



MORTGAGE PARTNER PROGRAM





Thank you for choosing Activa to build your new home!

To help make the buying process easier and less stressful, we have partnered with trusted Mortgage Advisors at leading banks to help address your lending needs. Each of these preferred partners has a thorough understanding of Activa's financial requirements and are happy to assist you in your new home purchase.



RBC Royal Bank®

PROGRAM DETAILS

RBC Royal Bank is proud to be working with Activa to provide Mortgage Solutions. Whether you're buying or selling, you can bank on RBC for helpful advice at every step of your home buying journey. RBC can help make the best decision for you, from planning your down payment to choosing the right mortgage options.

Experience the RBC Difference

Fast, Firm Approvals — Enjoy RBC preferred rates for up to 5 days from the time of approval and receive help arranging your Activa home financing.

Free advice on a range of RBC Royal Bank® home financing products available.

Manage your home-equity borrowing with the flexible RBC Homeline Plan®. Apply only once and receive a credit limit of up to 80% of the value of your home.**

CONTACT AN RBC MORTGAGE SPECIALIST TODAY ABOUT THEIR SPECIAL RATES!

INCENTIVES

- Cap rate program up to 48 months.
- Up front appraisals.
- Complementary life/disability/critical illness insurance from time of approval to closing.

MORTGAGE SPECIALIST

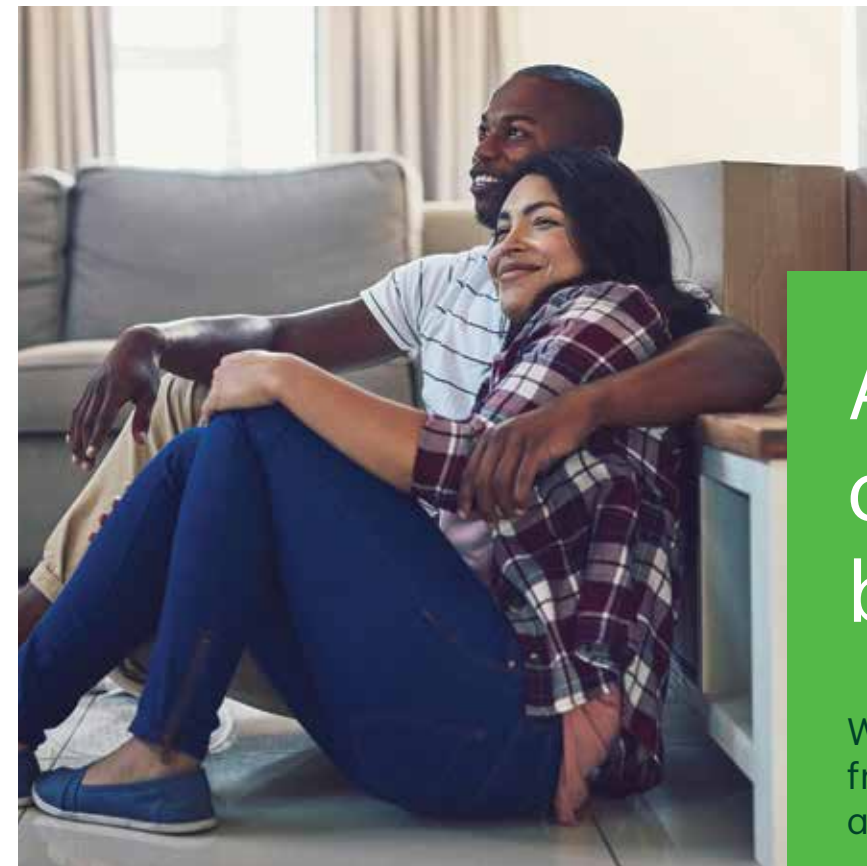
MARC FIGUEIREDO

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Rates subject to change without notice. Offer may be changed, withdrawn or extended at any time, without notice. Not available in combination with any other discounts, offers or promotions. Terms and conditions apply. * Applies to selected properties only and subject to meeting credit criteria of RBC Royal Bank. ** The lesser of the appraised value or the purchase price. #HomeProtector critical illness, disability and life coverage begins once you apply for and obtain the coverage and are approved for the mortgage. No premiums are collected until the mortgage funds are advanced and regular mortgage payments begin. HomeProtector is the creditor's group insurance program, underwritten by The Canada Life Assurance Company, and is subject to terms, conditions, exclusions and eligibility restrictions. Please see the HomeProtector Certificate of Insurance for full details. ® / ™ Trademark(s) of Royal Bank of Canada. RBC and Royal Bank are registered trademarks of Royal Bank of Canada.



A new home, a new beginning.

When you purchase a home from Activa, be sure to ask us about TD's special builder offer!

Fast Approvals

- We can approve you up to 24 months before closing for your Activa purchase financing.¹ Call today for information or to apply for a mortgage.
- You only need to apply once.² Feel secure in knowing that you have been approved for financing up to 24 months with no need to re-apply.³
- Protect against interest rate increases by taking advantage of our rate hold period.⁴ Rates may be reduced prior to closing.
- Your property's value will be assessed only once at approval, and be locked in for the duration of the approval, up to 24 months.
- If you're eligible, you can apply for Mortgage Critical Illness and Life Insurance coverage up to 36 months before the closing date of your new home. Talk to your TD Mobile Mortgage Specialist to learn more about how Mortgage Critical Illness and Life Insurance can help protect you and your family.⁵
- Assistance with Builder Deposits is available, ask us how.

Call us today for more information!



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SPECIAL BUILDER PROGRAM

PROGRAM DETAILS

Whether you're looking for your first home, buying another property, or refinancing your mortgage, BMO can make things a little easier with:

- Great mortgage rates with a 130-day rate protection guarantee - the longest of any major bank in Canada.
- Accelerated payment options to help you pay your mortgage faster.
- Knowledgeable Mortgage Specialists who come to you.

Ask about BMO's Cap Rate Program:

- Rates capped for up to 36 months while project is under construction.
- Firm approvals taking you to your close date.
- Option to convert to BMO's lowest competitive rate during the last 130 days.

Choose the mortgage that's right for you :

- Find out how transferring your mortgage can help you get a better rate and become mortgage-free faster. It's easier than you might think!
- Renew or finance your mortgage - renew your existing mortgage with BMO, or access the equity in your home.

CONTACT A BMO MORTGAGE SPECIALIST TODAY ABOUT THEIR SPECIAL RATES!

INCENTIVES

- Mortgage protection option in event of death, disability or job loss. (certain conditions apply)
- Cap rate program up to 36 months.
- Ability to convert to lower rate during last 130 days.
- No cost appraisals or hidden fees. (limited to new construction built)
- Call BMO's Mortgage Specialists today about incentives currently being offered.

MORTGAGE SPECIALISTS

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PROGRAM DETAILS

Whether you are looking to purchase your first home or move to your next, a CIBC Builder Mortgage Advisor can provide you expert advice to help you achieve your home ownership ambitions..

What kind of mortgage is right for me?

CIBC Builder Mortgage Advisors specialize in the new home market, offering peace of mind with mortgage approvals that are fully underwritten, inclusive of a property valuation completed at the time of application.

Speak with a CIBC Builder Mortgage Advisor today to customize a financing plan specific to your unique mortgage needs.

Let's do this remotely, together. The safety of you and your family is most important to CIBC and our remote mortgage application process allows you to complete your new home purchase with confidence.

CONTACT A CIBC MORTGAGE SPECIALIST TODAY ABOUT THEIR SPECIAL RATES!

INCENTIVES

- Preferred mortgage offers guaranteed from the time of approval to when you close your new home
- Up to 5% cashback
- Exclusive banking offers for CIBC Mortgage clients
- Financial protection through Creditor Insurance for your CIBC Mortgage if you are unable to work due to a disability, experience involuntary job loss, are diagnosed with a covered critical illness, or in the event of your death

MORTGAGE SPECIALISTS

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about **ACTIVA**



As a major land developer with well-established roots in Waterloo Region over the last 30 years, we've been involved in the planning stages of many local communities and neighbourhoods. Today, we are proud to be the Waterloo Region's largest and most active land developer and home builder, bringing life to communities through our home designs and neighbourhood planning.