



A MORTGAGE OFFER WITH UNIQUE BENEFITS

Introducing a mortgage solution for your Mattamy home from RBC Royal Bank®

At Upper Joshua Creek, we're here to help you during your home buying journey with a unique mortgage offer from RBC® that's filled with valuable benefits and protection. And, as a thank you for getting a mortgage with RBC, **you could receive a housewarming gift of your choice.***

Find out how an RBC mortgage can benefit you

Get approved and stay approved.

Fast, firm approvals ensuring your purchase is protected.**

You're protected.

RBC HomeProtector® critical illness and life insurance coverage can help you feel more secure during the construction phase of the house.***

Home appraisals are already completed.

You'll get faster approvals, and one less thing to worry about at closing. Applies to models covered under blanket assessment and subject to meeting certain other valuation and credit criteria of RBC Royal Bank.

Protected interest rate.

Your mortgage interest rate will be capped for the commitment period offered by RBC for the purchase. This means that you will only ever pay less than or equal to the capped rate, even if the rates increase beyond your capped rate. And on the day you actually get the mortgage, you may be approved for a reduced rate if rates are lower prior to your closing date.

Choose 1 of the 3 following home gift packages, valued up to \$1,500*

Television

65" Samsung TV

Outdoor

Napoleon BBQ

Clean Home Package

Dyson Cordless Vacuum & Dyson Air Purifier

Please note that gift items and packages are subject to change at any time prior to redemption depending on availability.

Make an appointment with an RBC mortgage specialist today to find out if an RBC mortgage is the right option for your new home purchase in the Upper Joshua Creek community. They'll be able to answer any questions you may have and help you along the way.

Call or email RBC:

Shelly Braun: shelly.braun@rbc.com | 289-259-2491

Carmine Iarossi: carmine.iarossi@rbc.com | 647-746-4988

Noman Khan: noman.khan@rbc.com | 416-728-5815

Amy Hajjar: amy.hajjar@rbc.com | 647-987-7260

Kristin Zerbisias: kristin.zerbisias@rbc.com | 905-617-7739



* Eligible mortgage applications are applications that result in a written mortgage pre-approval or approval, containing an application start date between August 1, 2022 and July 31, 2023 inclusively ("Offer Period"), and advanced within 30 months of application start date and by January 31, 2026, in Canada and where the client is purchasing a select new build home from Mattamy Homes. Speak to your RBC Mortgage Specialist to confirm if your Mattamy home qualifies for this offer. The mortgage must be a new mortgage with Royal Bank of Canada ("RBC") with a principal amount of \$100,000 or more to be eligible.

When a client purchases a new home from Mattamy Homes, and funds an eligible mortgage with RBC during the Offer Period, the client will get a choice of one of three gift packages after the mortgage is funded. Gift packages and products within will vary depending on availability. If you open an RBC Homeline Plan® account, you may be eligible to receive the offer based on the total principal amount(s) in the mortgage segment(s) of the RBC Homeline Plan. Limited to one offer for each new mortgage. All rate terms are eligible to qualify for the offer. This offer is not available for any amendment to an existing mortgage with RBC, an advance of additional funds, a renewal, a switch from another financial institution, a new mortgage segment within an existing RBC Homeline Plan, a mortgage portability transaction or a transfer of an existing mortgage with RBC to a Homeline Plan. This offer is not available on construction draw mortgages. Offer may not be combined with other RBC offers. Other terms and conditions may apply. See your RBC Mortgage Specialist for more details. Offer may be withdrawn or amended without notice at any time.

Personal lending products and residential mortgages are offered by Royal Bank of Canada and are subject to its standard lending criteria. Within twelve (12) weeks of funding an eligible mortgage with RBC, the primary applicant or co-applicant on the mortgage application will receive an email or direct mail depending on the information we have on file, with a unique URL where they can select their gift. If you do not receive an email or physical mail with a unique URL within twelve (12) weeks of funding, you must promptly notify your Mortgage Specialist. Eligible clients must select their gift package no later than May 31, 2026. The gift package will only be sent to the client if it is redeemed by the client by using their unique URL, and will be shipped to the client within two weeks after the client has selected their gift by, unless notified otherwise. RAZR Marketing, not Royal Bank of Canada, is responsible for the fulfillment of this offer, including shipping and logistics management. Products may not be returned unless they are defective or damaged, in which case the client needs to contact RAZR Marketing to process a return. Replacement of damaged or defective products are subject to availability.

** Mortgage approvals will be limited to rate commitment period offered by RBC for the purchase.

***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, coverage is only provided for disabilities occurring after the date the mortgage is fully advanced. Please see the HomeProtector Certificate of Insurance for full details.

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