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A pre-approved mortgage can help you look for a home with confidence.

Looking for the home of your dreams? Many homeowners think the first step is to start going to open houses and researching the market.

However, even before you start looking for a home, it can be a great advantage to have a pre-approved mortgage.

A pre-approved mortgage simply means that you've reviewed your financial situation with a lender and you know what you can afford to spend on a home in terms of purchase price, down payment, legal fees and other closing expenses. It also means you know how much you can borrow based on your current financial situation, subject to a formal credit approval and satisfactory property appraisal.

There is no cost or obligation to have your mortgage pre-approved with RBC Royal Bank®, and you'll know in advance what your mortgage payments will be. And, with your interest rate

guaranteed for 120 days, you're protected if interest rates increase while you're house hunting.

With your mortgage approved, you can shop and negotiate with confidence, avoiding the disappointment of finding the perfect home only to learn that you don't qualify for the mortgage you need to purchase it. Mortgage pre-approval carries no obligation to purchase, but simply acts as a tool that can help you focus on homes that are truly affordable.

If you're buying your first home, you can count on me for the advice you need. I can take care of all your mortgage needs, including mortgage pre-approvals and applications, anytime, anywhere, on evenings or weekends, at your home or office.

Personal lending products and residential mortgages are offered by Royal Bank of Canada and are subject to its standard lending criteria.

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