



Darren Hartel

Mortgage Specialist

Royal Bank of Canada

339 8th Av SW

Calgary, AB T3B 5V1

Tel: 403-262-7761

Cel: 403-461-6106

Fax: 403-262-7770

darren.hartel@rbc.com



RBC Royal Bank working with EXCEL HOMES

12 MONTH RATEHOLDS ALSO AVAILABLE

RESALE SPECIAL 4 YR FIXED RATE 3.49% FOR POSSESSIONS WITHIN 120 DAYS

FREE LIFE AND DISABILITY INS.ON YOUR MORTGAGE DURING CONSTRUCTION

RBC Homeline Plan™

5 Year Variable Closed	4 Year Fixed Closed	Combined Homeline Plan Rate†	APR‡
2.75% ¹	3.69% ²	3.22%	N/A ³

RBC Mortgage

Term	RBC Posted Rates	Your Rates	APR‡
5 Year Variable Closed	3.00%	2.75%	2.79%
6 Month Convertible	4.45%	2.95%	3.28%
1 Year Fixed Closed	3.50%	3.50%	3.67%
2 Year Fixed Closed	3.85%	3.85%	3.93%
3 Year Fixed Closed	4.35%	3.80%	3.86%
4 Year Fixed Closed	4.79%	3.69%	3.73%
5 Year Fixed Closed	5.19%	4.09%	4.12%

► Enjoy our preferred rates for up to NINE (9) months from the time of approval¹.

► 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.

1. APR 2.79%. Based on a 5 year variable closed mortgage rate of prime rate - 0.00%. On SEPTEMBER 26, 2011 prime rate was 3.00%. 2. APR 3.73%. Based on a 4 year fixed closed mortgage rate of 3.69%. 3. APR based on one half of a \$100,000 mortgage principal allocated to a 5 Year Variable Closed at 2.75%¹ and the other half to a 4 Year Fixed Closed at 3.69%².

‡ The annual percentage rate (APR) is based on a \$ 200,000 mortgage for the applicable term assuming a processing fee of \$190 (which includes fees associated with determining the value of the property). If there are no cost of borrowing charges, the APR and the interest rate will be the same. † This is the effective rate assuming half of mortgage principal is allocated to a 5 Year Variable Closed mortgage and the other half is allocated to a 4 Year Fixed Closed mortgage.

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 SEPTEMBER 26, 2011. 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 SEPTEMBER 26, 2011 the prime rate 3.00%, the RBC Posted Rate for open variable rate mortgages was prime + 0.70% and the RBC Posted Rate for closed variable rate mortgages was prime. 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. * Applies to fixed rate mortgages only on selected property and subject to meeting credit criteria of RBC Royal Bank. ** 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. All trademarks are the property of their respective owner(s) and are used with the permission of the owner(s).

Royal Bank of Canada

