



RBC
Financial
Group

Ranjit Singh Saroya
Mobile Mortgage Specialist
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Mortgage Commitment

November 22, 2007

Harinder Sandhu
3168 Countryside Dr
Brampton, Ontario
L6P-0V3

Dear Mr Sandhu

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. With the following details.

Mortgage details:

Purchase Price	\$286,900
Downpayment	\$28690
Mortgage Required:	\$258210 plus cmhc(2%)(5164.20)
Mortgage amount:	\$263374.20
Amortization period:	25 years
Interest rate:	7.34
Term:	60 months
Type:	closed fixed
Payments:	\$1900.24
Payment frequency:	Monthly
First payment due date:	April 2010
Interest Adjustment date:	March 2010
Closing date:	March 2010
Rate commitment expiry date:	March 2010
Property:	Suite 2705, 3525 Kariya Dr, Mississauga Ontario

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,

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.