



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: 9-Jun-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	4.44%	4.59%	4.64%	4.69%	4.39%	125
3-year Posted	Purchase	4.39%	4.59%	4.64%	4.69%	4.34%	100
5-year No Frills	Purchase	-	-	-	-	4.34%	80
5-year Posted	Switch/Transfer	4.44%	4.59%	4.64%	4.69%	4.39%	100
3-year Posted	Switch/Transfer	4.39%	4.59%	4.64%	4.69%	4.34%	80

**ADJUSTABLE RATE MORTGAGE SOLUTIONS** Effective Date: 9-Jun-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-0.75%	P-0.55%	P-0.50%	P-0.45%	P-0.75%	125
5-year Adjustable Rate	Switch/Transfer	P-0.75%	P-0.55%	P-0.50%	P-0.45%	P-0.75%	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: 9-Jun-2026

PRODUCT	PURPOSE	LTV ≤ 65	LTV 65.01 - 70	LTV 70.01 - 75	LTV 75.01 - 80	COMP (BPS)
5-year Posted	Purchase/Refinance	4.84%	4.84%	4.84%	4.84%	105
5-year Posted	Switch/Transfer	4.84%	4.84%	4.84%	4.84%	105

**ADJUSTABLE RATE MORTGAGE SOLUTIONS** Effective Date: 27-Mar-2026

PRODUCT	PURPOSE	LTV ≤ 65	LTV 65.01 - 70	LTV 70.01 - 75	LTV 75.01 - 80	COMP (BPS)
5-year Adjustable Rate	Purchase/Refinance	P-.10%	P-.10%	P-.10%	P-.10%	105
5-year Adjustable Rate	Switch/Transfer	P-.10%	P-.10%	P-.10%	P-.10%	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
Harriet Cammayo	BDM for BC - Interior and Mainland	(778) 222-0658	hcammayo@mcanfinancial.com
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Quentin Warawa	BDM for AB, SK & MB	(825) 967-3641	qwarawa@mcanfinancial.com
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Falon Eva Farrugia	BDM for Durham/ON East	(647) 206-6659	ffarrugia@mcanfinancial.com
Bing Lam Ng	BDM for BC - Island and Mainland	(604) 314-4855	bng@mcanfinancial.com
Sarah Rogge	BDM for Durham/ON East	(437) 828-0043	srogge@mcanfinancial.com
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**DISCOVER ALTERNATIVE MORTGAGE SOLUTIONS**

Effective Date:

14-Apr-2026

PRODUCT	PURPOSE	LTV ≤ 80	COMP (BPS)	PREPAYMENT PRIVILEGES
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1-year Posted	Purchase / Refinance	Starting at	5.09%	70
2-year Posted		Starting at	5.14%	80
3-year Posted		Starting at	5.19%	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 65%/65%; up to 80% for LTV ≤ 80% (location dependent)

**Lender Fee** up to 1.5%

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!

Where to send your next deal run inquiry:

**Discover Alt**

Continue to use [dealrun@mcanfinancial.com](mailto:dealrun@mcanfinancial.com) to reach Maxim and team.

**Precision Prime & Elevate Conventional**

Send your deal runs directly to Vim @ [VGandhi@mcanfinancial.com](mailto:VGandhi@mcanfinancial.com)

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