



MCAN Home Mortgage Corporation
600-200 King Street W, Toronto, ON M5H 3T4
mcanfinancial.com

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PRECISION PRIME MORTGAGE SOLUTIONS

STANDARD MORTGAGE SOLUTIONS Effective Date: 03-Jan-24

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	5.14%	5.29%	5.34%	5.44%	5.14%	125	20/20
3-year Posted	Purchase	5.44%	5.65%	5.55%	5.74%	5.44%	100	20/20
5-year No Frills	Purchase	-	-	-	-	5.09%	80	10/10

ADJUSTABLE RATE MORTGAGE SOLUTIONS Effective Date: 13-Jul-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-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: 15-Nov-23 | 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	NC-1	3-Year Posted	6.69%	6.69%	6.69%	6.69%	6.69%	80	20/20
		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	NC-2	3-Year Posted	6.80%	6.90%	6.80%	6.99%	N/A	80	20/20
		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

Ryan White	Regional Director, Sales: BC & SW ON	(519) 808-9344	rwhite@mcanfinancial.com
Harriet Cammayo	BDM for BC	(778) 222-0658	hcammayo@mcanfinancial.com
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DISCOVER ALTERNATIVE MORTGAGE SOLUTIONS

Effective Date: 21-Nov-23 | 12:01 AM

PRODUCT	PURPOSE	LTV ≤ 80	COMP (BPS)	PREPAYMENT PRIVILEGES
1-year Posted	Purchase / Refinance	Starting at 7.04%	70	20/20
2-year Posted		Starting at 7.14%	80	
3-year Posted		Starting at 7.14%	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%

Interest rates subject to change without notice.

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

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