



Mortgage Broker Rates
Effective October 5, 2026 Kawartha
Financial Services Prime: 4.45%

		Insured High Ratio	Conventional Insured	Conventional Uninsured		Agricultural		Rental / Cottage		Broker Referral Fee
Term	LTV	Base Rate	Rate/ LTV	Purchase	Refinance	Purchase	Refinance	Purchase	Refinance	
3 Year Fixed	< 65%	4.39%	4.39%	4.39%	4.69%	4.89%	4.99%	4.89%	4.94%	50 bps
	65.01 - 70%		4.39%	4.44%	4.74%	4.94%	5.04%	4.94%	4.99%	
	70.01 - 75%		4.39%	4.49%	4.79%	N/A	N/A	4.99%	5.04%	
	75.01-80%		4.39%	4.54%	4.78%	N/A	N/A	N/A	N/A	
4 Year Fixed	< 65%	4.84%	4.84%	4.84%	4.94%	4.94%	5.04%	4.94%	4.99%	75 bps
	65.01 - 70%		4.89%	4.89%	4.99%	5.04%	5.14%	4.99%	5.04%	
	70.01 - 75%		4.94%	4.94%	5.04%	N/A	N/A	5.04%	5.09%	
	75.01-80%		4.99%	4.99%	5.09%	N/A	N/A	N/A	N/A	
5 Year Fixed	< 65%	4.44%	4.44%	4.44%	4.74%	4.99%	5.09%	4.99%	5.04%	100 bps
	65.01 - 70%		4.44%	4.49%	4.79%	5.09%	5.19%	5.04%	5.09%	
	70.01 - 75%		4.44%	4.54%	4.84%	N/A	N/A	5.09%	5.14%	
	75.01-80%		4.44%	4.59%	4.89%	N/A	N/A	N/A	N/A	
3 Year Variable*	< 65%	KFS Prime	4.15%	4.15%	4.25%	4.45%	4.55%	4.25%	4.35%	50 bps
	65.01 - 70%		4.25%	4.25%	4.30%	4.55%	4.65%	4.35%	4.45%	
	70.01 - 75%	-0.30%	4.35%	4.35%	4.40%	N/A	N/A	4.45%	4.55%	
	75.01-80%		4.45%	4.45%	4.50%	N/A	N/A	N/A	N/A	
5 Year Variable*	< 65%	KFS Prime:	4.15%	4.15%	4.25%	4.45%	4.55%	4.25%	4.35%	50 bps
	65.01 - 70%		4.25%	4.25%	4.30%	4.55%	4.65%	4.35%	4.45%	
	70.01 - 75%	-0.30%	4.35%	4.35%	4.40%	N/A	N/A	4.45%	4.55%	
	75.01-80%		4.45%	4.45%	4.50%	N/A	N/A	N/A	N/A	

Term	Near Prime (Per Beacon Band) Ratios (45/50)				Non-Conforming Credit Ratios (39/44)		Business for Self (Non-Traditional) Ratios (45/50) (Per Beacon Band)			Broker Referral Fee
	720+	680-719	640-679	600-639	650-679	600-649	680+	640-679	600-639	
2 Year Fixed	5.54%	5.59%	5.69%	5.89%	8.04%	8.54%	6.39%	6.59%	7.09%	30 bps
3 Year Fixed	6.20%	6.25%	6.35%	6.55%	8.70%	9.20%	7.05%	7.25%	7.75%	35 bps
4 Year Fixed	6.14%	6.19%	6.29%	6.49%	8.64%	9.14%	6.99%	7.19%	7.69%	60 bps
5 Year Fixed	6.24%	6.29%	6.39%	6.59%	8.74%	9.24%	7.09%	7.29%	7.79%	85 bps

- *Rate used to calculate Closed Variable rate mortgage payments is Mortgage Prime +2% = 6.45%
- Interest Rates and Broker Fees contained in this document are limited to mortgage applications up to \$2,500,000 and are subject to review
- Rates subject to change without notice.
- Referral fee paid upon disbursement
- No cash back mortgages
- Kawartha Financial Services standard lending policies and procedures apply
- Qualifying with 25 year amortization at bench mark contract rate plus 2%, whichever is higher
- Each borrower shall open a membership with Kawartha Financial Services and fund a \$5.00 membership share
- All commitments to brokers are to be executed by a "Commitment to Broker" document
- Building mortgage fees and/or appraisal fees and other conditions may apply
- CMHC and Genworth Insurance fees are to be paid by the borrower (may be added to mortgage principal)
- OAC
- Visit kawarthacu.com/mortgage-broker or contact Kawartha Broker Services at brokerservices@kawarthacu.com
- Broker Referral Fee for Kawartha refinanced mortgages is calculated on new funds only