

June 11,2009

Royal Bank of Canada Adelaide & York Branch 130 Adelaide Street West Suite 105 Toronto, Ontario, Canada M5H 3P 416-974-7100

This is to certify that sheikh Waqas Ahmed of 3 Tara Cresent, Markham ON L35 4S7 has been pre approved for a RBC mortgage in the amount of \$271,605(plus CMHC fees) for the purchase of a property at 3515 Kariya Drive ,Suite 3002,Mississauga ON .

This Pre-Approval is based on the following terms and conditions:

Term :

5 Years Variable Closed

Amortization: 25 Years

Rate:

Prime plus 0.85%

Purchase Price: \$285,900

Down payment: \$14,295

CONDITIONS:

- A) Confirmation of Credit Application Details
- B) Confirmation of down payment from client's own resources
- C) Subject to CMHC Approval
- 5) Satisfactory credit investigation
- E) The property to be mortgaged meeting RBC normal lending requirements.

RBC Royal Bank

Mortgage Sales Force

Per:Martin Menezes

Manager, RBC Residential Mortgages.