



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:				September 26, 2023 12:01 AM	
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	5.84%	5.99%	6.04%	6.14%	5.84%	125	20/20
3-year Posted	Purchase	6.20%	6.30%	6.20%	6.39%	6.09%	100	20/20
5-year No Frills	Purchase	-	-	-	-	5.79%	80	10/10

ADJUSTABLE RATE MORTGAGE SOLUTIONS			Effective Date:				July 13, 2023	
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-1.00%	P-.85%	P-.65%	P-.65%	P-1.00%	125	20/20
MCAN Prime Rate (P):	7.20%							

SWITCH MORTGAGE SOLUTIONS			Effective Date:				September 26, 2023 12:01 AM	
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
Insured	3-Year Posted	6.69%	6.69%	6.69%	6.69%	6.69%	80	20/20
	NC-1 5-Year Posted	6.39%	6.39%	6.39%	6.39%	6.39%	100	
	5-year Adjustable Rate	P-.70%	P-.70%	P-.70%	P-.70%	P-.70%	115	
Insurable	3-Year Posted	6.80%	6.90%	6.80%	6.99%	N/A	80	20/20
	NC-2 5-Year Posted	6.39%	6.54%	6.59%	6.69%	N/A	100	
	5-year Adjustable Rate	P-.70%	P-.55%	P-.35%	P-.35%	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
Insured	CT-1 3-Year Posted	6.74%	6.74%	6.74%	6.74%	6.74%	80	20/20
	5-Year Posted	6.44%	6.44%	6.44%	6.44%	6.44%	100	
Insurable	CC-1 3-Year Posted	6.85%	6.95%	6.85%	7.04%	N/A	80	20/20
	5-Year Posted	6.44%	6.59%	6.64%	6.74%	N/A	100	
	CC-2 3-Year Posted	6.80%	6.90%	6.80%	6.99%	N/A	80	
	5-Year Posted	6.34%	6.49%	6.54%	6.64%	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
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DISCOVER ALTERNATIVE MORTGAGE SOLUTIONS

Effective Date:

September 12, 2023 | 12:01 AM

PRODUCT	PURPOSE	LTV ≤ 80	COMP (BPS)	PREPAYMENT PRIVILEGES
1-year Posted		Starting at 7.14%	70	
2-year Posted	Purchase / Refinance	Starting at 7.19%	80	20/20
3-year Posted		Starting at 7.29%	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: up to 55%/55%; up to 65%/65% for LTV ≤ 65%; 44%/44% Alberta

Lender Fee 1.00%

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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
- ✓ MCAN Partner Summit series access

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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