



**RBC**  
**Royal Bank**

RBC Royal Bank

Cooksville Branch  
2 Dundas Street W  
Mississauga, Ontario L5B 1H3  
Tel 416 725 3346  
Fax 905 250 0389

Oct 19 2009.

Abbas Rabii  
2203-3605 Kariya Dr  
Mississauga  
Ontario  
L5B 3J4

Dear Mr. Abbas Rabii,

**Re: Mortgage application number: 673617500.**

Congratulations — your mortgage application has been approved. Before we can advance your mortgage, there are two things you need to do.

1. Review the details of your mortgage.
2. Send us some important information.

1. Please review the details and conditions we discussed and contact us if they're not correct:

Mortgage details:

Mortgage amount:	\$201,675- Purchase price is \$248,900 with \$67,225 down payment
Amortization period:	25 years
Interest rate:	3.94% per year — calculated semi-annually, not in advance.
Term:	48 months
Type:	Fixed.
Payments:	\$486.61 — this is subject to change and does not include property taxes and HomeProtec or insurance premiums <sup>1</sup> .
Payment frequency:	Bi-weekly Regular
Interest adjustment date:	Oct 30 2010
First payment due date:	Nov 13 2010
Closing date:	Oct 30 2010
Rate commitment expiry date:	March 10 2011