

RBC Royal Bank® working with Rosehaven Homes



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We'll put you right at home.

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RBC Royal Bank Mortgage – Greater Than 25 Year Amortization

Term	Posted Rates	Your Rates*	APR†
5 Year Fixed Closed	6.090%	4.790%	4.820%
3 Year Fixed Closed	6.050%	4.790%	4.840%
5 Year Variable Closed	RBC Prime Rate + 0.000%	RBC Prime Rate + 0.100%	5.080%

At RBC Royal Bank, we make getting you into your dream home our first priority. When you choose to finance your home with us, you can benefit from:

- Our preferred rates for up to 24 months from the time of approval**
- Competitive rates to help you afford the home you want
- The RBC Homeline Plan® option to save on interest and have access to funds
- Flexible mortgage prepayment options to help pay down your mortgage sooner
- Mortgage solutions to meet the unique needs of first-time homebuyers, investors, the self-employed and more

An RBC® mobile mortgage specialist will be there for you anytime, anywhere, with quick solutions and advice to help you every step of the way. The first step towards purchasing your home is getting your approval. There's no charge and no commitment. Just contact us when you're ready, and together we'll make it happen.

Note: Interest rates effective as of May 2, 2025. Fixed interest rate is compounded half-yearly, not in advance. Variable interest rate is compounded monthly, not in advance. Royal Bank of Canada prime rate is the annual rate of interest announced by Royal Bank of Canada from time to time as its reference rate then in effect for determining interest rates on Canadian dollar commercial loans made by the Bank in Canada. On March 13, 2025 the prime rate was 4.950%, the posted rate for open variable rate mortgages was prime rate + 3.300% and the posted rate for closed variable rate mortgages was prime rate + 0.000%. Royal Bank of Canada prime rate is subject to change without notice at any time. * Your Rates are discounted rates and are not the posted rates of Royal Bank of Canada. Your Rate may be changed, withdrawn or extended at any time, without notice. Not available in combination with any other discounts, offers or promotions. † The annual percentage rate (APR) is based on a \$250,000 mortgage for the applicable term assuming a processing fee of \$300 (which includes fees associated with determining the value of the property). If there are no cost of borrowing charges, the APR and the interest rate will be the same.

** Applies to selected properties only and subject to meeting credit criteria of RBC Royal Bank. Applicable to residential mortgages only and subject to Royal Bank of Canada lending criteria for residential properties. Some conditions apply. All trademarks are the property of their respective owner(s) and are used with the permission of the owner(s).

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Dare to compare



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

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.

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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