



RBC Bank™

Let's do something giant.

# You've dreamed of owning your own home. Make it a reality.

## Affordable Housing Mortgage Programs from RBC Bank®

### True 100% Financing Options!!

With our vast array of mortgage options, RBC Bank is helping more people than ever before realize the dream of home ownership. So even if you haven't had the opportunity to save a lot of money, you can still qualify for home mortgage with RBC Bank.

#### Features & Benefits:

- **Credit Score 660 for 100% and 620 for 97%**
- **Maximum lending flexibility**
- **Fixed rate and adjustable rate financing available**
- **Financing up to 100% loan-to-value (LTV)**
  
- **Competitive pricing**
- **Many property types are eligible (incl. single family, planned unit developments, condominiums)**
- **Down payment and closing cost assistance available**
- **Gift funds are eligible**
- **Must have 2 months PITI reserves**
- **Home ownership counseling available (not required)**
- **No private mortgage insurance required**
- **Flexible underwriting**
- **Permanent resident aliens are eligible**

Ask about our Mortgage Assistance Program!

Realize the dream of  
home ownership.

**Contact us today!**

**Teri Smith**

**803-758-6865**

[teri.smith@rbc.com](mailto:teri.smith@rbc.com)

**NMLS# 511777**



©2006 RBC Bank. Member FDIC. ®Registered trademarks of Royal Bank of Canada. RBC Bank is a trade name used by RBC Centura Bank. As of September 15, 2006, the typical Fixed APR of 6.85% was available for some products. This APR may have changed. Please call 1-800-CENTURA for the current APR and terms. Example: 100% financing, 360 monthly payments at \$6.49 per \$1,000 borrowed at 6.75% rate, 6.85% APR. RBC Centura Affordable Housing Programs have maximum income restrictions, call to learn more. Loans are subject to credit approval. Homeowners and Flood insurance may be required. There may be other costs associated with these products.