



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:	30-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	4.89%	5.09%	5.14%	5.19%	4.89%	125	
3-year Posted	Purchase	4.84%	5.09%	5.14%	5.19%	4.84%	100	
5-year No Frills	Purchase	-	-	-	-	4.84%	80	
5-year Posted	Switch/Transfer	4.89%	5.09%	5.14%	5.19%	4.89%	100	
3-year Posted	Switch/Transfer	4.84%	5.09%	5.14%	5.19%	4.84%	80	

ADJUSTABLE RATE MORTGAGE SOLUTIONS

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-0.35%	P-0.30%	P-0.25%	P-0.55%	125
5-year Adjustable Rate		Switch/Transfer	P-0.55%	P-0.35%	P-0.30%	P-0.25%	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			Precision Perks: Earn 10 BPS more on non-Switch Precision Prime deals for a limited time!				
	MCAN covers FCT Program Fee							
	MCAN covers appraisal fee (if required)							

ELEVATE CONVENTIONAL MORTGAGE SOLUTIONS

STANDARD MORTGAGE SOLUTIONS						Effective Date:	23-Sep-2026
PRODUCT	PURPOSE	LTV ≤ 65	LTV 65.01 - 70	LTV 70.01 - 75	LTV 75.01 - 80	COMP (BPS)	
5-year Posted	Purchase/Refinance	5.20%	5.20%	5.20%	5.20%	5.20%	105
5-year Posted	Switch/Transfer	5.20%	5.20%	5.20%	5.20%	5.20%	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%	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
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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 > 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 to reach Maxim and team.

Precision Prime & Elevate Conventional

Send your deal runs directly to Vim @ VGandhi@mcanfinancial.com

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