

Every story begins at Home

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

YOUR MCAN ADVANTAGE

PEOPLE. PURPOSE. PERFORMANCE.

- Award-winning culture driving product, program and experience innovation
- One Tree Planted partnership plants 4 trees for every mortgage funded. **With your help, we've planted more than 25,000 trees in regions across Canada impacted by deforestation and fire!**
- MCAN ICON offers exclusive promotions and programs, charitable donations, FREE mortgage payments, special pricing and access to regional, national and international trips, like ICELAND 2025. **We've given away more than \$300,000 in free mortgage payments to clients across Canada.**

DISCOVER ALT

MORTGAGE SOLUTIONS THAT REFRAME HOMEOWNERSHIP.

Enhanced Ratios.

- 55/55% TDS/GDS up to 80% LTV
- 65/65% up to 65% LTV
- 70/70% case X case up to 65% LTV

Investment Properties.

- Portfolio: 4 rentals properties or \$2.5M
- Maximum 30-year amortization (35-year amortization with 600+ Beacon)
- GDS/TDS: 48%/ 48%, up to 50%/50% on exception basis

BFS Smart

- Expanded occupations
- Statement-based qualification
- Loans up to \$2M case x case
- 35 years / Beacon \geq 600
- 30 years / Beacon < 600 (Beacon to 550 case x case)

Expanded Beacons.

- Beacons as low as 500 LTV up to 75%
- Beacons sub-500 LTV up to 65%

Alternative Income.

- Contributory Income up to \$1,400/month
- Boarder Income up to \$750/month
- Child Care Benefit up to 50% of income

Bridge Financing. SCORE Program, 1-Year Open & more!!!

PRECISION PRIME

MORTGAGE SOLUTIONS STYLED WITH INTENTION.

- Purchase, Adjustable-Rate, No Frills, Sagen Alt-A, Switch, Seconds and Vacation Homes, First Time Homebuyer Incentive, New to Canada

ELEVATE CONVENTIONAL

NEXT LEVEL MORTGAGE SOLUTIONS.

- Promotional comp
- Purchase, Refinance, Switch
- 5-year fixed, 5-year ARM

PARTNER PROMOS BUNDLE YOUR BPS

- Earn 5 bps more on ALL deals when you submit the perfect package!
- Earn 5 bps more on all Discover ALT deals that flow through our Deal Hub.
- Earn 10 bps more on Discover ALT deals with LTI of 4.5 or lower
- Earn 10 bps more on all Precision Prime (non-Switch) deals

Conditions apply. Subject to change. Ask your BDM for details.