Your new home doesn't come with mortgage advice. I do.

Sound advice, smart strategies and helpful products from your RBC Royal Bank mobile mortgage specialist

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Mortgage Specialist
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Whether you're about to buy your first home, or your fifteenth, you can always benefit from the professional services of an RBC Royal Bank® mobile mortgage specialist. I can provide the right level of advice, products and strategies you need to make your home-buying dream a reality.

When it comes right down to it, buying a home is a unique and highly personalized experience. No one else will have the same needs, expectations and desires as you.

It makes sense that your mortgage should also be unique. It should reflect your current financial situation and your future plans, your beliefs about money and your home ownership goals. There's no such thing as a "one-size-fits-all" mortgage. And that's where I come in.

Providing real solutions

As your mobile mortgage specialist, I'm here to help you get the financing you need to suit your lifestyle and make your home ownership goals happen. Working together, you and I will assess your financial situation and needs and discuss strategies and advice tailored to your situation.

Service when and where you need it

I realize that your schedule is also unique, and your banking needs may not fit into the typical 9 to 5 schedule. That's why I'm ready to meet with you at your convenience — whether that's in the morning or the evening, at your work place, or even on a building site. I can arrange to meet you at the time and place that suits you.

Committed to your future

By choosing an RBC Royal Bank mobile mortgage specialist, you can rest assured that I will be there to help you, both today and in the future. Whether it's time to renew, buy another home or talk about refinancing, simply give me a call for the same personalized, attentive service and in-depth mortgage advice that you've come to expect from RBC Royal Bank.

Let's create a mortgage that makes your dream home real

There are even more advantages to choosing me and RBC to be part of your home-buying team.

- **Flexible features.** I can offer you a wide range of mortgage products: fixed or variable or both, open or closed, and a range of terms and amortization periods. I will help you customize your mortgage to suit your needs, offering a range of payment frequency options and allowing you to match your payments to your budget. Our optional cash back feature puts money in your pocket now, so you can take care of those inevitable expenses that come with buying a home. I can also show you how you can make additional payments, prepay your mortgage or shorten your amortization period to save on interest costs.
- **Guaranteed interest rate.** I will get you competitive rates on your mortgage. When you apply for a fixed rate mortgage, the rate will be guaranteed for 120 days. This means you can continue your search knowing you'll be protected if rates rise before you've found the perfect home.

The many benefits of a pre-approval

The smartest strategy for home hunting is getting pre-approved for a mortgage, and I recommend it to all my clients. A pre-approval gives you an edge. You'll present yourself as a serious buyer to realtors and vendors. You'll know exactly how much you can afford, which will make your search more efficient. And you will rest easy knowing that your interest rate will be protected by our interest rate guarantee program. Most importantly, once your offer is accepted, you will typically receive a final mortgage approval within 24 hours, subject to a satisfactory property appraisal and credit review.

Let's work together

We share an important common goal: to make sure you get the home you really want.

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RBC Royal Bank® offering preferred mortgage financing solutions for Freure Homes - Black Oaks Cambridge

Whether you're buying your first home, upgrading or investing, we can walk you through your options and help you find the solutions that best fit your needs.

Guaranteed approval of the mortgage for 36 months* from the time of application.

- We offer firm, final mortgage approvals for the purchase of your Freure Homes - Black Oaks Cambridge home. Once approved, you stay approved.
- HomeProtector®^ critical illness and life insurance may be available while your home is under construction, with no premiums payable until your mortgage is advanced.
- You may get approved for a capped interest rate for 36 months. You may be eligible to receive a reduced interest rate if rates are lower prior to your closing date.
- There are no application or appraisal fees.**
- Manage your home-equity borrowing with our flexible RBC Homeline Plan®. Apply only once and receive access to a credit limit of up to 80% of the value of your home.***
- Access professional advice from one of the world's largest and most reputable financial institutions, available where and when you want.

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FREURE HOMES

Contact us today for information or to apply for a mortgage approval where and when it's convenient for you.

* Applies to selected properties only and subject to meeting credit criteria of RBC Royal Bank. Mortgages may only be default insured if the closing date is within 36 months of approval.

** Not available for construction draw mortgages.

*** The lesser of the appraised value or the purchase price.

^ HomeProtector is an optional creditor's group insurance program, underwritten by The Canada Life Assurance Company, and is subject to terms, conditions, exclusions and eligibility restrictions. If a client who has been approved for HomeProtector critical illness or life insurance coverage experiences an eligible claim during the construction phase, benefits will only be paid when the mortgage is fully advanced. Clients may also apply for disability insurance coverage during the construction phase; if approved and the client experiences an eligible claim during the construction phase, benefits will only be payable if the disability continues beyond the date the mortgage is fully advanced and only for the period of disability after the date the mortgage is fully advanced, subject to the maximum benefit period. Please see the HomeProtector Certificate of Insurance for full details.

Personal lending products and residential mortgages are offered by Royal Bank of Canada and are subject to its standard lending criteria.

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