

#1203

**RBC**
Royal Bank

Re: #1203-3515 Kariya Drive

January 12, 2006

Thanh Van Huynh
8 Maldives Cr
Brampton, On
L6P-1L4

Dear Miss Huynh

Mortgage application number: 456860650

Thank you for choosing RBC Royal Bank® for your mortgage needs. I am pleased to confirm that you have been approved for a mortgage with Royal Bank of Canada subject to the following conditions:

Proof of Downpayment and Confirmation of Employment**Mortgage details:**

Mortgage amount:	\$128,550
Amortization period:	25 years
Interest rate:	5.3 % per year, calculated semi-annually, not in advance
Term:	60 months
Type:	Fixed
Payments:	\$384.88
Payment frequency:	Accelerated Bi/Weekly
Interest adjustment date:	October 15/2008
First payment due date:	October 29/2008
Closing date:	October 15/2008
Rate commitment expiry date:	October 15/2008
Property:	1203-3515 Kariya Dr, Mississauga On L5B-3J4

Your interest rate is guaranteed until the earlier of the closing date or the commitment expiry date. If interest rates change during this period, you will receive our lowest posted rate offered for the term selected. Should your rate commitment expire, you will need to contact me if you wish to obtain a new rate commitment. Please notify me immediately if there are any changes to your mortgage needs.

My objective is to provide you with the best possible experience when buying your home. I am available to provide any advice or assistance that you may need, anytime, anywhere. Please don't hesitate to contact me with any questions or concerns about your mortgage. Please call me at 647-295-9563.

Royal Bank of Canada
Sunny Meadow & Bovaird
7 Sunny Meadow Blvd.
Brampton, Ontario L6R 1W7
Tel.: 905-790-2011
1-800-769-2511
Fax.: 905-790-2030



Royal Bank of Canada
Sunny Meadow & Bovaird
7 Sunny Meadow Blvd.
Brampton, Ontario L6R 1W7
Tel.: 905-790-2011
1-800-769-2511
Fax.: 905-790-2030

Once again, thank you for giving me the opportunity to look after your mortgage needs. On behalf of RBC Royal Bank, please accept our very best wishes in your new home.

Yours truly,

A handwritten signature in black ink, appearing to read "Ranjit Singh Saroya".

Ranjit Singh Saroya
Mobile Mortgage Specialist
Cell: 647-295-9563
Email: Ranjit.Saroya@rbc.com

P. S. If you have any friends or relatives who are purchasing a home or renewing a mortgage, please refer them to me. I would be happy to help them any way that I can.

Enc.

™ Trademark of Royal Bank of Canada. ®RBC, Royal Bank and HomeProtector are registered trademarks of Royal Bank of Canada.
RBC Insurance Services Inc and The Canada Life Assurance Company, licensees of HomeProtector trade-mark.