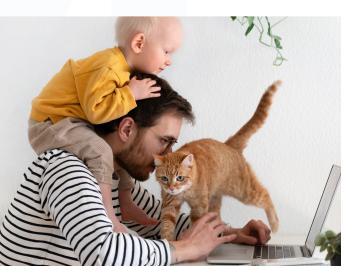


MCAN Precision Prime Series BFS PRO

Designated Professionals: Dentists, Pharmacists, Lawyers and Paralegals, Engineers, etc

Transaction Type:	Purchase and Refinance
Occupancy Type:	 Owner-occupied and Investment
Loan Amount:	• Maximum \$1.5M
Maximum LTV:	• 80%
Maximum Amortization:	 35 years for Beacon score ≥ 600 30 years for Beacon scores < 600
Prepayment Privileges:	• 20%/20%
Payment Frequency:	 Monthly Bi-Weekly and Bi-Weekly accelerated Weekly and Weekly accelerated

- Rate Hold 120 days on purchases
 - 60 days on refinances



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	Sole Proprietorship	Corporations/Partnerships
Income Requirements:	 12 most recent months' business bank statements evidencing business deposits and expenses 6 invoices to support bank statements (deposits) or, for consultants, a letter from contracting company to support bank statements (deposits) Most recent Notice of Assessment 	 6 - 12 most recent months' consecutive business bank statements evidencing business deposits and expenses Most recent Notice of Assessment
Proof of Tenure in the business:	 Business registration or business license GST/HST registration or filing/ return 	Articles of Incorporation



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MCAN Precision Prime Series

BFS Smart

• Designated Professionals: Dentists, Pharmacists, Lawyers and Paralegals, Engineers, etc

Transaction Type:	Purchase and Refinance	
Occupancy Type:	Owner-occupied and InvestmentIndividuals only (no corporations)	
Loan Amount:	Maximum \$1.5M	
Maximum LTV:	80%	
Maximum Amortization:	 35 years for Beacon score ≥ 600 30 years for Beacon scores < 600 	
Prepayment Privileges:	20%/20%	
Payment Frequency:	MonthlyBi-Weekly and Bi-Weekly acceleratedWeekly and Weekly accelerated	
Rate Hold:	120 days on purchases60 days on refinances	



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Sole Proprietorship

Income Requirements:

- 12 most recent months' business bank statements evidencing business deposits and expenses
- 6 invoices to support bank statements (deposits) or, for consultants, a letter from contracting company to support bank statements (deposits)
- Most recent Notice of Assessment

Corporations/Partnerships

- 12 months consecutive business bank statements evidencing business deposits and expenses
- Most recent CRA NOA

If the business is in existence for less than 2 years, one of the following is required:

i. Financial Statements for the most recent 2 years prepared by a 3rd party CA, CPA, CGA or CMA to evidence the structure of corporate revenues and expenses, or

ii. Audited financial statements for the most recent 2 years, or

iii. (For professional corps only) YTD commissions/billing statement evidencing gross commissions/billed fees

Proof of Tenure in the business:

• Business registration or business license

Articles of Incorporation



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