

MCAN Home Mortgage Corporation 600-200 King Street W, Toronto, ON M5H 3T4 mcanfinancial.com Proudly owned by MCAN Financial Group TSX:MKP

PRECISION	IDDIME	MORTGA	GF SOL	LITIONS

18-Apr-24

STANDARD MORTGAGE SOLUTIONS						ffective Date:	18-Apr-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	4.99%	5.14%	5.19%	5.29%	4.99%	125
3-year Posted	Purchase	5.44%	5.55%	5.65%	5.74%	5.39%	100
5-year No Frills	Purchase	-	-	-	-	4.94%	80

ADJUSTABLE RATE MORTGAGE SOLUTIONS					Effective Date: 09-Mar-24		
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-0.75%	P60%	P40%	P40%	P-0.75%	125
MCAN Prime Rate (P):	7.20%						

SWITCH MORTGAGE SOLUTIONS					Effective Date:		18-Apr-24
PRODUCT	PURPOSE	LTV ≤ 65	LTV 65.01 - 70	LTV 70.01 - 75	LTV 75.01 - 80	LTV > 80	COMP (BPS)
5-year Posted	Switch/Transfer	5.39%	5.49%	5.54%	5.64%	5.39%	100
3-year Posted	Switch/Transfer	5.69%	5.80%	5.90%	5.99%	5.64%	80
5-year Adjustable Rate	Switch/Transfer	P-0.45%	P-0.30%	P-0.10%	P-0.10%	P-0.45%	115

MCAN covers up to \$350 for discharge fee

MCAN covers FCT Program Fee MCAN covers appraisal fee (if required)

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 DEVELOPMEN	NT		
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17-Apr-24

DISCOVER ALTERNATIVE MORTGAGE SOLUTIONS

PREPAYMENT LTV ≤ 80 PRODUCT **PURPOSE** COMP (BPS) **PRIVILEGES** 1-year Posted Starting at 6.69% 70 Purchase / 20/20 80 2-year Posted Starting at 6.64% Refinance 95 3-year Posted Starting at 6.64%

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 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

Effective Date:

Complete visibility on deal contacts
Status and doc updates

BUSINESS DEVELOPMENT Ryan White Reg

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