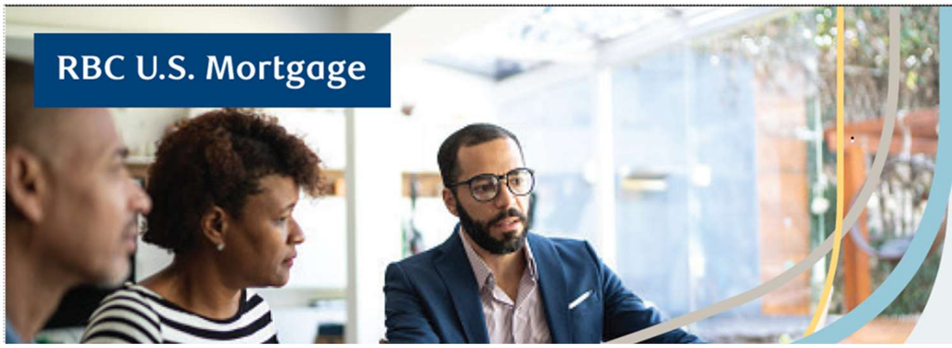

City National Bank

RBC U.S. Mortgage Welcome Home Program

Up to $20,000 toward a place to call your own.[1,4]

The journey to homeownership isn't always easy, but you don't have to navigate it alone. Backed by the strength of RBC and the personalized support of City National Bank, the RBC U.S. Mortgage Welcome Home Program can help remove some of the financial barriers standing bextween you and home.

Benefits

- Up to $20,000 toward a down payment, closing costs or buying down your rate[1]
- Down payment as low as 3%[2]
- No mortgage insurance required
- Reduced loan origination fees
- Available for eligible purchases and refinances
- Eligible clients may qualify for a City National® checking account with a waived monthly maintenance fee[3]

Eligibility requirements

- 30-year fixed-rate mortgage[2]
- Property located in an eligible market
- Primary residence secured by a first lien on a 1- to 4-unit property
- Minimum 660 credit score
- Income limits apply and vary by area[4]
- HUD-approved homebuyer education course required

Connect with us to learn more.

Anthony Musante
Senior Loan Officer

800.511.2151 - Mobile/Fastest
Anthony.musante@cnb.com
NMLS ID#632970

Start your personalized journey here

cnb.com/WelcomeHome

Eligible markets include select areas in New Jersey, New York and Southern California.

All loans and lines of credit are subject to credit and property review and approval. Loans must be secured by a first lien on a 1- to 4-unit residential dwelling. Additional terms and conditions apply. Not all applicants will qualify. All stated rates, terms and discounts are subject to change without notice.

1 If receiving a grant, you may not receive cash back at closing. Lender grant is available only on closed transactions when all conditions have been met. Borrowers may receive only one grant every 36 months. This grant is non-transferrable, cannot be applied retroactively, and may not be redeemed for cash. Additional terms and conditions apply. This is not a loan approval or a commitment to lend. Depending on your tax situation, the grant may be taxable income to you. If taxable, City National will send a tax reporting form. City National does not give tax advice. You should consult with a tax advisor on the potential effects of the grant on your taxes. To be eligible for a grant, the property must be located in a qualifying market in New Jersey, New York and Southern California.

2 Down Payment Requirements: A minimum 3% down payment applies only if the property has 1-unit and all borrowers live in the property. A minimum 5% down payment is required if the loan has a borrower who does not live in the property and for all 2- to 4-unit properties. As of July 14, 2026, a loan with a 3% down payment, $400,000 loan amount, and an APR of 6.76% will have a monthly principal and interest payment of $2,567 for 360 months. This monthly payment does not include homeowner's insurance or property taxes. Actual payment obligations will be greater.

3 Monthly Maintenance Fee is waived for an account owner who has received final approval of a RBC U.S. Mortgage Welcome Home Program. Available to individuals, sole owners and joint owners. Limit one Personal Checking Account with waived Monthly Maintenance Fee per approved borrower.

4 Grant amount is determined by property location and area median income limits. Income limits do not apply if the property is located within a low- or moderate-income census tract.

RBC U.S. Mortgage is a division of City National Bank. City National Bank is a subsidiary of Royal Bank of Canada.
City National Bank does business in the state of Florida as CN Bank.

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EQUAL HOUSING LENDER NMLSR #536994