

Dare to compare



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

RBC	Can <u>your</u> bank offer you these?
✓	Our flexible terms and customizable payment options mean you can find a mortgage that can help meet your needs at every step of your life journey.
✓	Special offers! You may be eligible for one of our current in-market mortgage offers, depending on your purchase date. ¹
✓	Guaranteed capped interest rate on select projects. ² 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. ³
✓	Your mortgage application will be fast tracked if there is a pre-approved property valuation on your home model. ⁴
✓	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 advisor 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 Speak with an RBC mortgage advisor to learn more.

² If the interest rate that you are eligible for decreases and you qualify for a lower rate, you must contact your mortgage advisor within the 120 day period prior to your closing date to request a revised pre-approval letter. It's important to note that qualification for a lower rate is not automatic. Qualification for a lower rate is subject to RBC's standard lending criteria. You must proactively reach out to your mortgage advisor to confirm eligibility and provide the mortgage advisor with the necessary documentation within the stipulated timeframes.

³ 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 advisor.

⁴ 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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