

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, SPAIN 2026, and PORTUGAL 2027. **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

- GDS/TDS: 65%/65% up to 80% LTV
- Above 65%/65% (case x case) 65% LTV or less

Investment Properties

- Portfolio: 4 rentals properties or \$2.5M
- Maximum 30-year amortization (35-year amortization with 600+ Beacon)
- GDS/TDS: 50%/ 50%, up to 55%/55% on exception basis

BFS Pro & Smart

- Expanded occupations
- Statement-based qualification
- Loans up to \$2.5M case x case
- Minimum beacon 600 (Beacon to 550 case x case)

Amortization

- 35 years / Minimum Beacon \geq 600

Expanded Beacons

- Beacons as low as 500 LTV 70% up to 75% on exception
- 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

Discover Specialty

- Bridge Financing
- Unlimited buydowns (speak to a BDM on calculations)
- SCORE Program
- Seconds, 1-Year Open & more!!!

PRECISION PRIME MORTGAGE SOLUTIONS STYLED WITH INTENTION.

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

ELEVATE CONVENTIONAL NEXT LEVEL MORTGAGE SOLUTIONS.

- 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 10 bps more on all Precision Prime (non-Switch) deals

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

MCAN ICON26

Reimagine opportunity. Rediscover what moves you.

MCAN ICON is designed differently than other incentive programs. ICON is built to connect and celebrate our communities - our partners, clients, team members and the neighbourhoods we live and work in.

| | CREATOR | INNOVATOR | DISRUPTOR | ICON |
|-----------------------------|---------|-----------|-----------|-------|
| DISCOVER ALT | 5 | 10 | 15 | 20 |
| | \$3M | \$5M | \$8M | \$10M |
| Digital Spotlight | | | | |
| Sprint Status | | | | |
| \$5,000 Quarterly Draw | | | | |
| Super Sprint Status | | | | |
| MQ Points (Quarterly) | | | | |
| \$2,500 Mortgage Payment | | | | |
| Choose Your Own Adventure | | | | |
| MCAN Partner Event | | | | |
| Charitable Donation | | | | |
| Priority Service | | | | |
| \$25,000 Annual Draw | | | | |
| Explorer Experience Porto27 | | | | |
| Sonic Sprint Status | | | | |
| \$2,500 Mortgage Payment | | | | |

