

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:			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 -	LTV 70.01 -	LTV 75.01 -	01 - LTV > 80	COMP (BPS)	PREPAYMENT
			LIV 2 05	70	75	80			PRIVILEGES
	5-year Adjustable Rate	Purchase	P-1.00%	P85%	P65%	P65%	P-1.00%	125	20/20
	MCAN Prime Rate (P):	7.20%							

SWITCH MORTGAGE SOLUTIONS							e 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
		3-Year Posted	6.69%	6.69%	6.69%	6.69%	6.69%	80	20/20
Insured	NC-1	5-Year Posted	6.39%	6.39%	6.39%	6.39%	6.39%	100	20/20
		5-year Adjustable Rate	P70%	P70%	P70%	P70%	P70%	115	
		3-Year Posted	6.80%	6.90%	6.80%	6.99%	N/A	80	20/20
Insurable	NC-2	5-Year Posted	6.39%	6.54%	6.59%	6.69%	N/A	100	20/20
		5-year Adjustable Rate	P70%	P55%	P35%	P35%	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
	CT-1	3-Year Posted	6.74%	6.74%	6.74%	6.74%	6.74%	80	20/20
Insured		5-Year Posted	6.44%	6.44%	6.44%	6.44%	6.44%	100	20/20
	CC-1	3-Year Posted	6.85%	6.95%	6.85%	7.04%	N/A	80	
Insurable	CC-I	5-Year Posted	6.44%	6.59%	6.64%	6.74%	N/A	100	20/20
Insurable	CC-2	3-Year Posted	6.80%	6.90%	6.80%	6.99%	N/A	80	20/20
	CC-Z	5-Year Posted	6.34%	6.49%	6.54%	6.64%	N/A	100	
		T up to \$350 for discharge an	d appraisal	if required					
CC-2: Client covers all		ourchase: 120 days ** Signed Co	mmitment r	nust he recoi	ved within 10	days to hold y	rato**		
RATE BUYE		• •	minitinenti			adys to hold i			

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

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Harriet Cammayo	BDM for BC	(778) 222-0658	hcammayo@mcanfinancial.com
Leanne Conroy	Regional Director, Sales: AB & GTA/ON North	(437) 350-6085	lconroy@mcanfinancial.com
Quentin Warawa	BDM for AB	(825) 967-3641	qwarawa@mcanfinancial.com
Cam DelliPizzi	Regional Director, Sales: ON		
	East, GTA West & Atlantic CA	(613) 206-4511	cdellipizzi@mcanfinancial.com
Gita Cartwright	BDM for GTA West & Atlantic CA	(705)-279-5614	gcartwright@mcanfinancial.com
Maxim Ovchinnikov	Deal Run Desk	(416) 847-2466	dealrun@mcanfinancial.com

FSRA Brokerage 10406 | RECA Brokerage MW-1311115 | FICOM Brokerage X027359 | FCNB Brokerage 160001151



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	NATIVE MORTO	AGE SOLUTIONS	Effective Date:	21-Nov-23 12:01 AM
PRODUCT	PURPOSE	LTV ≤ 80	COMP (BPS)	PREPAYMENT PRIVILEGES
1-year Posted	Purchase /	Starting at 7.04%	70	
2-year Posted	Refinance	Starting at 7.14%	80	20/20
3-year Posted	Refinance	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%

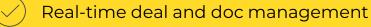
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 - Charitable component gives back to your community

MCAN Partner Summit series access

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-) Quick upload of multiple files for review
- [/] Complete visibility on deal contacts

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Quentin Warawa
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Gita Cartwright

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BDM for GTA West & Atlantic CA	(705)-279-5614

344	rwhite@mcanfinancial.com
658	hcammayo@mcanfinancial.com
085	lconroy@mcanfinancial.com
641	qwarawa@mcanfinancial.com
511	cdellipizzi@mcanfinancial.com
614	gcartwright@mcanfinancial.com

Maxim Ovchinnikov

Deal Run Desk

(416) 847-2466 dealrun@mcanfinancial.com

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