



MCAN Home Mortgage Corporation  
 600-200 King Street W, Toronto, ON M5H 3T4  
 mcanfinancial.com  
 Proudly owned by MCAN Financial Group TSX:MKP

PRECISION PRIME MORTGAGE SOLUTIONS

STANDARD MORTGAGE SOLUTIONS							Effective Date:	2023-03-17 at 12:01 p.m.
PRODUCT	PURPOSE	LTV ≤ 65	LTV 65.01 - 70	LTV 70.01 - 75	LTV 75.01 - 80	LTV > 80	COMP (BPS)	PREPAYMENT PRIVILEGES
5-year Posted	Purchase	4.79%	4.94%	4.99%	5.09%	4.79%	125	20/20
3-year Posted	Purchase	5.30%	5.40%	5.30%	5.49%	5.19%	100	20/20
5-year No Frills	Purchase	-	-	-	-	4.74%	80	10/10

ADJUSTABLE RATE MORTGAGE SOLUTIONS							Effective Date:	17-Mar-23
PRODUCT	PURPOSE	LTV ≤ 65	LTV 65.01 - 70	LTV 70.01 - 75	LTV 75.01 - 80	LTV > 80	COMP (BPS)	PREPAYMENT PRIVILEGES
5-year Adjustable Rate	Purchase	P-.80%	P-.65%	P-.45%	P-.45%	P-.80%	125	20/20
MCAN Prime Rate (P):	6.70%							

SWITCH MORTGAGE SOLUTIONS								
NON-COLLATERAL (STANDARD) CHARGE	PRODUCT	LTV ≤ 65	LTV 65.01 - 70	LTV 70.01 - 75	LTV 75.01 - 80	LTV > 80	COMP (BPS)	PREPAYMENT PRIVILEGES
Transactionally Insured	NC-1 3-Year Posted	5.19%	5.19%	5.19%	5.19%	5.19%	80	20/20
	5-Year Posted	4.84%	4.84%	4.84%	4.84%	4.84%	100	
	5-year Adjustable Rate	P-.80%	P-.80%	P-.80%	P-.80%	P-.80%	115	
Conventionally Insured	NC-2 3-Year Posted	5.30%	5.40%	5.30%	5.49%	N/A	80	20/20
	5-Year Posted	4.84%	4.99%	5.04%	5.14%	N/A	100	
	5-year Adjustable Rate	P-.80%	P-.65%	P-.45%	P-.45%	N/A	115	

COLLATERAL CHARGE	PRODUCT	LTV ≤ 65	LTV 65.01 - 70	LTV 70.01 - 75	LTV 75.01 - 80	LTV > 80	COMP (BPS)	PREPAYMENT PRIVILEGES
Transactionally Insured	CT-1 3-Year Posted	5.24%	5.24%	5.24%	5.24%	5.24%	80	20/20
	5-Year Posted	4.89%	4.89%	4.89%	4.89%	4.89%	100	
Conventionally Insured	CC-1 3-Year Posted	5.35%	5.45%	5.35%	5.54%	N/A	80	20/20
	5-Year Posted	4.89%	5.04%	5.09%	5.19%	N/A	100	
	CC-2 3-Year Posted	5.30%	5.40%	5.30%	5.49%	N/A	80	
	5-Year Posted	4.79%	4.94%	4.99%	5.09%	N/A	100	

CT-1 and CC-1: MCAN covers FCT up to \$350 for discharge and appraisal if required

CC-2: Client covers all fees

RATE HOLD: Purchase: 120 days \*\* Signed Commitment must be received within 10 days to hold rate\*\*

RATE BUYDOWN: Up to 20 BPS

MAX AMORTIZATION: 25 years

MIN LOAN AMOUNT: \$100,000

Interest rates subject to change without notice.

BUSINESS DEVELOPMENT

Harriet Cammayo	Western Canada	(778) 222-0658	hcammayo@mcanfinancial.com
Gita Cartwright	GTA West/Atlantic CA	(705)-279-5614	gcartwright@mcanfinancial.com
Leanne Conroy	GTA & ON North	(437) 350-6085	lconroy@mcanfinancial.com
Cam DelliPizzi	Eastern ON	(613) 206-4511	cdellipizzi@mcanfinancial.com
Ryan White	Southwest ON	(519) 808-9344	rwhite@mcanfinancial.com
Maxim Ovchinnikov	Deal Run Desk	(416) 847-2466	dealrun@mcanfinancial.com



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DISCOVER ALTERNATIVE MORTGAGE SOLUTIONS

Effective Date: 13-Mar-23

PRODUCT	PURPOSE	LTV ≤ 80	COMP (BPS)	PREPAYMENT PRIVILEGES
1-year Posted		Starting at 6.59%	70	
2-year Posted	Purchase / Refinance	Starting at 6.49%	80	20/20
3-year Posted		Starting at 6.35%	95	

RATE HOLD: Purchase: 120 days \*\* Signed Commitment must be received within 10 days to hold rate \*\*  
 RATE BUYDOWN: Unlimited  
 MAX AMORTIZATION: 35 years (35-yr amortization available where Beacon > 600)  
 MIN LOAN AMOUNT: \$100,000  
 GDS/TDS: 55%/55%; 65%/65% for LTV ≤ 65%; 44%/44% Alberta  
 Lender Fee 1.00%  
 Interest rates subject to change without notice.

### MCAN ICON PARTNER PROGRAM

- ✓ Win a \$25,000 mortgage payment for your clients!
- ✓ MQ Points paid on 2023 Discover Series funded volume
- ✓ Charitable component gives back to your community

### TITAN PARTNER PORTAL

- ✓ Real-time deal and doc management
- ✓ Quick upload of multiple files for review
- ✓ Complete visibility on deal contacts

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