

# Dare to compare



As Canada's largest bank\*, RBC® is well equipped to offer the smartest builder mortgage solutions for Gramercy Developments – with the following features.

RBC	Can <u>your</u> bank offer you these?
✓	<b>Firm approval for the entire construction period.</b> Once approved, you stay approved. No re-qualification or re-appraisal required. <sup>1</sup>
✓	<b>Receive up to \$3,000 cash back</b> on an eligible mortgage. <sup>2</sup>
✓	<b>Guaranteed capped interest rate on select projects.</b> <sup>3</sup> Plus, you're eligible for a lower interest rate (if available) 120 days prior to closing.
✓	<b>A processing fee is applicable. It may be refunded if certain conditions are met.</b> <sup>4</sup>
✓	<b>Your mortgage application will be fast tracked</b> if there is a pre-approved property valuation on your home model. <sup>5</sup>
✓	<b>Option to extend the amortization period to up to 35 years for energy efficient homes under the RBC Green Home Mortgage program.</b> (compared to a traditional mortgage with a 30-year amortization). <sup>6</sup>
✓	<b>Access professional advice</b> from one of the world's largest and most reputable banks.
✓	<b>Optional HomeProtector® critical illness and life insurance at no cost during construction.</b> Subject to approval. Your RBC Mortgage Specialist can advise on which insurances are available.
✓	<b>6 months of free VIP banking,</b> if eligible.

**Lin Lin**

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THE  
**LOOP**

Dare to compare these features with other banks and then connect with me.

<sup>1</sup> Your mortgage approval may no longer be firm if a different home is purchased or you are adding or removing a co-borrower to/from your application.  
<sup>2</sup> Visit [rbc.com/buildermortgage](http://rbc.com/buildermortgage) for full terms and conditions.  
<sup>3</sup> Mortgage terms with fixed rate can have a capped rate commitment period of up to 36 months while 5 years variable rate closed mortgage term can have a capped rate commitment period of up to 60 months.  
<sup>4</sup> Refund not applicable to construction draw mortgages. If you apply and are approved for a mortgage with Royal Bank of Canada, a processing fee will apply to your mortgage, and will be calculated and charged at the time your mortgage funds are advanced. The processing fee may be refunded if your mortgage is funded at the interest rate guaranteed for the original rate commitment period provided at time of firm approval. Additional conditions apply. For more information, speak with an RBC Mortgage Specialist.  
<sup>5</sup> For qualified builders only. Confirm with your RBC Advisor if the home you are purchasing is eligible to be fast tracked using an RBC blanket assessment.  
<sup>6</sup> Available only for conventional uninsured mortgages. Must be purchased from an accredited RBC Builder which has provided evidence that the home is going to be certified. Some of the common certifications eligible under the Green Home Program are, but may not be limited to, ENERGY STAR for New Homes (Version 12.6), LEED Canada for Homes (Gold or Platinum), R-2000, Built Green Canada, CHBA's Net Zero and Net Zero Ready. Selecting a longer amortization could potentially result in higher total interest costs. Applies to selected properties only and subject to meeting credit criteria of Royal Bank of Canada.  
 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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