Client acknowledgement:

I/We are aware of and agree to the terms and conditions of the rate commitment (detailed above), as it best responds to my/our needs.

Borrower	Co-Borrower
Guarantor	Guarantor

[1]This interest rate will vary as our Prime Rate varies. Prime Rate means the annual rate of interest announced from time to time by Royal Bank of Canada as the rate then in effect for determining interest rates on Canadian dollar commercial loans in Canada. This rate may change at any time without notice.

Your mortgage approval is conditional on you (including guarantors and co-applicants if applicable) maintaining your credit status as at time of application. RBC Royal Bank reserves the right to decline your request for credit up to an including the closing date of your mortgage based on any changes in your (or co-applicants/guarantors if applicable) credit status, or financial circumstances.

[2]HomeProtector insurance selection is subject to approval of your application by The Canada Life Assurance Company.