



## RBC Mortgages



Our dedicated mortgage specialists will guide you through the mortgage process while ensuring your needs are met.

We offer a range of mortgage financing options including:

### Residential Purchase

### Construction of Property

### Utilization of Equity

### Investment Properties

### What do I need?

### FAQs

#### Residents:

- At RBC, as a resident, you can obtain a mortgage for the purpose of purchasing an owner occupied residential property, including: single-family units, townhouses and condominiums.
- Up to 90% financing is available (as Mortgage Indemnity Insurance is available for amounts in excess of 80%); therefore a minimum downpayment of 10% is required.
- Amortized monthly payments of principal and interest can be granted for up to 30 years (maximum term and age of client not to exceed government age of retirement).

#### Non-Residents:

- At RBC, as a non-resident, you can obtain a mortgage to purchase, improve (or any combination of these) owner occupied properties.
- Up to a maximum 65% financing is available; therefore a minimum down payment of 35% is required.
- Amortized monthly payments of principal and interest can be granted for up to 15 years (maximum term and age of client not to exceed government age of retirement).

#### Purchase of Residential Lots

- At RBC you can obtain a mortgage to purchase residential lots in government approved subdivisions for the purpose of eventually constructing an owner occupied home.
- Financing is available for up to 90% (with Mortgage Indemnity Insurance), therefore a minimum down payment of 10% is required.
- Amortized monthly payments of principal and interest can be granted for up to 15 years (maximum term and age of client not to exceed government age of retirement).

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### Take Action



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### Tools

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[Mortgage Checklist](#)

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