



RBC Royal Bank

PSV #2503

November 16, 2016

INTISAR AL-PACHACHI; AMJAD SHEHADEH MUHAISEN
APT 103 - 1423 MISSISSAUGA VALLEY
MISSISSAUGA, ON L5A 4A5

Royal Bank of Canada

MISS ON-33 CITY CENTRE DRIVE
33 CITY CENTRE DR
MISSISSAUGA, ON L5B 2N5
Tel: 1-800-769-2511
Fax: 1-905-897-1463

Dear INTISAR AL-PACHACHI; AMJAD SHEHADEH MUHAISEN,

Thank you for choosing RBC Royal Bank

Re: Residential mortgage application number .

We are pleased to confirm that you are pre-approved for a mortgage with RBC Royal Bank® based on the information you have provided and subject to our standard lending criteria.¹ Please review all of the details below and contact us if you have any questions or if any of the information is incorrect.

You are pre-approved for a mortgage loan of: \$ 199,900.00

Application Details:

Purchase price / property value of:	\$ 266,900.00
With a down payment of:	\$ 67,000.00
Estimated annual property taxes of:	\$ 2,500.00
Amortization:	25.00 years.
Interest rate:	4.640000 % per year — calculated semi-annually, not in advance.
Term:	60 months
Type:	Fixed Closed
Principal and Interest Payment:	\$ 1,122.01 Monthly
HomeProtector® Premium*:	\$ 0.00 ³
Total Payment:	\$ 1,122.01
Rate commitment expiry date:	March 31, 2017
One-time Processing Fee:	\$ 250.00, if applicable

Your interest rate is guaranteed until March 31, 2017 and is also subject to our standard lending criteria.¹ If your rate commitment expires please contact me to review and update your pre-approval.

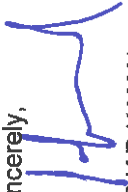


We will require a property valuation supporting the market value in accordance with our standard lending criteria.¹ Additional documentation may be required based on your individual situation at the time of a full application. We recommend if you are purchasing a property that you do not waive your financing conditions until we provide you with a final approval. RBC® has alternative financing options to discuss with you if you cannot satisfy all of the requirements.

It is important that you consider protecting your mortgage with life and disability or critical illness insurance. This coverage will help to protect what's important to you and your family.

Thank you for the opportunity to assist you in finding the best possible financing solution for your home. If you have any questions, please do not hesitate to call me at 1-647-893-5604. I will be happy to help.

Sincerely,



ASJAD KAMAL
Mortgage Specialist
Cell: 1-647-893-5604.
E-mail: asjad.kamal@rbc.com

¹ Your mortgage application and rate guarantee will be subject to our standard lending criteria as well as the criteria of a mortgage default insurer if applicable. We reserve the right to revoke your mortgage pre-approval if the information you provided at the time of application has changed or no longer meets our standard lending criteria

³ This creditor's group insurance program, underwritten by The Canada Life Assurance Company, is subject to terms, conditions, exclusions and eligibility restrictions. The costs set out in this letter are estimates only; you will receive confirmation of the actual cost of insurance at the time you apply for coverage. Approval for coverage is not guaranteed. Please see the HomeProtector Certificate of Insurance for full details on the terms and conditions of coverage, including eligibility requirements and how costs are calculated.

