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: 7-Oct-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	5.04%	5.24%	5.29%	5.34%	5.04%	125
3-year Posted	Purchase	4.99%	5.24%	5.29%	5.34%	4.99%	100
5-year No Frills	Purchase	-	-	-	-	4.99%	80
5-year Posted	Switch/Transfer	5.04%	5.24%	5.29%	5.34%	5.04%	100
3-year Posted	Switch/Transfer	4.99%	5.24%	5.29%	5.34%	4.99%	80

ADJUSTABLE RATE MORTGAGE SOLUTIONS — Effective Date: 28-Oct-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-0.40%	P-0.20%	P-0.15%	P-0.10%	P-0.40%	125
5-year Adjustable Rate	Switch/Transfer	P-0.40%	P-0.20%	P-0.15%	P-0.10%	P-0.40%	115
MCAN Prime Rate (P):	4.70%						

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: 7-Oct-2026

PRODUCT	PURPOSE	LTV ≤ 65	LTV 65.01 - 70	LTV 70.01 - 75	LTV 75.01 - 80		COMP (BPS)
5-year Posted	Purchase/Refinance	5.35%	5.35%	5.35%	5.35%	5.35%	105
5-year Posted	Switch/Transfer	5.35%	5.35%	5.35%	5.35%	5.35%	105

ADJUSTABLE RATE MORTGAGE SOLUTIONS — Effective Date: 28-Oct-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+0.05%	P+0.05%	P+0.05%	P+0.05%	P+0.05%	105
5-year Adjustable Rate	Switch/Transfer	P+0.05%	P+0.05%	P+0.05%	P+0.05%	P+0.05%	105
MCAN Prime Rate (P):	4.70%						

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: 10-Oct-2026

PRODUCT	PURPOSE		LTV ≤ 80	COMP (BPS)	PREPAYMENT PRIVILEGES
1-year Posted	Purchase / Refinance	Starting at	5.19%	70	20/20
2-year Posted		Starting at	5.29%	80	
3-year Posted		Starting at	5.39%	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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