RBC
Royal Bank

Pre-Approval Letter

October 29, 2008

Angela Yi Qi He,

Casper # 594711250 - Closing Date: October 28, 2009
Builder: AMACON DEVELOPMENT (HURONTARIO)CORP (EVE)
2107 – 3515 Kariya Drive, Mississauga, Ontario, L5B 0C1

I am pleased to confirm that you have been pre-approved for the following purchase price of **$281,900.00**. Based on the purchase price scenario, down payment of **$151,900.00**; your required mortgage is **$130,000.00.**

The above pre-approval is subject to the following:
* A satisfactory credit review by Royal Bank; * Verification of employment/income; * Satisfactory proof of down payment; * Full copy of the Agreement of Purchase and sale, signed by all parties; * A copy of the MLS photo listing; * Satisfactory property appraisal; * GENWORTH FINANCIAL/CMHC approval; * Signed Client Agreement; *Void cheque for whichever account you would like the mortgage to come out of; * Lawyer's information (Name and Phone Number).

If you have any questions or require any other information, please do not hesitate to contact me directly Thank you for choosing RBC Royal Bank.

Fred Jaime
Senior Mortgage Specialist
Cell: (416) 452-1558 / Bus: (905) 276-0800 / Fax: (905) 276-0500

1) Your mortgage application will be subject to our standard lending criteria as well as the criteria of a mortgage default insurer if applicable. We recommend that you do not waive a financing condition in an offer to purchase until we formalize our approval.
(2) Mortgage amount is inclusive of mortgage default insurance if selected.
(3) The interest rate is calculated semi-annually, not in advance
(4) Payment subject to change and includes property taxes and HomeProtector® Insurance if selected.
(5) Should your rate commitment expire, you will need to contact us if you wish to obtain a new rate commitment