



RBC Bank (USA) offers a great Fixed Rate Mortgage for Canadian Citizens!

This program provides the opportunity for our cross border buyers to leverage a US mortgage to obtain their dream vacation/second home, while providing them security against US interest rate fluctuation.

Details of the program:

- Purchase, Limited Cash-out Refinance
- Second Home/Vacation Home
- Single Family Homes, Warrantable Condos, PUDS
- 70% LTV
- No US credit score required
- Use Canadian credit, income and assets to qualify
- No pre-payment penalty
- Available in 46 states

Required Documentation:

- Most recent paystubs
- 2 previous years T4s
- 2 previous years T1 Generals, all pages
- 2 previous month bank statements, all pages
- Mortgage statement, homeowner insurance bill and property tax bill for current home
- · Copy of driver license and passport

Additional information may be required once this is received and reviewed.

As you know, many Canadians are looking to take advantage of the US housing market. This program allows them to purchase that dream property without using up all their savings. Please contact me if you feel this program would benefit any of your clients.

Looking forward to working with you and your clients, so call me today!

*Subject to credit approval.

Chris Wyatt

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