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Choosing the Right	Fixed Rate Mortgages <sup>*</sup>			V Take Action
Mortgage View All Mortgages Mortgage Calculators View Rates Managing Your Mortgage Protecting Your Home Customer Service	Convertible			<u>Talk to a Mortgage</u> <u>Specialist</u>
	Term	Posted Rate	Special Offers <sup>‡</sup>	<u>Online Pre-Approval</u>
	6 Month	6.35%	• 5.29% <sup>1</sup>	Rent or Buy?
	Closed			How Much Can You Afford?
Your Guide To				Mortgage Calculator
<ul> <li>Finding Your Home</li> <li>Buying a Home</li> </ul>	Term	Posted Rate	Special Offers <sup>‡</sup>	How long will it take to pay off my mortgage?
Renovating a Home	1 Year	6.35%	Call for details	Credit Selector Tool
Selling a Home	2 Year	6.70%	Call for details	
An Energy Efficient Home	3 Year	6.70%	Call for details	RBC Homeline Plan Flash Video
* Search	4 Year	7.04%	5.98% <sup>2</sup>	
	5 Year	7.20%	6.14% <sup>3</sup>	Client Story
	7 Year	7.65%	6.20% <sup>4</sup>	Randy & Neil using RBC Homeline Plan ▶ <u>Video</u> ▶ <u>Transcript</u>
	10 Year	7.80%	Call for details	
	25 Year	8.70%	Call for details	@ Related Links
	Open			Loans & Lines Of Credit
		Term	Posted Rate	
	6	month	8.15%	
		1 year	8.50%	

## Variable Rate Mortgages<sup>†</sup>

## Closed

Term	Posted Rate	Special Offers <sup>‡</sup>
5 year	4.75%	4.75% <sup>5</sup>
5 year <u>RateCapper<sup>®</sup></u>	4.75%	

Rate Open	
Term	Posted Rate
5 year	4.75%
You could w just by com	o WIN* Sweepstakes vin \$25,000 pleting a short survey. Enter Now >

## NOTES

\* Interest rate compounded half-yearly, not in advance. Interest rates are subject to change without notice at any time.

<sup>†</sup> Interest rate is compounded monthly, not in advance. This rate may change at any time without notice. Royal Bank of Canada prime rate is an annual variable rate of interest announced by Royal Bank of Canada from time to time as its prime rate.

<sup>‡</sup> The annual percentage rate (APR) is based on a \$100,000 mortgage for the applicable term assuming certain cost of borrowing charges (for example, appraisal fees). If there are no cost of borrowing charges, the APR and the interest rate will be the same.

1. APR 5.62%. Offer expires October 31, 2008.

- 2. APR 6.02%. Offer expires October 31, 2008.
- 3. APR 6.17%. Offer expires October 31, 2008.
- 4. APR 6.22%. Offer expires October 31, 2008.
- 5. APR 4.75%. Offer expires October 31, 2008.

For mortgages approved on or before October 31, 2008 funds must be advanced within 90 days of date of application in order to qualify for the Special Offer rate. 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. Some conditions apply. Rates shown for the applicable term are Royal Bank of Canada's special discounted rates and are not the posted rates of Royal Bank of Canada. Offer may be changed, withdrawn or extended at any time, without notice.

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