

February 01, 2008 ALI KHANDANI 117 WILLOWBROOK Road THORNHILL, ON L3T 5N9

Residential Mortgage Application #00578788150

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 2: \$ 182,925.83

Amortization:

25 yrs

Interest Rate 3: 5.750%

Term:

0 yrs

60 mths Closed

Payments :

\$1,184.34 Monthly

Closing / Expiry Date: March 31, 2008

le: sule \$ 2610

Please notify us immediately if there are any changes to your mortgage needs⁵.

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,

RBC Royal Bank Mortgage Specialist,

Royal Bank of Canada

416-318-1510

136 1

⁽¹⁾ Your mortgage application will be subject to our standard lending criteria as well as the criteria of a mortgage default insurer if applicable. We recommend that you do not waive a financing condition in an offer to purchase until we formalize our approval.

(2) Mortgage amount is inclusive of mortgage default insurance if selected.

(3) Your interest rate will vary as our Prime Rate varies.

(4) Payment subject to change and includes property taxes and HomeProtector® Insurance if selected.

(5) Should your rate commitment expire, you will need to contact us if you wish to obtain a new rate commitment. This letter replaces any previous rate commitments provided by RBC Royal Bank.

Trushment of Royal Bank of Canada. RBC and Royal Bank are registered trademarks of Royal Bank of Canada

Registered Trademark of Royal Bank of Canada, RBC Insurance Services Inc. and the Canada Life Assurance Company, licensees of the HomeProtector trade-mark.