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Royal Credit Line Related Balances and Charges

Royal Credit Line Number		N/A	N/A	N/A	N/A
Outstanding Principal Balance	\$164,043.40				
Accrued Interest	\$110.20				
LoanProtector [®] Insurance Premium Due	\$0.00				
Late Payment Fees	\$0.00				
Extra Royal Credit Line Cheque Fees	\$0.00				
Total Amount Due	\$164,153.60				

Outstanding Principal Balance

This is the principal amount owing on the loan as of the date of issue of this statement, plus any capitalized interest (if applicable) up to the last regularly scheduled interest payment date. In addition, this balance includes any fees already charged before the issue of this statement (including any overlimit fees, stop payment fees, or processing fees).

Accrued Interest

This is the amount of interest that will accrue between the last regularly scheduled payment date and the requested payout date.

LoanProtector Insurance Premium

This is the amount of Insurance Premium owing to cover the period between the last regularly scheduled insurance payment date and the requested payout date.

Late Payment Fees

"Non Sufficient Funds" (NSF) charges are applied if a financial institution returns a cheque or refuses the pre-authorized debit used to make a Loan payment. We charge the amount of any fee imposed on us by that financial institution.

Extra Royal Credit Line Cheque Fees

Two Royal Credit Line Cheques may be written each monthly cycle without charge. There is a \$2.00 fee for each additional cheque.

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Mortgage Loan Balances and Charges

Mortgage Loan Number	XXXXXXXXXX	XXXXXXXXXX	N/A	N/A	N/A
Mortgage Loan Balance	\$213,562.99	\$24,761.87			
Accrued Interest	\$17.36	\$2.01			
HomeProtector Insurance Premium	\$0.00	\$0.00			
Prepayment Charge	\$8,192.92	\$784.79			
Total Amount Due	\$221,773.27	\$25,548.67			
Additional Mortgage Loan Details					
Term	060 (MONTHS)	060 (MONTHS)			
Maturity Date	FEBRUARY 7, 2017	FEBRUARY 28, 2017			
Interest Rate Type	FIXED	FIXED			
Interest Rate	2.990000%	2.990000%			
Payment Frequency	ACCELERATED WEEKLY	ACCELERATED WEEKLY			
Principal & Interest Payment	\$656.19	\$152.59			
HomeProtector Insurance Premium	\$0.00	\$0.00			
Total Regular Payment	\$656.19	\$152.59			
Annual Prepayment Option Anniversary Date	FEBRUARY 8, 2015	MARCH 21, 2015			

Mortgage Loan Balance

This is the principal amount and interest owing on the mortgage loan up to the date of the last regularly scheduled payment date before the requested payout date.

Accrued Interest

This is the amount of interest that will accrue between the last regularly scheduled payment date and the requested payout date.

HomeProtector Insurance Premium Due

This is the amount of HomeProtector insurance premium due for the period from the last regularly scheduled payment date until the requested payout date.

Prepayment Charge

The mortgage loan(s) under the RBC Homeline Plan agreement are "closed", which means that a prepayment charge may be applicable when prepaying all or part of the principal amount before the maturity date.

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The chart below shows the method used to calculate the prepayment charge(s) and the components used in the calculation(s). Please see the final section of this document for further information on how prepayment charges are calculated and how these charges may change over time.

Mortgage Loan Number			N/A	N/A	N/A
Mortgage Type	CLOSED	CLOSED			
Prepayment Charge Method	INTEREST RATE DIFFERENTIAL	INTEREST RATE DIFFERENTIAL			
Balance Used To Calculate Prepayment Charge	\$213,562.99	\$24,761.87			
Interest Rate (including any Discount)	2.990000%	2.990000%			
Discount	-2.150000%	-2.250000%			
Term Remaining	028 (MONTHS)	029 (MONTHS)			
Comparable Term (used to determine which Current Posted Rate is applicable)	2 YEARS	2 YEARS			
Current Posted Rate	3.140000%	3.140000%			
Rate Used For Calculation (Current Posted Rate minus any Discount)	0.990000%	0.890000%			
Prepayment Charge Calculated	\$8,192.92	\$784.79			

Additional Information about Prepayment Charges

The method used for calculating prepayment charges varies for different types of mortgage loans.

For closed fixed interest rate mortgage loans, the prepayment charge is the greater amount calculated using one of the two methods described below.

1) The Three Months' Interest method is based on the interest due for a three month period on the "Balance Used To Calculate Prepayment Charge" at the current interest rate for the mortgage loan. If the remaining term is less than three months, the prepayment charge is based on the interest due for the length of the remaining term at the current interest rate for the mortgage loan.

2) The Interest Rate Differential (IRD) method is based on the difference between the interest that would be due under the existing RBC Homeline Plan agreement between now and the maturity date and the interest we would receive if the "Balance Used To Calculate Prepayment Charge" were to be loaned out for the remaining term at our current posted rates for a comparable mortgage. The comparison mortgage will have the same prepayment privileges as the mortgage loan (meaning it is "closed" to prepayment), and will have a fixed interest rate that is the same as our current posted rate for a mortgage with a term that is roughly the same as the remaining term of the mortgage loan being prepaid. The details of how you find a mortgage with a term similar to the remaining term are explained in the RBC Homeline Plan agreement and can also be found at <http://www.rbcroyalbank.com/products/mortgages/mortgage-prepayment-charges.html> If you received a "discount" below our posted rates (see "Prepayment Charge" table above), the amount of the discount will be subtracted from the comparison rate before calculating the difference between the two rates.

The charge applied for the requested payout date may change over time due to several factors:

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For fixed interest rate mortgage loans

- As the number of months or days remaining in the term of the mortgage loan changes with each day, it is possible for the "similar term" mortgage loan used for comparison purposes in the IRD calculation to also change.
- Because the IRD calculation is based on the difference between the mortgage loan interest rate and the posted interest rate on the requested payout date, if the posted rate changes, the IRD calculation will also change.
- If a different payout date is requested, it is possible to have a prepayment charge using the three months' interest method change to a prepayment charge using the IRD calculation or the reverse because of the factors noted above.

For all types of mortgage loans, as the outstanding balance reduces the prepayment charge could change. The RBC Homeline Plan agreement sets out what options are available for reducing the balance faster. These options may include increasing the amount or frequency of regularly scheduled payments or making an additional payment. Some of these options can only be exercised annually, so we have provided the "Annual Prepayment Option Anniversary Date" in the Additional Mortgage Loan(s) Details table above.

RBC Royal Bank provides online calculators to estimate how much a prepayment charge will be based on the different variables (such as the length of remaining term). Please refer to http://www.rbcroyalbank.com/products/mortgages/mortgage_calculators.html to access the calculator. You can also contact us at 1-800-974-1163 or visit your local branch to discuss what options may be available to reduce the amount of the prepayment charge.

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