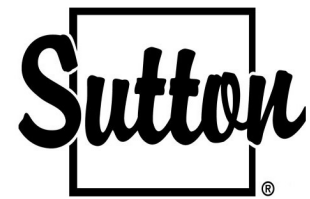




Patrick Cahill
Mortgage Specialist
 Royal Bank of Canada
 996 Homer St
 Vancouver, BC V5Y 1R3
 Cell: 604-763-1670
 patrick.cahill@rbc.com



What would it cost to own?

Ian Watt

Phone: 6049999426

Address: 3201 7090 Edmonds Street Burnaby

Purchase price: \$799,000¹

Amortization: 30 Years

Term: 5 year fixed Closed

Interest Rate*: 2.99% (APR 2.99%)



Down Payment	35%	30%	25%	20%
Down Payment	\$279,650	\$239,700	\$199,750	\$159,800
Mortgage	\$519,350	\$559,300	\$599,250	\$639,200
Default insurance premium	0.00%	0.00%	0.00%	0.00%
Default insurance premium	\$0	\$0	\$0	\$0
Total Financing	\$519,350	\$559,300	\$599,250	\$639,200

Monthly Payments				
Principal & Interest	\$2,182	\$2,349	\$2,517	\$2,685
Heating Costs (Estimated)	\$50	\$50	\$50	\$50
Condo Fees (50%)	\$325	\$325	\$325	\$325
Property Taxes (Estimated)	\$283	\$283	\$283	\$283
Total Monthly Payment	\$2,840	\$3,008	\$3,176	\$3,343

Annual Income Required ²	\$106,499	\$112,792	\$119,085	\$125,378
-------------------------------------	-----------	-----------	-----------	-----------

Estimated Closing Costs ³	Payable on or before closing
› Mortgage Processing Fee	\$0
› Property/home inspection costs	\$400
› Legal Fees (includes disbursement & fees)	\$1,000
› Land transfer tax (where applicable)	\$13,980

This chart is for illustrations purposes only.

*Rates may differ for smaller mortgage amounts. Interest rates effective as of Feb 10 2013. Rates are subject to change without notice. Interest is calculated semi-annually, not in advance. For the purpose of this illustration, the interest rate and annual percentage rate (APR) are the same assuming no cost of borrowing charges other than interest apply. All mortgage products are offered by Royal Bank of Canada and are subject to its standard lending criteria.¹ This is the list price supplied by the builder or real estate professional shown above. Sample calculations are based on the assumption that the property is purchased for the full list price and will differ depending upon actual purchase price. **For the Annual Income required where the down payment is less than 20% of the purchase price, please speak to your RBC Mortgage Specialist. ²All mortgage applicants must meet Royal Bank of Canada standard lending criteria for residential mortgages. The Annual Income required is only one indicator and does not guarantee mortgage approval. ³ Actual cost may differ. This sheet does not imply any endorsement nor approval by Royal Bank of Canada of any third party or their advice opinions, information, products or services. © Registered trademark of Royal Bank of Canada. RBC and Royal Bank are registered trademarks of Royal Bank of Canada. ™ Trademark of Royal Bank of Canada.

Please contact me for more information on financing this or any other property.



RBC Royal Bank