

# RBC Royal Bank working with OPUS HOMES to provide mortgage solutions.



We can help make the best decision for you, from planning your down payment to choosing the right mortgage options.

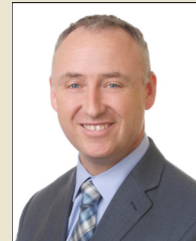
## Fast, Firm Approvals – Enjoy our preferred rates for up to 24 months from the time of approval.\*

- Firm approvals and help arranging your OPUS HOMES financing. Call today for information or to apply for a mortgage.
- Free advice on a range of RBC Royal Bank® home financing products, available where and when you want.
- 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.\*\*
- HomeProtector®# critical illness, disability and life insurance is available while your home is under construction and can provide protection even before your mortgage payments begin.
- You could receive a lower interest rate if rates decrease before your closing date

Call today for information or to apply for a mortgage approval at your home, workplace or anywhere that's convenient for you.

Rates subject to change without notice. Offer may be changed, withdrawn or extended at any time, without notice. Not available in combination with any other discounts, offers or promotions. Terms and conditions apply. \*Applies to selected properties only and subject to meeting credit criteria of RBC Royal Bank. \*\*The lesser of the appraised value or the purchase price. #HomeProtector critical illness, disability and life coverage begins once you apply for and obtain the coverage and are approved for the mortgage. No premiums are collected until the mortgage funds are advanced and regular mortgage payments begin. HomeProtector is the creditor's group insurance program, underwritten by The Canada Life Assurance Company, and is subject to terms, conditions, exclusions and eligibility restrictions. Please see the HomeProtector Certificate of Insurance for full details. 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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