In 90% of the cases I would put all my C4 on the MCT. However, let's say you're in a 2v2 and you're rushing inside your partner's APC with a Hotwire. An Engineer and a Hotwire can kill 2 buildings if the Hotwire saves 1 remote. But, you can only take that risk if you're 100% sure nobody will even come close to repairing the building even from the outside.