



ROYAL BANK

MORTGAGE COMMITMENT

OK
File # 1908

Attention:

Names: PHU NGOC NGUYEN	Date: DEC 19 2007
Address: 206-2339 PARK TO WERS AVE MISSISSAUGA ON L5A 1P8	Security Address: 1908-3525 KARIYA DR MISSISSAUGA P P \$261,900
Mortgage Reference#: pending	Sale Closing: NOV 11 2010
CMHC/GE Reference #: N/A	

We are pleased to advise you that you have been approved for a 1st mortgage loan on the above noted property for the amount of \$130,950.00

The mortgage will have a term of 5 years (closed) and an amortization period of 40 years.

The rate will be 7.34%, calculated semi-annually and the principal and interest payment will be \$385.74 bi-weekly (regular).

The above quoted interest rate has been capped for you until November 11, 2010.

Our approval is conditional upon confirmation no new debts have been incurred that would affect your servicing and that the credit bureau is up to date and in good standing. Along with this information this mortgage offer is conditional upon receipt of any of the checked off items below:

- | | |
|---|--|
| <input type="checkbox"/> Gift Letter | <input type="checkbox"/> Original letters of employment |
| <input type="checkbox"/> Confirmation of bank assets (passbook, statements) | <input checked="" type="checkbox"/> Downpayment verification |
| <input type="checkbox"/> Accepted offer to purchase (full copy) | <input type="checkbox"/> CMHC/GE approval |
| <input type="checkbox"/> Satisfactory property inspection and/or appraisal | <input type="checkbox"/> Mortgage Processing Fee n/a |
| <input type="checkbox"/> Current Paystubs | <input type="checkbox"/> Solicitors name and address |
| <input type="checkbox"/> Completed HomeProtector | <input type="checkbox"/> Completed Client Agreement |
| <input type="checkbox"/> Automatic Debit Payment Account Information | |

Other conditions:

Before the funds are advanced, the lawyer must examine title, review the survey, and report that everything is satisfactory. The sale must be closed in accordance with the terms set out in your purchase agreement.

Any of the above mentioned information needed can be sent directly to:

ANTON F DHARMASEELAN

Mobile Mortgage Specialist

Cell: 416 725 3346/416 704 1200

E-Mail: ANTON.DHARMASEELAN@REBC.COM

Assistant: Name here

E. & O.E.

EVAN
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