



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: 24-Oct-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	4.09%	4.24%	4.29%	4.34%	4.09%	125
3-year Posted	Purchase	4.34%	4.49%	4.59%	4.69%	4.34%	100
5-year No Frills	Purchase	-	-	-	-	4.04%	80
5-year Posted	Switch/Transfer	4.09%	4.24%	4.29%	4.34%	4.09%	100
3-year Posted	Switch/Transfer	4.34%	4.49%	4.59%	4.69%	4.34%	80

ADJUSTABLE RATE MORTGAGE SOLUTIONS

Effective Date: 29-Oct-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-0.55%	P-0.40%	P-0.35%	P-0.30%	P-0.55%	125
5-year Adjustable Rate	Switch/Transfer	P-0.55%	P-0.40%	P-0.35%	P-0.30%	P-0.55%	115
MCAN Prime Rate (P):	4.45%						

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: 18-Sep-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%	105
5-year Posted	Switch/Transfer	4.59%	4.59%	4.59%	4.59%	4.59%	105

ADJUSTABLE RATE MORTGAGE SOLUTIONS

Effective Date: 29-Oct-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%	105
5-year Adjustable Rate	Switch/Transfer	P-.25%	P-.25%	P-.25%	P-.25%	P-.25%	105
MCAN Prime Rate (P):	4.45%						

SPRINT/SUPER SPRINT Not available for 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: 30 years ; Elevate Conventional: 30 years

MIN LOAN AMOUNT: Precision Prime: \$100,000; Elevate Conventional: \$50,000

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:

3-Jun-2025

PRODUCT	PURPOSE		LTV ≤ 80	COMP (BPS)	PREPAYMENT PRIVILEGES
1-year Posted	Purchase / Refinance	Starting at	5.29%	70	20/20
2-year Posted		Starting at	5.34%	80	
3-year Posted		Starting at	5.39%	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.

Boost Your Comp with Partner Perks! Bundle your BPS and take advantage of these limited-time opportunities:

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.

Precision Prime (Non-Switch): Earn **10 BPS more** for a limited time!

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