
Co-op Properties	<ul style="list-style-type: none"> <li>- Available through retail channel</li> <li>- Contact your BDM for more details</li> </ul>	
Transfers	<ul style="list-style-type: none"> <li>- Standard and Collateral charges available</li> </ul>	



# Broker Mortgage Rates\*

Effective: October 8, 2020 / Replaces: September 25, 2020

See reverse for 1-Yr to 4-Yr terms

## 1.88%\*

### 2 Yr Fixed High Ratio

### For mortgages funded by December 31

## Insured High-Ratio

Term	Posted Rate	Finder's Fee
5 Yr Fixed	1.99%	110 bps
5 Yr Variable	2.95% (Prime)	110 bps

## Conventional Insurable

Term	Posted Rate	Finder's Fee
<b>5 Yr Fixed</b>		
Up to 65% LTV	2.09%	110 bps
65.01% – 70.00% LTV	2.14%	110 bps
70.01% – 75.00% LTV	2.24%	110 bps
75.01% – 80.00% LTV	2.34%	110 bps
<b>5 Yr Variable</b>		
Up to 65% LTV	3.00% (Prime + 0.05%)	110 bps
65.01% – 70.00% LTV	3.05% (Prime + 0.10%)	110 bps
70.01% – 75.00% LTV	3.15% (Prime + 0.20%)	110 bps
75.01% – 80.00% LTV	3.15% (Prime + 0.20%)	110 bps

## For further information, contact:

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## Conventional Uninsured Purchase

### B20 Compliant

Term	Posted Rate	Finder's Fee
5 Yr Fixed	2.64% †	100 bps
5 Yr Variable	3.15% (Prime + 0.20%) †	100 bps

### Non B20 Compliant

Term	Posted Rate	Finder's Fee
<b>5 Yr Fixed</b>		
Up to 65% LTV	2.74% †	100 bps
65.01% – 70.00% LTV	2.99% †	100 bps
70.01% – 75.00% LTV	3.04% †	100 bps
75.01% – 80.00% LTV	3.19% †	100 bps

## Conventional Uninsured Refinance

### B20 Compliant

Term	Posted Rate	Finder's Fee
5 Yr Fixed	2.69% †	100 bps
5 Yr Variable	3.15% (Prime + 0.20%) †	100 bps

### Non B20 Compliant

Term	Posted Rate	Finder's Fee
<b>5 Yr Fixed</b>		
Up to 65% LTV	2.79% †	100 bps
65.01% – 70.00% LTV	3.04% †	100 bps
70.01% – 75.00% LTV	3.09% †	100 bps
75.01% – 80.00% LTV	3.24% †	100 bps

## Payoff and Excess Prepayment

Mortgage	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr
<b>Fixed</b>	2.09%	1.88%	1.95%	1.95%	1.99%
<b>Variable</b>					2.95%

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† Add 10 bps for mortgage amortization greater than 25 years.



# Broker Mortgage Rates (cont'd)

Effective: October 8, 2020 / Replaces: September 25, 2020

## Insured High-Ratio

Term	Posted Rate	Finder's Fee
1 Yr Fixed	3.14%	20 bps
<b>2 Yr Fixed</b>	<b>1.88%</b>	<b>20 bps</b>
3 Yr Fixed	3.29%	60 bps
4 Yr Fixed	3.39%	80 bps
3 Yr Variable	3.45%	60 bps

## Conventional Insurable

Term	Posted Rate	Finder's Fee	
<b>1 Yr Fixed:</b>	Up to 65% LTV	3.14%	20 bps
	65.01% – 70.00% LTV	3.19%	20 bps
	70.01% – 75.00% LTV	3.29%	20 bps
	75.01% – 80.00% LTV	3.39%	20 bps
<b>2 Yr Fixed:</b>	Up to 65% LTV	3.24%	40 bps
	65.01% – 70.00% LTV	3.29%	40 bps
	70.01% – 75.00% LTV	3.39%	40 bps
	75.01% – 80.00% LTV	3.49%	40 bps
<b>3 Yr Fixed:</b>	Up to 65% LTV	3.29%	60 bps
	65.01% – 70.00% LTV	3.34%	60 bps
	70.01% – 75.00% LTV	3.44%	60 bps
	75.01% – 80.00% LTV	3.54%	60 bps
<b>4 Yr Fixed:</b>	Up to 65% LTV	3.39%	80 bps
	65.01% – 70.00% LTV	3.44%	80 bps
	70.01% – 75.00% LTV	3.54%	80 bps
	75.01% – 80.00% LTV	3.64%	80 bps
<b>3 Yr Variable:</b>	Up to 65% LTV	3.45%	60 bps
	65.01% – 70.00% LTV	3.50%	60 bps
	70.01% – 75.00% LTV	3.60%	60 bps
	75.01% – 80.00% LTV	3.60%	60 bps

## Conventional Uninsured Purchase

B20 Compliant

Term	Posted Rate	Finder's Fee
1 Yr Fixed	3.54% †	20 bps
2 Yr Fixed	3.59% †	40 bps
3 Yr Fixed	3.64% †	60 bps
4 Yr Fixed	3.74% †	80 bps
3 Yr Variable	3.45% †	60 bps

## Non B20 Compliant

Term	Posted Rate	Finder's Fee	
<b>1 Yr Fixed:</b>	Up to 65% LTV	3.64% †	20 bps
	65.01% – 70.00% LTV	3.89% †	20 bps
	70.01% – 75.00% LTV	3.94% †	20 bps
	75.01% – 80.00% LTV	4.09% †	20 bps
<b>2 Yr Fixed:</b>	Up to 65% LTV	3.69% †	40 bps
	65.01% – 70.00% LTV	3.94% †	40 bps
	70.01% – 75.00% LTV	3.99% †	40 bps
	75.01% – 80.00% LTV	4.14% †	40 bps
<b>3 Yr Fixed:</b>	Up to 65% LTV	3.74% †	60 bps
	65.01% – 70.00% LTV	3.99% †	60 bps
	70.01% – 75.00% LTV	4.04% †	60 bps
	75.01% – 80.00% LTV	4.19% †	60 bps
<b>4 Yr Fixed:</b>	Up to 65% LTV	3.84% †	80 bps
	65.01% – 70.00% LTV	4.09% †	80 bps
	70.01% – 75.00% LTV	4.14% †	80 bps
	75.01% – 80.00% LTV	4.29% †	80 bps

## Conventional Uninsured Refinance

B20 Compliant

Term	Posted Rate	Finder's Fee
1 Yr Fixed	3.59% †	20 bps
2 Yr Fixed	3.64% †	40 bps
3 Yr Fixed	3.69% †	60 bps
4 Yr Fixed	3.79% †	80 bps
3 Yr Variable	3.45% †	60 bps

## Non B20 Compliant

Term	Posted Rate	Finder's Fee	
<b>1 Yr Fixed:</b>	Up to 65% LTV	3.69% †	20 bps
	65.01% – 70.00% LTV	3.94% †	20 bps
	70.01% – 75.00% LTV	3.99% †	20 bps
	75.01% – 80.00% LTV	4.04% †	20 bps
<b>2 Yr Fixed:</b>	Up to 65% LTV	3.74% †	40 bps
	65.01% – 70.00% LTV	3.99% †	40 bps
	70.01% – 75.00% LTV	4.04% †	40 bps
	75.01% – 80.00% LTV	4.19% †	40 bps
<b>3 Yr Fixed:</b>	Up to 65% LTV	3.79% †	60 bps
	65.01% – 70.00% LTV	4.04% †	60 bps
	70.01% – 75.00% LTV	4.09% †	60 bps
	75.01% – 80.00% LTV	4.24% †	60 bps
<b>4 Yr Fixed:</b>	Up to 65% LTV	3.89% †	80 bps
	65.01% – 70.00% LTV	4.14% †	80 bps
	70.01% – 75.00% LTV	4.19% †	80 bps
	75.01% – 80.00% LTV	4.34% †	80 bps



# Broker Mortgage Rates (Alt A)\*

**Effective:** October 8, 2020  
**Replaces:** September 18, 2020

**Reduced Lender's Fee  
 (from 1.00% to 0.50%)  
 for deals committed by  
 November 30**

**For further information, contact:**

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Beacon Band	Term	Posted Rate	Lender's Fee	Referral Fee
680+	1 year	3.09%	0.50% ‡	50 bps
	2 year	3.29%	0.50% ‡	60 bps
	3 year	3.49%	0.50% ‡	75 bps
	4 year	3.64%	0.00%	100 bps
	5 year	3.79%	0.00%	100 bps
640-679	1 year	3.29%	0.50% ‡	50 bps
	2 year	3.44%	0.50% ‡	60 bps
	3 year	3.64%	0.50% ‡	75 bps
	4 year	3.79%	0.00%	100 bps
	5 year	3.94%	0.00%	100 bps
600-639	1 year	3.69%	0.50% ‡	50 bps
	2 year	4.04%	0.50% ‡	60 bps
	3 year	4.24%	0.50% ‡	75 bps
	4 year	4.39%	0.00%	100 bps
	5 year	4.54%	0.00%	100 bps
550-599	1 year	4.24%	0.50% ‡	50 bps
	2 year	4.44%	0.50% ‡	60 bps
	3 year	4.94%	0.50% ‡	75 bps
	4 year	5.24%	0.00%	100 bps
	5 year	5.54%	0.00%	100 bps

### Retention Rates

1 year	2 year	3 year	4 year	5 year
3.29%	3.44%	3.64%	3.79%	3.94%

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‡ Reduced Lender's Fee applies only for deals committed by November 30, 2020. Regular Lender's Fee is 1.00%. Offer may change or be withdrawn at any time without notice.



# Broker Mortgage Rates (Near Prime)\*

**Effective:** October 8, 2020  
**Replaces:** September 18, 2020

**Reduced Lender's Fee  
 (from 1.00% to 0.50%)  
 for deals committed by  
 November 30**

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Beacon Band	Term	Posted Rate	Lender's Fee	Referral Fee
680+	1 year	3.59%	0.50% ‡	50 bps
	2 year	3.79%	0.50% ‡	60 bps
	3 year	3.99%	0.50% ‡	75 bps
	4 year	4.14%	0.00%	100 bps
	5 year	4.29%	0.00%	100 bps
640-679	1 year	3.79%	0.50% ‡	50 bps
	2 year	3.94%	0.50% ‡	60 bps
	3 year	4.14%	0.50% ‡	75 bps
	4 year	4.29%	0.00%	100 bps
	5 year	4.44%	0.00%	100 bps
600-639	1 year	3.99%	0.50% ‡	50 bps
	2 year	4.19%	0.50% ‡	60 bps
	3 year	4.39%	0.50% ‡	75 bps
	4 year	4.54%	0.00%	100 bps
	5 year	4.69%	0.00%	100 bps
550-599	1 year	4.54%	0.50% ‡	50 bps
	2 year	4.74%	0.50% ‡	60 bps
	3 year	5.24%	0.50% ‡	75 bps
	4 year	5.54%	0.00%	100 bps
	5 year	5.84%	0.00%	100 bps
500-549	1 year	4.84%	0.50% ‡	50 bps
	2 year	5.24%	0.50% ‡	60 bps
	3 year	5.54%	0.50% ‡	75 bps
	4 year	5.94%	0.00%	100 bps
	5 year	6.34%	0.00%	100 bps

\* Rates are subject to change without notice at any time. Offer may change or be withdrawn at any time without notice. Other conditions and restrictions apply. All applicants must meet the DUCA Financial Services Credit Union lending criteria. Other conditions and restrictions apply. Products and their features may change at any time. Variable interest rates may change at any time. This is a general description only. For more information and product terms and conditions contact your branch. Bridge financing available. No in-branch signing. No in-person account opening. Lending across Ontario.

‡ Reduced Lender's Fee applies only for deals committed by November 30, 2020. Regular Lender's Fee is 1.00%. Offer may change or be withdrawn at any time without notice.