



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:	01-Feb-24
PRODUCT	PURPOSE	LTV ≤ 65	LTV 65.01 - 70	LTV 70.01 - 75	LTV 75.01 - 80	LTV > 80	COMP (BPS)	
5-year Posted	Purchase	5.14%	5.29%	5.34%	5.44%	5.14%	125	
3-year Posted	Purchase	5.44%	5.65%	5.55%	5.74%	5.44%	100	
5-year No Frills	Purchase	-	-	-	-	5.09%	80	

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)	
5-year Adjustable Rate	Purchase	P-1.00%	P-.85%	P-.65%	P-.65%	P-1.00%	125	
MCAN Prime Rate (P):		7.20%						

SWITCH MORTGAGE SOLUTIONS							Effective Date:	01-Feb-24
NON-COLLATERAL (STANDARD) CHARGE	PRODUCT	LTV ≤ 65	LTV 65.01 - 70	LTV 70.01 - 75	LTV 75.01 - 80	LTV > 80	COMP (BPS)	
Insured	NC-1	3-Year Posted	6.79%	6.79%	6.79%	6.79%	80	
		5-Year Posted	5.24%	5.24%	5.24%	5.24%	100	
	5-year Adjustable Rate	P-.70%	P-.70%	P-.70%	P-.70%	P-.70%	115	
Insurable	NC-2	3-Year Posted	6.90%	7.00%	6.90%	7.09%	N/A	80
		5-Year Posted	5.24%	5.34%	5.39%	5.49%	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)	
Insured	CT-1	3-Year Posted	6.84%	6.84%	6.84%	6.84%	80	
		5-Year Posted	5.24%	5.24%	5.24%	5.24%	100	
Insurable	CC-1	3-Year Posted	6.95%	7.05%	6.95%	7.14%	N/A	80
		5-Year Posted	5.24%	5.34%	5.39%	5.49%	N/A	100
	CC-2	3-Year Posted	6.90%	7.00%	6.90%	7.09%	N/A	80
		5-Year Posted	5.24%	5.34%	5.39%	5.49%	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
Leanne Conroy	Regional Director, Sales: AB & GTA/ON North	(437) 350-6085	lconroy@mcanfinancial.com
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DISCOVER ALTERNATIVE MORTGAGE SOLUTIONS

Effective Date: 10-Jan-24 | 12:01 AM

PRODUCT	PURPOSE	LTV ≤ 80	COMP (BPS)	PREPAYMENT PRIVILEGES
1-year Posted	Purchase / Refinance	Starting at 6.79%	70	20/20
2-year Posted		Starting at 6.64%	80	
3-year Posted		Starting at 6.59%	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.

MCAN ICON PARTNER

- ✓ 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 Status and doc updates

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