

HOME CLOSING PREP GUIDE

RC at CF Richmond Centre

—
Neighbourhood Two
Towers 5 & 6

— SHAPE

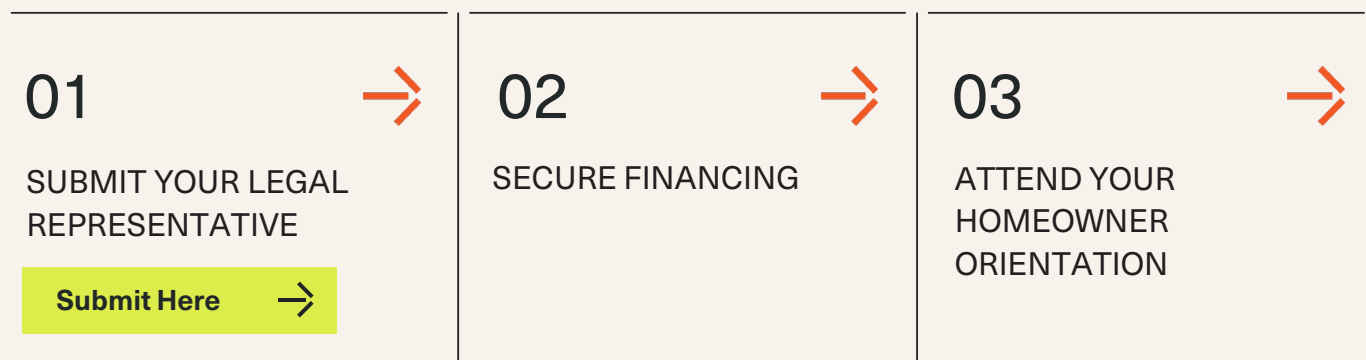
RC
—





Action Items

3 critical steps to a successful home completion:



Steps Required to Receive Your Completion Notice:

- + Building Construction Completion, Occupancy Permit achieved and Final Strata Plan filed
- + SHAPE's solicitor, Gowling WLG (Canada) LLP ("Gowlings"), will send an official notice to your Legal Representative
- + SHAPE will notify you (and your realtor, if applicable)

The estimated date range for completion of construction is between December 1, 2024 to February 28, 2025.

You will receive a minimum of 14 days' notice to complete on your home.

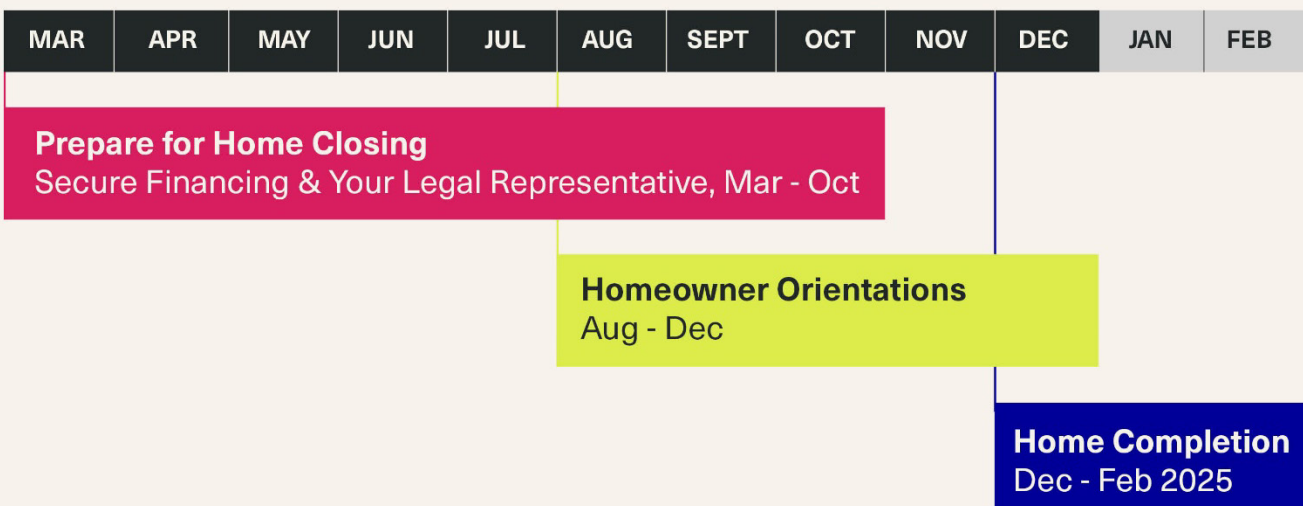


Estimated Timeline

As we move toward the completion of your new home at RC at CF Richmond Centre, we want to ensure your experience is as seamless as possible. It's crucial to begin preparations for your home closing well in advance. This helps to avoid the risk of last-minute hurdles and ensure a stress-free closing process.

2024

2025





01 SUBMIT YOUR LEGAL REPRESENTATIVE

A Legal Representative is mandatory for the sale of any property in British Columbia.

Please submit your Legal Representative details by clicking the button below prior to September 30th, 2024.

[Submit Here](#) →

You may use any Legal Representative of your choosing, but here is a list of recommended companies that SHAPE has successfully worked with:

RICHMOND

**Alexander Ning
Notary Corporation**
Alex Ning | 604-639-3643

**Arti Sood
Notary Public**
Arti Sood | 604-270-8384
info@ironwoodnotary.com

Liu & Yang Notaries
Cory Liu | 604-284-5629
info@lynotiesar.com

VANCOUVER

**An (Rocco) Hong
Le Notary Corporation**
An Hong Le | 604-719-8098
roccolenotary@gmail.com

Coal Harbour Law
Kaajal Hayer | 604-639-3643
khayer@coalharbourlaw.ca

**Joseph Y.F. Ho
Notary Public**
Joseph Y.F. Ho | 604-323-2961
honotary@gmail.com

Vanguard Law Group
Jason C.S. Wang | 604-696-6710
jwang@vanguardlg.com
www.vanguardlg.com

BURNABY

**Cobbett & Cotton
Law Corporation**
Randall Cobbett | 604-299-6251
jbarreto@cobbett-cotton.com
www.cobbett-cotton.com

**Phillip Wong
Notary Corporation**
Phillip Wong | 604-336-6287

COQUITLAM

Spagnuolo & Company LLP
Tony Spagnuolo | 604-527-4242
realestate@spagslaw.ca
www.bcrealestatelawyers.com



02 SECURE FINANCING

It is highly encouraged to secure your financing well in advance of closing. If you will be taking out a mortgage, a pre-approval helps secure your mortgage interest rate in advance of completion.

Pre-approvals protect you from any unexpected changes with:

- + Your employment income
- + Mortgage rules
- + Mortgage interest rates

As an RC at CF Richmond Centre Homeowner, you have access to exclusive mortgage packages at the following banks:

BMO

Bill Chatson | 778-688-3056
bill.chatson@bmo.com

Serena Lu | 778-997-1707
jiawei.lu@bmo.com

Kent Pang | 604-376-2593
siukin.pang@bmo.com

Natalie Chen | 778-822-8225
jing.chen@bmo.com

CIBC

Gerry Phan | 778-877-8130
gerry.phan@cibc.com

CIBC

Yan Zhai | 416-803-0782
yan.zhai@cibc.com

RBC

Ellen Chih Fen Tan | 604-808-3731
ellen.tan@rbc.com

Andy Lee | 604-727-9038
andy.lee@rbc.com

Roy Li | 236-339-5603
roy.li@rbc.com

Jerry Zhong | 236-877-8448
jerry.zhong@rbc.com

SCOTIABANK

Victor Liang | 604-366-0229
victorz.liang@scotiabank.com

Tony Xu | 778-999-3858
tony.xu@scotiabank.com

Eun Ah Oh | 604-836-0034
eunice.oh@scotiabank.com

TD

Issac Ting | 778-882-4628
issac.ting@td.com

Cynthia Liang | 778-891-0306
cynthiaxiaoyun.liang@td.com

For more information on these exclusive mortgage packages, please see Additional Resources.

03 HOMEOWNER ORIENTATION

Your First Opportunity to View Your Home

Prior to your Completion Date, you'll be invited to see your new home. This is referred to as the Deficiency Inspection in your Contract.

- + Scheduled between Summer 2024 and year end
- + Provides a features and functions overview
- + Opportunity to take photos and measurements
- + Note deficiency items (if any)

More details to come with your Homeowner Orientation invitation.





ADDITIONAL RESOURCES



Contracts & Assignments

Our Conveyance team is here for any questions about your Contract. We're ready to help you with:

- + Changes in your contact information
- + Assist with assignment requests to add or remove your spouse, an immediate family member or a company which is wholly owned by you
- + Provide details of your home to your mortgage appraiser

For assistance, please email info@everythingatrc.com and a team member will reach out to you with next steps.





Frequently Asked Questions

DEFINITIONS



What is a Filed Strata Plan?

When a Developer files the Strata Plan with the Land Title Office, and a Strata Corporation is created.



What is an Occupancy Permit?

An Occupancy Permit is the date that the City of Richmond provides formal approval that the building and surrounding areas are safe for people to use and comply with relevant bylaws and codes.



What is a Completion Date?

Your Completion Date is the date the remaining balance of the purchase price is paid to the Developer's solicitor and the legal title of the new home is transferred to you.



What is a Possession Date?

Your Possession Date is the day following your Completion Date.

BEFORE COMPLETION



Do I need to use one of your Legal Representatives?

Any notary or Legal Representative of your choice is acceptable to close on your home. For suggestions, please refer to our list of recommended Legal Representatives.



When will my Homeowner Orientation take place?

Homeowner Orientations will take place between Summer 2024 and year end. Invitations to book Homeowner Orientations will be emailed based on construction timeline and schedule.



Who can attend the Homeowner Orientation?

Attendance is limited to the Purchaser(s) on the Contract and your Realtor, if applicable. Children under the age of 18 are not allowed on the construction site.



Who can I get a mortgage from?

You may use any mortgage provider that can assist you with closing on your home. For recommendations, please refer to the section titled 'Secure Financing'.



Who do I contact regarding my appraisal for financing?

Please have the bank appraiser send email requests to info@everythingatrc.com. We will provide information to them as requested and arrange access if required.



Can I assign my unit to a third party?

To inquire about third party assignments, please reach out to our sales team at info@everythingatrc.com.



If I am currently renting, when should I give notice to my landlord?

Please **do not** give notice until you have received your formal Completion Notice from the Developer, which indicates your specific Completion Date. We also strongly recommend that you give notice **after** you have secured your move-in date.

AFTER COMPLETION



When will I find out information about Parking and Storage?

Your parking and storage details will be provided on your Possession Date. Your Possession Date is the day following your Completion Date.



Who is the warranty provider at RC at CF Richmond Centre?

Warranty in your home is backed by the National Home Warranty Group, and serviced by SHAPE's Warranty Care team.



What type of Warranty Coverage do I have for my home?

Your home is protected by 2-5-10 home warranty insurance:

- 12 months coverage for defects in material and labour for your home.
- 15 months coverage for defects in material and labour for the common property
- 24 months coverage for defects in material and labour for major systems: heating, electrical, plumbing, etc.
- 5 years coverage on the building envelope including coverage on unintended water penetration.
- 10 years coverage on major structural items.

STACK Property Management

If you're renting out your home, consider professional management by SHAPE's preferred partner.

STACK

PROPERTY MANAGEMENT



STACK shares the unmatched standards, customer experience and rigorous analysis that you've come to expect from SHAPE.

STACK
STACK
STACK

STACK

PROPERTY MANAGEMENT

Rental Management for Individual Homeowners

Contact us to learn how STACK can unlock the full potential of your investment.

info@stackpm.ca
604.803.9862

Learn more at [STACKPM.CA](https://stackpm.ca)



Why STACK?

UNMATCHED MARKET KNOWLEDGE

Our inside knowledge of SHAPE's projects + markets means above-market pricing + competitor insight.

PARTNERSHIP

We are advisors who will work with you to maximize the return on your investment.

SHARED INTEREST

We are invested in SHAPE's projects long term. Your success is our success.

STACK

PROPERTY MANAGEMENT SERVICES

STACK manages rental homes for owners who desire the highest level of care + return on investment.

+ TOP-TIER MARKETING

Includes professional photography, virtual tours + tailored positioning

+ TENANT SELECTION + PLACEMENT

Includes identity + income verification, credit checks, criminal background checks + references

+ STRATEGIC PRICING

Our professional analytics give precise insights to price your home right

+ AFTER HOURS SERVICE

Your tenants have access to our team 24/7

+ REPAIRS + MAINTENANCE

STACK will work directly with SHAPE Warranty Care on warrantable items + coordinate maintenance requests with our trusted partners

+ FULL-SERVICE ACCOUNT MANAGEMENT

Includes all paperwork, fees, non-resident tax filings, transparent accounting, financial statements + insurance coordination

+ RENT COLLECTION + DISBURSEMENTS

We handle transactions + direct deposits to make your life easy

+ ONLINE PORTAL

Owners will have real-time access to statements + unit updates through their online portal

Register now at [STACKPM.CA](https://stackpm.ca)



Mortgage expertise and more, with BMO.



Congratulations on your new home!

As a purchaser of RC at CF Richmond Centre, BMO can help you **make real financial progress** with these exclusive home financing solutions:

- Exclusive Builder **rate hold for up to 36 months** for the selected term at the time of application.
- Peace of mind with **firm appraisals and approvals for the duration of the rate hold** (no income or credit report look backs).
- Option to **convert to a market rate** at closing and lock it for up to 130-days, the longest rate guarantee of any major Canadian bank.*
- **Make the most out of the borrowing request;** realize appreciated value from the contract date to closing, up to 80% of current market value.**
- Home financing options on assigned units

Solutions For Every Need:

- Options for investors, assignment sellers, Newcomers to Canada and Canadian Defense Community.

Home financing experts at your fingertips! Our specialists will guide you to make the best decision, now and in the future

 Let's connect

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bill.chatson@bmo.com

Natalie Chen

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Mortgage Specialist
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jiawei.lu@bmo.com

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Mortgage Specialist
Cell: 604-376-2593
siukin.pang@bmo.com



*Conditions apply. Full re-approval required if there is a change in term.
**New application required, subject to qualification at that time.

搬家日临近。
让我们为您的
房贷做好准备。



恭喜您乔迁新居！

对于RC at CF Richmond Centre的买家，BMO可以通过以下独特的房屋融资解决方案，帮助您**实现真正的财务进展**：

- 在申请时，选定的合同期可以享受建筑商专属**利率保持**。
- 在利率保持期内，可获得**可靠的评估和批准**（无需进行收入或信用报告回溯），让您高枕无忧。
- 即将过户时，可以选择**转换为市场利率**，并锁定长达130天，保障期之长位居加拿大几大银行之首。
- **充分利用借款申请**；实现从合同日到过户日的升值，最高可达当前市场价值的80%。^{**}
- 指定单元的房屋融资方案。

日常财务需求解决方案：

- 投资者、转让卖家、加拿大新移民和加拿大国防社区的选择。

房屋融资专家触手可及！我们的专家将指导您做出现在与将来的最佳决定！

联络我们

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*需符合条件。如果期限发生变化，需要重新进行全面审批。

**需要重新申请，届时需符合条件。



CIBC Builder Program

Exclusive mortgage offers for



Complete your new home purchase with confidence, when and where it is most convenient for you

What you can expect from CIBC

- Mortgage approvals that are fully underwritten, inclusive of an appraisal completed at the time of application
- Preferred mortgage offers¹ guaranteed from the time of approval to closing, including capped rates up to 36 months
- Exclusive banking offers and personalized advice to help you achieve your goals
- 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 death²
- A dedicated team of experienced CIBC Mobile Mortgage Advisors who specialize in the new home market

Contact us today for expert advice that meets your unique needs



Gerry Phan
Mobile Mortgage Advisor
Builder Specialist
778 877-8130
1 844 673-4793
gerry.phan@cibc.com



Yan Zhai
Mobile Mortgage Advisor
Builder Specialist
416 803-0782
1 866 985-3439
yan.zhai@cibc.com

CIBC is not responsible for, and does not endorse the properties, products or services of the builder or any other person or company.¹ To be eligible for a capped rate mortgage offer, mortgage must fund within the maximum capped rate period specified in the mortgage contract. Rates only available on fixed-rate closed mortgages. Not available in combination with any other discounts, offers or promotions. Please contact your CIBC Mortgage Advisor for the most current rates.² Creditor Insurance for CIBC Mortgages is optional creditor's group insurance underwritten by The Canada Life Assurance Company and administered by Canada Life and CIBC. This insurance is subject to eligibility conditions, limitations and exclusions (which are circumstances when benefits are limited or not paid) which are described in the Certificate of Insurance you receive upon enrolment. Subject to credit approval. Other conditions and restrictions apply. Ask us for details. Offers may be changed or withdrawn at any time without notice.

The CIBC logo is a trademark of CIBC.

Special offer for RC at CF Richmond Centre



Get up to \$3,000 to help you settle in

Take advantage of our special offer that will make the homebuying journey more rewarding!

Get an eligible RBC® mortgage and you could receive up to
\$3,000 cash to help make your house your own.

- We offer firm, mortgage approvals for your RC at CF Richmond Centre purchase. Once approved, you stay approved.*
- Guaranteed capped interest rate for 12 months. Plus you may be eligible for a lower rate 120 days prior to your closing date.
- There are no application or appraisal fees.**

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jerry.zhong@rbc.com

As always, when you work with an RBC Mortgage Specialist, you'll have
access to professional advice, wherever and whenever you need it.

Contact us to learn more

* Applies to selected properties only and subject to meeting credit criteria of RBC Royal Bank.

** Not available for construction draw mortgages.

Provided you meet the terms and conditions of this promotional offer (the "Promotional Offer") as described below, you may qualify to receive the applicable cash amount deposited to an "Eligible Personal Deposit Account" (as described below).

An "Eligible Mortgage Application" is a personal residential mortgage application that is (i) made in respect of a new-build (i.e., pre-construction) personal residential property to be built by an eligible RBC-approved builder (other than Mattamy Homes) and located in Canada; (ii) initiated with an RBC Mortgage Specialist on or after April 1, 2023; (iii) results in a written mortgage pre-approval or approval; and (iv) funds between 121 days and 60 months from the date your mortgage application was started by an RBC representative. Offer available only for new mortgages or RBC Homeline Plan mortgage segments.

The following are the cash amounts you may earn under this Promotional Offer, based on the principal amount of your eligible mortgage or RBC Homeline Plan: \$500,000.00 to \$749,999.99 will receive \$1,000.00 cash, \$750,000.00 to \$1,499,999.99 will receive \$1,500.00 cash, \$1,500,000.00 or greater will receive \$3,000.00 cash.

If you open an RBC Homeline Plan® account, you may be eligible to receive the Cash Offer component based on the total principal amount(s) in the mortgage segment(s) of the RBC Homeline Plan. This offer is limited to personal clients and new residential mortgages / RBC Homeline Plan mortgage segment(s) only.

This offer is **not** available in respect of any of the following transactions: an amendment to an existing mortgage with RBC; an advance of additional funds; a mortgage renewal; a mortgage switched to RBC from another financial institution; a new mortgage segment within an existing RBC Homeline Plan; a mortgage portability transaction; or a transfer of an existing mortgage with RBC to an RBC Homeline Plan. This Promotional Offer is also not available in respect of construction draw mortgages or 'self-built' mortgages. You may contact us for additional details and/or to confirm your eligibility. This Promotional Offer may be combined or used in conjunction with only certain other RBC offers, only as and to the extent permitted under the terms and conditions of such other RBC offers. See your RBC mortgage specialist for additional details. This offer is subject to RBC's standard lending criteria for residential mortgages. Offer may be withdrawn or amended without notice at any time.

NOTE: To receive the applicable cash benefit, you must have or open an RBC Royal Bank Canadian dollar RBC Staff Banking, RBC VIP Banking, RBC Advantage Banking, RBC Advantage Banking for students, RBC Signature No Limit Banking, RBC No Limit Banking, RBC Day to Day Banking, RBC Student Banking, RBC No Limit Banking for Students, RBC Day to Day Savings, RBC Enhanced Savings, RBC High Interest eSavings (each an "Eligible Personal Deposit Account") or an RBC Private Banking Account. The cash benefit will be credited to such account within six weeks after the mortgage advance date. If you do not have an Eligible Personal Deposit Account or an RBC Private Banking account by such time, you will be deemed to have not qualified for this offer and will not be eligible to receive its benefits.

Limit of one Promotional Offer (i.e., limit of one Cash Offer and one Points Offer) per funded mortgage or RBC Homeline Plan with a mortgage segment.

Royal Bank of Canada reserves the right to cancel, modify or withdraw the Promotional Offer or any component thereof at any time, with or without notice to you.

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129397 (08/2023)

RBC 皇家银行 为您的房屋提供 特惠房贷融资方案



无论您是首次买房、置换新房还是投资房产，我们都可以帮助您介绍不同的选择，帮您找到最符合需求的房贷方案。

我们保证您所获批的房贷，将在申请时订明的承诺期内保持有效。*

- 在您购房时，我们会提供落实的最终房贷批核。一旦获批，将保持有效。
- 在房屋兴建期间，我们可以为您提供HomeProtector[®]^危疾及人寿保险；而且在发放房贷前，您都无需支付保费。
- 您可能会获批一个上限利率。如果利率在交房日之前下降，您便可能合格获得较低的利率。
- 没有任何申请费或估价费。**
- 您可以通过灵活的RBC Homeline Plan[®]备用信贷计划来管控房屋净值借贷。只需申请一次，您便可获得高达房屋价值80%的信贷限额。***
- 我们是全球最大和最著名的金融机构之一，能随时随地为您提供专业建议。

Ellen Chih Fen Tan
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立即联系我们，获取更多资料；或选择一个方便的时间和地点，申请房贷批核。

* 仅适用于指定物业，并受RBC皇家银行的信贷准则限制。交房日期须在批核后的36个月内，方能为房屋贷款购买违约保险。

** 不适用于建筑分期付款。

*** 以房产估价及购房价中的较低者为准。

^ HomeProtector是一项可选的债权人团体保险计划，由加拿大人寿保险公司(The Canada Life Assurance Company)承保，并受某些条款、条件、不受保项目及资格限制。如果已获批HomeProtector危疾或人寿保险保障的客户，在房屋兴建期间出现合格索赔的情况，则需待房贷完全发放后，才能获得赔偿。客户也可以在兴建阶段申请残障保险保障；如果获批，而客户在此阶段出现合格索赔的情况，则只有在房贷完全发放当日，该残障情况仍然存在，才会获得赔偿，而且仅为房贷完全发放当日后的残障期间作出赔付，并受最长赔付期限限制。欲知全部详情，请参阅《HomeProtector保险证书》(HomeProtector Certificate of Insurance)。

个人借贷产品及住宅房屋贷款由加拿大皇家银行提供，并受其标准放款规则限制。

® / ™ 加拿大皇家银行之商标。RBC及Royal Bank乃加拿大皇家银行之注册商标。VPS108206

Your mortgage at your convenience.



We can provide you with the advice you need and tailor mortgage solutions around your unique needs at a time and location that's convenient for you.

Contact me today and let's get started.



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English, Korean

Lower your borrowing costs. STEP up your savings.

Use the *Scotia Total Equity*[®] Plan to borrow and save.

The *Scotia Total Equity Plan* (STEP) can help you reduce your borrowing costs and potentially save you hundreds of dollars every year, and it's only available from Scotiabank[®]. A one-time application gives you a pre-determined borrowing limit that you can allocate among a variety of low-cost credit products.¹

1. Borrow up to 80% of the equity in your home.

Allocate funds to your mortgage account, a *ScotiaLine*[®] Personal Line of Credit or a *ScotiaGold Passport*[™] Visa^{*} card for your everyday spending. You can also allocate some remaining funds to your personal Overdraft Protection to help you manage and protect your day-to-day banking.¹

2. Split your mortgage into different terms to manage interest rate risk.¹

Manage your monthly expenses and reduce interest rate risk by choosing a combination of long-term fixed rate and variable rate mortgages.

3. Get a line of credit with or without card access.²

Enjoy great rates, the flexibility of interest-only payments, and the option of an access card. You get the advantage of secured borrowing rates that may be lower than the rates on unsecured products.

Once your *STEP* is set up, you may never have to apply for credit again.⁵ If you plan to move, you may be able to take your *STEP* with you.

Contact me today to find out more about how the *Scotia Total Equity Plan* can give you more control over your borrowing, and can potentially save you hundreds of dollars each year.

® Registered trademarks of The Bank of Nova Scotia.

™ Trademark of The Bank of Nova Scotia.

* Visa Int./Licensed User.

¹ All mortgage applications are subject to meeting Scotiabank's credit criteria, residential mortgage standards and permitted loan amounts. Some mortgage solutions may not be eligible to be included as part of a *Scotia Total Equity Plan*. Some conditions apply.

² The line of credit limit may not exceed 65% of the property lending value.

³ These are sample rates to illustrate savings. Your rate may differ. For the purposes of this table, monthly interest was calculated by multiplying the amount by the annual percentage rate (APR), divided by 12. *ScotiaLine* Personal Line of Credit rate is calculated at Prime + 1%. Scotiabank's Prime lending rate as of March 30, 2020 is 2.45%.

⁴ The savings in annual interest costs assumes no principal repayment. Annual savings are simply the monthly savings multiplied by 12. All mortgages are subject to applicable credit approval, Scotiabank residential mortgage standards and maximum permitted loan amounts. ⁵ In the future, if you wish to request a change to the credit limits among your products, you may be asked to provide updated information and/or submit a new application depending on your current circumstances.

Scotiabank[®]



A brand new home, and a brand new beginning.

The benefits of using a TD Mortgage for your new home

At TD, we're passionate about supporting you

Your dedicated TD Mobile Mortgage Specialist will help you every step of the way with your TD Mortgage. We focus on convenient appraisals and quick approvals¹, so you can focus on your new home.

Your interest rate is protected, giving you peace of mind

You're protected against interest rate increases for the rate hold period². As an added benefit, if rates drop before your TD Mortgage is advanced, you can request a lower interest rate prior to advance².

TD Mortgage Protection

Mortgage Critical Illness and Life Insurance is available and can help protect you and the ones you love the most, starting during the construction phase of your home³ and continuing after you move into your new home³.

We're excited to help you along the way to purchasing your new home.

Call us today

Issac Ting
Manager, Mobile Mortgage Specialist
Tel: 778-882-4628
issac.ting@td.com

Cynthia Liang
Manager, Mobile Mortgage Specialist
Tel: 778-891-0306
cynthiaxiaoyun.liang@td.com

Ready to help you move forward



¹Credit worthiness may be assessed at various points throughout the application period and the terms and conditions outlined in TD's approval letter must be met. ²Available for terms with a fixed rate that is closed to pre-payment, for the length of the commitment period offered by TD. ³Mortgage Critical Illness and Life Insurance are optional creditor's group insurance coverages. If a borrower or guarantor applies and is approved for coverage, suffers a loss covered under the Certificate of Insurance during the construction phase and the insured person's claim is approved, a benefit will only be paid if the mortgage is fully advanced under the insured person's name. For full terms and conditions, including benefits, restrictions, exclusions and limitations, please see the Certificate of Insurance. Accidental dismemberment coverage is underwritten by TD Life Insurance Company. All other coverages are underwritten by The Canada Life Assurance Company. ⁴The TD logo is the property of The Toronto-Dominion Bank.



全新的家， 全新開始。

TD 房屋貸款為您新屋提供的優勢

TD 熱衷於支持您

在您的 TD 房屋貸款過程中，您的專屬 TD 流動房屋貸款專員將與您步步同行，為您提供幫助。我們全力提供便利的評估和快速的審批¹，讓您可以全情投入您的新家。

讓您安心無憂的利率保障

在我們承諾的利率保障期內²，您可以免受利率上升的影響。此外還有一個額外好處，如果利率在您的 TD 房屋貸款發放之前有所下調，您可以在貸款發放之前²申請一個較低的利率。

TD 房屋貸款保障

我們提供房屋貸款危疾和人壽保險，以助保護您和您的摯愛。保障將從您房屋的施工階段³開始，並在您搬進新家之後³一直繼續。

我們很高興能在您置業的過程中為您提供協助。

請即聯絡我們



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掃描這裡以了解詳情



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準備周詳
為您設想



¹可能會在整個申請期間內不同的時間點評估信用度，並且必須符合TD批核書中概述的條款及細則。²在 TD 提供的承諾期間內，適用於不可提前還款的固定利率條款。³房屋貸款危疾和人壽保險是可選的債權人團體保險。如果借款人或擔保人申請並獲得承保批准，在施工階段遭受保險憑證承保的損失，而受保人的索賠獲得批准，保險賠付將只在受保人名下的房屋貸款已悉數發放的情況下才會給付。有關完整的條款及細則，包括賠償、約束、排除和限制條款，請參閱保險憑證。意外傷殘保險由道明人壽保險公司 (TD Life Insurance Company) 承保。所有其他保險保障由加拿大人壽保險公司 (The Canada Life Assurance Company) 承保。*TD 標誌是道明銀行 (The Toronto-Dominion Bank) 的產權。

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