



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: 3-Sep-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 | 4.94%    | 4.94%          | 4.94%          | 4.94%          | 4.94%    | 105        |
| 5-year Posted | Switch/Transfer    | 4.94%    | 4.94%          | 4.94%          | 4.94%          | 4.94%    | 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 | LTV > 80 | COMP (BPS) |
|------------------------|--------------------|----------|----------------|----------------|----------------|----------|------------|
| 5-year Adjustable Rate | Purchase/Refinance | P-.10%   | P-.10%         | P-.10%         | P-.10%         | P-.10%   | 105        |
| 5-year Adjustable Rate | Switch/Transfer    | P-.10%   | 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: ON SW, BC                   | (519) 808-9344 | rwhite@mcanfinancial.com      |
| Harriet Cammayo    | BDM for BC                                            | (778) 222-0658 | hcammayo@mcanfinancial.com    |
| Leanne Conroy      | Regional Director, Sales: ON North/GTA, MB, SK & AB   | (437) 350-6085 | lconroy@mcanfinancial.com     |
| Quentin Warawa     | BDM for MB, SK & AB                                   | (825) 967-3641 | qwarawa@mcanfinancial.com     |
| Cam Dellipizzi     | Regional Director, Sales: ON/GTA East/Atlantic Canada | (613) 206-4511 | cdellipizzi@mcanfinancial.com |
| Falon Eva Farrugia | BDM for ON GTA NW                                     | (647) 206-6659 | faloneva@mcanfinancial.com    |
| Bing Lam Ng        | BDM for BC                                            | (604) 314-4855 | bng@mcanfinancial.com         |
| Sarah Rogge        | BDM for ON NE                                         | (437) 828-0043 | srogge@mcanfinancial.com      |
| Vimal Gandhi       | Deal Run Desk (Insured) - contact Vim directly        | (416) 591-2885 | vgandhi@mcanfinancial.com     |



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## DISCOVER ALTERNATIVE MORTGAGE SOLUTIONS

Effective Date:

14-Apr-2026

| PRODUCT       | PURPOSE              |             | LTV ≤ 80 | COMP (BPS) | PREPAYMENT PRIVILEGES |
|---------------|----------------------|-------------|----------|------------|-----------------------|
| 1-year Posted | Purchase / Refinance | Starting at | 5.09%    | 70         | 20/20                 |
| 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 &gt; 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)

## BUSINESS DEVELOPMENT

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| Bing Lam Ng        | BDM for BC                                            | (604) 314-4855 | bng@mcanfinancial.com         |
| Sarah Rogge        | BDM for ON GTA East                                   | (437) 828-0043 | srogge@mcanfinancial.com      |
| Maxim Ovchinnikov  | Deal Run Desk                                         | (416) 847-2466 | dealrun@mcanfinancial.com     |