

#903



RBC
Royal Bank™

Alex Wong, Mobile Mortgage Specialist
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COMMITMENT LETTER

October 07, 2005

THANH H NGUYEN
503 - 2247 HURONTARIO STREET
MISSISSAUGA, ON L5A2G2

Dear THANH H:

RE: Purchase of 903 - 3515 KARIYA DRIVE MISSISSAUGA, ON L5B3J2

I am pleased to advise you that the following loan, to be secured by a FIRST mortgage on the property noted above, has been approved providing that all the information supplied is correct and subject to the conditions outlined. This commitment is not transferable, and the benefit may not be assigned.

THANH H NGUYEN

Applicant	
Co-Applicant	
Guarantor(s)	
Approved Mortgage Financing	\$127,425.00
Guaranteed Interest Rate	5.4%
Term of Mortgage	3 Year(s)
Amortization Period	25 Year(s)
Payment Frequency	MONTHLY
Amount of Payment	\$788.29
Lending Institution	Royal Bank of Canada
Closing Date	October 15, 2008
Prepayment Privileges/Penalties	

Prior to our advancing funds for your mortgage the following conditions must be satisfied:

☒ Verification of employment and income (Current paystub to be provided)
☒ Verification of downpayment
☒ Property appraisal
☒ Other: Honda financing to be paid off and closed prior to closing.

Please refer to the Lenders commitment (enclosed) for a complete list and detailed description of conditions. The conditions outlined form an integral part of the commitment and should be fulfilled at the earliest opportunity.

Please call me at (416) 414-1888 should you have any questions.

Yours truly,


Alex Wong, Mobile Mortgage Specialist