



#305

September 7, 2006

RBC Royal Bank

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Felisa De Vera
 1115 Deer Run
 Mississauga ON
 L5C 3P7

Dear Felisa

Mortgage application number: 498387800

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 income and employment
 Proof of down payment

In addition, you will be required to provide me with additional information or items prior to the advance of any mortgage funds. For your convenience, I have enclosed a list of required items. Please submit these items prior to the date required.

Mortgage details:**Mortgage amount:**

\$178,533.26 inclusive of mortgage default insurance if selected
 \$173,755.00 – 95% mortgage
 \$4,778.26 – CMHC (2.00% premium)
 \$178,533.26 inclusive of mortgage default insurance if selected

Amortization period:

Interest rate: 6.85%
 Term: 60 months

Type:

Closed

Payments:

\$1,233.99– this is subject to change and includes property taxes and
 HomeProtector® Insurance if selected

Payment frequency:

Monthly

Interest adjustment date:

August 29, 2006

First payment due date:

TBD

Closing date:

TBD

Rate commitment expiry date:

August 29, 2009

Cashback:

n/a

Property:

305-3515 Kariya Dr. Mississauga ON

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

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,



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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.