



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: 25-Feb-2026

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%	4.04%	125
3-year Posted	Purchase	3.99%	4.19%	4.24%	4.29%	3.94%	100
5-year No Frills	Purchase	-	-	-	-	3.99%	80
5-year Posted	Switch/Transfer	4.09%	4.24%	4.29%	4.34%	4.04%	100
3-year Posted	Switch/Transfer	3.99%	4.19%	4.24%	4.29%	3.94%	80

ADJUSTABLE RATE MORTGAGE SOLUTIONS

Effective Date: 25-Feb-2026

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-0.80%	P-0.60%	P-0.55%	P-0.50%	P-0.80%	125
5-year Adjustable Rate	Switch/Transfer	P-0.80%	P-0.60%	P-0.55%	P-0.50%	P-0.80%	115

MCAN Prime Rate (P): 4.45%

Precision Prime MCAN covers up to \$350 for discharge fee

SWITCH Solutions MCAN covers FCT Program Fee

(applies to both Fixed & Variable): 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: 10-Jan-2026

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

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DISCOVER ALTERNATIVE MORTGAGE SOLUTIONS Effective Date: 26-Feb-2026

PRODUCT	PURPOSE	LTV ≤ 80	COMP (BPS)	PREPAYMENT PRIVILEGES
1-year Posted	Purchase /	Starting at	4.94%	70
2-year Posted	Refinance	Starting at	4.99%	80
3-year Posted		Starting at	5.04%	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:

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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