

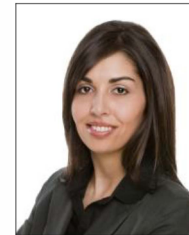
# RBC Royal Bank® offering preferred mortgage financing solutions for Minto Communities



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 Minto Communities 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.



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



**minto**  
Communities

\* 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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† All other trademarks are the property of their respective owner(s). vps108206