Your *.50%* is guaranteed for **the term selected** until the rate commitment expiry date.

Conditions

Please note that our approval of your mortgage is conditional upon us receiving the following items no later than 90 days prior to the funding/closing date. If these conditions are not met we will not be able to fund your mortgage.

1) Please provide Civic Address of the property and Legal Description

I'm always available with advice or assistance on home financing products — anytime, anywhere. Please call me at 4165674579 with any questions. I'll be happy to help.

Congratulations again on your new home!

Sincerely,

Arvinder K. Padda, Mortgage Specialist
Cell: 4165674579
Email: arvinder.padda@rbc.com

Encl.

P. S. If you have any friends or relatives who are purchasing a home or renewing a mortgage, I'd be happy to help them any way I can.

[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.