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: 5-Nov-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 — Effective Date: 5-Nov-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):	4.70%						

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 RATE HOLD:	Not available for Elevate Conventional 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

MCAN Home Mortgage Corporation
700-200 King Street W, Toronto, ON M5H 3T4
mcanfinancial.com
Proudly owned by MCAN Financial Group TSX:MKP

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

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 GTA East	(437) 828-0043	srogge@mcanfinancial.com
Maxim Ovchinnikov	Deal Run Desk	(416) 847-2466	dealrun@mcanfinancial.com