



YOUR **MCAN** ADVANTAGE

EVERY STORY BEGINS AT **HOME**

MCAN Home is proudly owned by MCAN Financial Group
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mcanfinancial.com | TSX: MKP

FSRA Brokerage 10406 | RECA Brokerage MW-131115 | FICOM
Brokerage X027359 | FCNB Brokerage 160001151

The MCAN Advantage

Highlights

- Competitive compensation and promotions
- Generous buydown:
 - Discover Solutions: Unlimited
 - Precision Solutions: 20 bps
- Titan Broker Portal for real-time deal management
- Client Portal for direct mortgage management
- FREE Home System Warranty on ALL MCAN Home Solutions
- FREE mortgage payments and other perks through the MCAN ICON Partner Program
- 30+ years of industry leadership maximizing value and impact for Canadian homeowners and mortgage brokers

Precision Prime

- Adjustable Rate Mortgage
- No Frills
- Switch Solutions
- Sagen ALT-A
- First-time Homebuyers Incentive
- Second/ Recreational Homes
- Bridge Financing

Discover Alt

- BFS Smart/ BFS Pro
- Extended Amortization to 35 years
- Bruised Credit – 475 Beacon up to 65% LTV
- Alt Income:
 - Contributory: Up to \$1,400
 - Boarder: Up to \$750
 - CCB: Up to 30% of income

Kinetic Program

- Enhanced ratios
 - 55/55 GDS TDS up to 80% LTV
 - 65/65 GDS TDS up to 65% LTV
- Expanded Eligibility on Beacon Scores
- Beacon as low as 500 LTV up to 75%
- Beacons 475-500 LTV up to 65%
- Extended Amortization
- Up to 35-years amortization w/beacon 600+ (primary applicant) – on Owner Occupied and Rental

The MCAN Advantage

Rental Program

- Maximum LTV: 75% LTV (80% LTV with 600+ Beacon)
- Up to 4 properties in the portfolio or 2.5M in mortgages
- 30-year amortization (35-year amortization with 600+ Beacon)
- 48%/48%, up to 50%/ 50% on exception: 65.01 – 80% LTV
- Subject Property, Owner-Occupied Rental
 - 95% rental addback based on leases for legal units
- Non-subject Property
 - 90% rental offset based on leases or 3 months bank statements
- Triplexes and Fourplex
 - All units must be legal for MCAN to use rental income
- Subject Property Rentals
 - 90% rental addback based on leases or 3 months bank statements
- Holding Companies permitted

Alternative Income Program

- Contributory Income up to \$1,400 (up to 30% of income)
- Boarder Income up to \$750 each from 2 non-family members (up to 30% of income)
- Child Care Benefits up to 30% of income for children 14-yrs old or younger

BFS Pro

- Designated professionals, such as doctors, realtors, dentists, pharmacists, lawyers and paralegals, engineers, accountants and architects
- Minimum Beacon: 550
- Maximum Loan Amount: \$2M

BFS Smart

- Licensed and skilled trades professionals, such as plumbers, electricians, roofers, painters, truck drivers
- Educated professionals consulting in fields like, programming and development, HR, PR, marketing and management
- Experienced small business owners : taxi/delivery drivers, restaurant owners, hairdressers, personal trainers, daycare owners
- Owner-occupied/rental
- Minimum Beacon: 600
- Maximum Loan Amount: \$1M



YOUR HOMETEAM



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Website/Broker Resources

Titan Broker Portal

My MCAN Client Portal