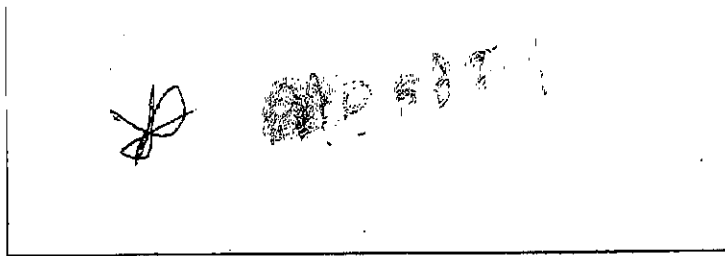


Elle #2510



NOVEMBER 20 2007

SANTOKH SANDEHU  
3525 KARIYA DRIVE # 2510  
MISSISSAUGA ON

**THANK YOU FOR CHOOSING RBC ROYAL BANK®**

We are pleased to advise you are pre-approved for a mortgage subject to the conditions outlined below. Please review the boxed information outlining the important details of our discussion.

Mortgage Amount : \$149 520

Amortization: 25 YEARS

Interest Rate: 7.34%

Term: 60 MONTHS closed

Payments: \$1078.84

Closing/Expiry date: OCT 2010

Your interest rate is guaranteed until OCT 2010. If interest rates change during this period, you will receive our lowest posted rate for the term selected. Please notify us immediately if there are any changes to your mortgage needs.

If you have any questions or require any other information, please do not hesitate to contact me directly.

Thank you for choosing RBC Royal Bank.

Sincerely,

Royal Bank of Canada Representative

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