

RBC Royal Bank® offering preferred mortgage financing solutions for your Rosehaven home



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 Rosehaven 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.
- Guaranteed capped interest rate for 36 months. Plus you are eligible for a lower rate 120 days prior to your closing date.
- A processing fee is applicable. It may be refunded if certain conditions are met.**
- 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.



Nora Alpark
Mortgage Specialist
289-218-7238
nora.alpark@rbc.com



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.

** Refund not applicable to construction draw mortgages. If you apply and are approved for a mortgage with Royal Bank of Canada, a processing fee will apply to your mortgage, and will be calculated and charged at the time your mortgage funds are advanced. The processing fee may be refunded if your mortgage is funded at the interest rate guaranteed for the original rate commitment period provided at time of firm approval. Additional conditions apply. For more information, speak with an RBC Mortgage Specialist.

*** 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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‡ All other trademarks are the property of their respective owner(s). VPS112945

Dare to compare



As Canada's largest bank*, RBC® is well equipped to offer the smartest builder mortgage solutions for Rosehaven – with the following features.

| RBC | Can your bank offer you these? |
|-----|--|
| ✓ | Firm approval for the entire construction period. Once approved, you stay approved. No re-qualification or re-appraisal required. ¹ |
| ✓ | Special Offers! You may be eligible for one of our current in-market mortgage offers, depending on your purchase date. ² |
| ✓ | Guaranteed capped interest rate on select projects.³ Plus, you're eligible for a lower interest rate (if available) 120 days prior to closing. |
| ✓ | A processing fee is applicable. It may be refunded if certain conditions are met.⁴ |
| ✓ | Your mortgage application will be fast tracked if there is a pre-approved property valuation on your home model. ⁵ |
| ✓ | Access professional advice from one of the world's largest and most reputable banks. |
| ✓ | Optional HomeProtector® critical illness and life insurance at no cost during construction. Subject to approval. Your RBC Mortgage Specialist can advise on which insurances are available. |
| ✓ | 6 months of free VIP banking , if eligible. |



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Dare to compare these features with other banks and then connect with me.

¹ Your mortgage approval may no longer be firm if a different home is purchased or you are adding or removing a co-borrower to/from your application.

² Speak with an RBC Mortgage Specialist to learn more.

³ Mortgage terms with fixed rate can have a capped rate commitment period of up to 36 months while 5 years variable rate closed mortgage term can have a capped rate commitment period of up to 60 months.

⁴ Refund not applicable to construction draw mortgages. If you apply and are approved for a mortgage with Royal Bank of Canada, a processing fee will apply to your mortgage, and will be calculated and charged at the time your mortgage funds are advanced. The processing fee may be refunded if your mortgage is funded at the interest rate guaranteed for the original rate commitment period provided at time of firm approval. Additional conditions apply. For more information, speak with an RBC Mortgage Specialist.

⁵ For qualified builders only. Confirm with your RBC Advisor if the home you are purchasing is eligible to be fast tracked using an RBC blanket assessment.

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