



RBC
Royal Bank

Rodney Shahbaz, Mortgage Specialist

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May 25, 2014

DINA RIAD
7139 APPLETREE LANE
MISSISSAUGA, ON L5W 1W5

Dear DINA ,

Re: Residential mortgage application number 100057233

I'm happy to let you know that you're pre-approved¹ for a mortgage. Please review the conditions we discussed and contact us if they're not correct.

Purchase Price:	\$240,900.00
Mortgage amount :	\$192,720.00
Amortization period:	25 years
Interest rate :	Prime rate ² minus 0.5% per year, calculated not in advance, at the same frequency as your payments. The interest rate is based on our prime rate, which is 3% per year as of the date of this letter.
Term:	60 months closed
Type:	Fixed (Closed)
Payments:	\$864.58 Monthly -- this is subject to change.
Closing date:	September 22, 2014
Property address	3504-4099 Brickstone Mews, Mississauga, Ontario

Your interest rate premium or discount is guaranteed until September 22, 2014. If your rate commitment expires, please get in touch with me right away.

Once you make an offer on a property we will require a property appraisal to verify if the property value is consistent with the purchase price. There may also be additional information or confirmations that we require at that time. If the appraised value of the property is not acceptable, we may rescind our pre-approval.

If you have any questions, call me at 416-779-4395. I'll be happy to help.

Sincerely,

A handwritten signature in black ink, appearing to read 'Rodney Shahbaz', with a stylized flourish at the end.

Rodney Shahbaz, Mortgage Specialist
Email: rodney.shahbaz@rbc.com

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 Your interest rate will vary as our Prime Rate varies.

*This group creditor Insurance program, underwritten by The Canada Life Assurance Company, is subject to terms, conditions, exclusions and eligibility restrictions. Please see the HomeProtector booklet for full details.

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