



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



Every story begins at Home

MCAN Home is proudly owned by MCAN Financial Group
600-200 King Street West, Toronto, ON M5H 3T4
mcanfinancial.com | TSX: MKP

MCAN Home Mortgage Corporation
FSRA Brokerage 10406 | RECA Brokerage MW-1311115 | FICOM
Brokerage X027359 | FCNB Brokerage 160001151

	Sole Proprietorship	Corporations/Partnerships
Income Requirements:	<ul style="list-style-type: none"> • 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 	<ul style="list-style-type: none"> • 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:	<ul style="list-style-type: none"> • Business registration or business license • GST/HST registration or filing/return 	Articles of Incorporation

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MCAN Precision Prime Series BFS Smart

- Licensed and skilled trades professionals: Plumbers, electricians, roofers, truck drivers, etc.

Transaction Type: Purchase and Refinance

Occupancy Type:

- Owner-occupied and Investment
- We allow Hold Co for rentals

Loan Amount: Maximum \$1M

Maximum LTV: 80%

Maximum Amortization:

- 35 years for Beacon score ≥ 600
- 30 years for Beacon scores < 600

Prepayment Privileges: 20%/20%

Payment Frequency:

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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

- 12 months consecutive business bank statements evidencing business deposits and expenses
- Most recent CRA NOA
- Tenure required is 2 years, on exception basis minimum 12 months

Proof of Tenure in the business:

- Business registration or business license

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