

RBC Residential Mortgage

Powered by RBC Bank and PHH Mortgage Services

While managing your assets is key to achieving your long-term financial goals, taking control of your liabilities — including your mortgage — is equally important to your success. Through our association with RBC Bank and PHH Mortgage, we can help you make smart decisions about financing a home or refinancing your current mortgage.

EASY ACCESS TO MORTGAGE SOLUTIONS AND EXPERTISE

Whether it's your dream home, a place to relax on weekends, or a rental property to complement your investment strategy, buying real estate can be challenging. Your RBC Wealth Management® Financial Advisor can help you conveniently access mortgage solutions and expertise — including mortgage consultants who provide assistance and advice to help you select the most suitable financing option for purchase, refinance investment or second homes.

THE RIGHT PROPERTY DESERVES THE RIGHT MORTGAGE

You want to find the best available property. Your RBC Wealth Management Financial Advisor and mortgage consultant will help you stay focused on your top priority by finding the best available mortgage, so you don't need to waste valuable time and energy searching for a loan. There are many financing options* available through both RBC Bank and PHH Mortgage:

- Fixed and Adjustable Rate Mortgages
- FHA, VA, Conforming and Jumbo Loans
- Interest-only Loans

LOWER YOUR MONTHLY OBLIGATIONS

With mortgage rates at historic lows, there may never be a better time to refinance your mortgage. With the variety of lending options available through RBC Bank and PHH Mortgage Services, we can help you find the mortgage that can save you money each month. One simple call to a mortgage specialist can provide you with the information you need to determine if refinancing can save you money.

In addition, RBC Bank offers the following programs in select states:

- Reverse Mortgages
- U.S. Mortgages for Non-U.S. Residents
- Construction-Perm Loans
- Home Equity Loans and Lines of Credit

** Mortgage loans are subject to qualification, receipt of satisfactory appraisal and verification of income, asset and debt information provided by the client.*

REQUIREMENTS TO APPLY FOR A MORTGAGE

Before the application process even begins, you will be directed to a mortgage consultant who will gather information from you and then provide you with a pre-approval decision for a loan amount. When you're ready to make an offer, your mortgage consultant will work with you to complete a formal application and answer your questions. Your mortgage consultant will make the entire process easy from start to finish.



RBC Wealth Management®

RBC Residential Mortgage, continued

TYPICAL COSTS INCLUDED IN A MORTGAGE

Closing Costs — Costs necessary to transfer ownership of a property and to close your mortgage loan. These may include an origination fee, appraisal, taxes, and title insurance. Closing costs may vary according to geographic location.

Discount Points — A percentage of the loan amount paid at closing that affects your interest rate. Each point is equal to 1% of the principal loan amount. Paying points to receive a lower rate may be an effective borrowing strategy.

The Escrow Account — Unlike other loans, a mortgage may contain an escrow account, created by a third party to hold money to be used to pay taxes and insurance.

ABOUT RBC BANK

Ranked the nation's 50th largest bank, RBC Bank delivers a wide range of personal, business, and commercial banking services. Owned by the Royal Bank of Canada (RBC) and part of the RBC companies in the United States — which includes RBC Wealth Management — RBC Bank operates more than 440 banking centers in six southeastern states.

ABOUT PHH MORTGAGE

Headquartered in Mount Laurel, New Jersey, PHH Corporation is a leading outsource provider of mortgage services. Its subsidiary, PHH Mortgage, is one of the top ten retail originators of residential mortgages in the United States.¹

HOW DO I GET STARTED?

When you are ready, highly experienced, knowledgeable mortgage consultants are ready to help with your home financing needs. To learn more about how to access the RBC Residential Mortgage program, contact your RBC Wealth Management Financial Advisor.

¹ *Inside Mortgage Finance*, © 2008.

Mortgages are financed by RBC Bank, a licensed mortgage lender, or by PHH Mortgage Services. All mortgage are subject to terms and conditions, including credit and property approval.

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RBC Bank is an Equal Housing Lender and Member FDIC.

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