



Araica McPhee
Mortgage Specialist
Royal Bank of Canada
1290 Shoppers Row
Campbell River, BC V9W 2C8
Tel: 250-895-1188
Fax: 250-923-9828
araica.mcphee@rbc.com

Serving Vancouver Island
and Beyond!

A pre-approved mortgage can help you look for a home with confidence.

A valuable mortgage tip from your RBC Royal Bank mobile mortgage specialist

Many homebuyers think that the first step in finding the home of their dreams is to start going to open houses and researching the market. However, even before you start looking for a home, it makes sense to contact me for free expert advice and to arrange your mortgage pre-approval.

When your mortgage is pre-approved, you'll know, up front, what you can realistically afford to pay for a home in terms of purchase price, down payment, legal fees and other closing expenses. You'll know exactly how much you can borrow based on your current financial situation, subject to a formal credit approval and satisfactory property appraisal.

There is no cost or obligation to have your mortgage preapproved with RBC Royal Bank, and you'll know in advance what your mortgage payments will be. And, with your interest rate guaranteed for 90 days,

if interest rates increase while you're house hunting, you don't need to worry!

With your mortgage approved, you can shop and negotiate with confidence, avoiding the disappointment of finding the perfect home only to learn that you don't qualify for the mortgage you need to purchase it. Mortgage pre-approval carries absolutely no obligation to purchase, but simply acts as a tool that can help you focus on homes that are truly affordable.

If you're ready to start looking at homes, contact me, your RBC Royal Bank mobile mortgage specialist, as soon as possible at the number shown. I can provide you with free mortgage advice and look after all your mortgage needs, including pre-approvals and mortgage applications, anytime, anywhere, including evenings and weekends, at your home or office.

™ Trademark of Royal Bank of Canada.
RBC and Royal Bank are registered trademarks of Royal Bank of Canada.
© Registered trademark of Royal Bank of Canada.

RBC Royal Bank®

