



MCAN Home Mortgage Corporation  
700-200 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: 11-Mar-2025

PRODUCT	PURPOSE	LTV ≤ 65	LTV 65.01 - 70	LTV 70.01 - 75	LTV 75.01 - 80	LTV > 80	COMP (BPS)
5-year Posted	Purchase	4.14%	4.24%	4.34%	4.39%	4.14%	125
3-year Posted	Purchase	4.24%	4.34%	4.44%	4.54%	4.24%	100
5-year No Frills	Purchase	-	-	-	-	4.09%	80
5-year Posted	Switch/Transfer	4.44%	4.54%	4.59%	4.64%	4.09%	100
3-year Posted	Switch/Transfer	4.54%	4.59%	4.69%	4.74%	4.49%	80

### ADJUSTABLE RATE MORTGAGE SOLUTIONS

Effective Date: 12-Mar-2025

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-.50%	P-.35%	P-.30%	P-.30%	P-.55%	125
5-year Adjustable Rate	Switch/Transfer	P-.65%	P-.50%	P-.45%	P-.40%	P-.65%	115

MCAN Prime Rate (P): 4.95%

*Precision Prime*  
*SWITCH Solutions*  
(applies to both Fixed  
& Variable):

MCAN covers up to \$350 for discharge fee  
MCAN covers FCT Program Fee  
MCAN covers appraisal fee (if required)

Precision Perks: Earn 10 BPS more on non-Switch Precision Prime deals for a limited time!

## ELEVATE CONVENTIONAL MORTGAGE SOLUTIONS

### STANDARD MORTGAGE SOLUTIONS

Effective Date: 11-Mar-2025

PRODUCT	PURPOSE	LTV ≤ 65	LTV 65.01 - 70	LTV 70.01 - 75	LTV 75.01 - 80	LTV > 80	COMP (BPS)
5-year Posted	Purchase/Refinance	4.59%	4.59%	4.59%	4.59%	4.59%	110*
5-year Posted	Switch/Transfer	4.59%	4.59%	4.59%	4.59%	4.59%	110*

### ADJUSTABLE RATE MORTGAGE SOLUTIONS

Effective Date: 12-Mar-2025

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/Refinance	P-.25%	P-.25%	P-.25%	P-.25%	P-.25%	110*
5-year Adjustable Rate	Switch/Transfer	P-.25%	P-.25%	P-.25%	P-.25%	P-.25%	110*

MCAN Prime Rate (P): 4.95%

SPRINT/SUPER SPRINT Not available on Switch/Transfer or Elevate Conventional  
RATE HOLD: 120 days \*\* Signed Commitment must be received within 10 days to hold rate\*\*  
RATE BUYDOWN: Up to 20 BPS  
MAX AMORTIZATION: Precision Prime: 25 years ; Elevate Conventional: 30 years  
MIN LOAN AMOUNT: Precision Prime: \$100,000; Elevate Conventional: \$50,000

\* PROMOTIONAL LAUNCH COMP - LIMITED TIME

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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## DISCOVER ALTERNATIVE MORTGAGE SOLUTIONS

Effective Date:

11-Mar-2025

PRODUCT	PURPOSE	LTV ≤ 80	COMP (BPS)	PREPAYMENT PRIVILEGES
1-year Posted	Purchase / Refinance	Starting at	5.29%	70
2-year Posted		Starting at	5.24%	80
3-year Posted		Starting at	5.24%	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%; 50%/50% Alberta

### Lender Fee

1.00%

Interest rates subject to change without notice.

**Amp Your Earnings with Partner Perks!** Bundle your BPS and take advantage of these limited-time opportunities:

**Love Your Low LTI Promo:** Earn **10 BPS more** on deals with LTI of 4.5 or lower.

**Deal Booster:** Get **5 BPS more** on deals flowing through Deal Run Hub.

SCORE Program: Earn 4x MQ points (that's 20 BPS! more) on all SCORE deals.

**Perfect Package:** Receive **5 BPS more** on deals submitted with a complete package at least 10 business days prior to closing.

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