



John Hudey

Mortgage Specialist

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RBC Royal Bank® building customized mortgage solutions for you

Feel confident about buying your home with free advice on mortgage products offered by your RBC Mortgage Specialist.

RBC Mortgage

Term	RBC Posted Rates	Your Rates	APR†
5 Year Variable Closed	4.60%	4.60%	4.64%
5 Year Variable Open	4.85%	4.85%	4.89%
5 Year Fixed Closed	6.95%	5.65%	5.68%
4 Year Fixed Closed	6.29%	4.89%	4.93%
3 Year Fixed Closed	6.45%	5.45%	5.51%
2 Year Fixed Closed	6.45%	5.45%	5.53%
1 Year Fixed Closed	5.60%	4.35%	4.52%

- › Manage your home-equity borrowing with our flexible RBC Homeline Plan®. Apply only once and receive a credit limit of up to 80% of the value of your home**.
- › Consider the benefits of a variable rate mortgage- which may provide the greatest interest savings over time.
- › Free advice on a range of home financing products offered by RBC Royal Bank and mortgage information available where and when you want.
- › Pre-approval and help arranging your financing.

For assistance on arranging your mortgage, please give me a call.

† The annual percentage rate (APR) is based on a \$100,000 mortgage for the stated term assuming certain cost of borrowing charges (for example, appraisal fees). If there are no cost of borrowing charges, the APR and the interest rate will be the same.

For fixed rate mortgages, interest is compounded half-yearly, not in advance and the rate shown as "Your rate" is a discounted rate based on the posted rates of Royal Bank of Canada on November 26, 2008. For variable rate mortgages, interest is calculated not in advance, with the same frequency as payments are made. RBC Posted Rates for variable rate mortgages are based on the prime rate which is the annual rate of interest announced by Royal Bank of Canada from time to time as its prime rate. On November 26, 2008 the prime rate was 4.00%, the RBC Posted Rate for open variable rate mortgages was prime + 0.85% and the RBC Posted Rate for closed variable rate mortgages was prime + 0.60%. Rates subject to change without notice. Offer may be changed, withdrawn or extended at any time, without notice. Applicable to residential mortgages only and subject to Royal Bank of Canada lending criteria for residential properties. Not available in combination with any other discounts, offers or promotions. Terms and conditions apply. ** The lesser of the appraised value or the purchase price. © Registered trademarks of Royal Bank of Canada. RBC and Royal Bank are registered trademarks of Royal Bank of Canada.