



RBC Royal Bank

July 14, 2021

YINING SUN
9 DENARIUS CRES
RICHMOND HILL, ON L4E 0Z4

Royal Bank of Canada

MARKHAM ON-MARKHAM&EDWARD
JEFFEREYS
9428 HIGHWAY 48
MARKHAM, ON L6E 0N1
Tel: 1-800-769-2511
Fax: 1-905-294-6048

Dear YINING SUN,

Re: Mortgage application number: 100752908, Purchase price: \$615,900.00.

Congratulations and thank you for choosing RBC Royal Bank® for your mortgage needs. I'm pleased to confirm that you have been approved for a mortgage as per the details and conditions we've discussed (see below):

Property: Suite 2506, Unit 6, Level 25, VOYA Condominium, Mississauga, ON L5B 0G4

Mortgage details:

Mortgage amount:	\$492,720.00
Amortization period:	30 years
Interest rate:	Prime rate ¹ plus 0.5000000 % per year, calculated not in advance, at the same frequency as your payments. The interest rate is based on our prime rate, which is 2.4500000 % per year as of the date of this letter
Term:	60 months
Type:	Variable Closed
Principal & Interest:	\$1,930.89
HomeProtector® Premium*:	\$0.00
Total Payment:	\$1,930.89
Payment frequency:	Monthly
Closing date:	February 2, 2026
Interest adjustment date:	February 2, 2026
First payment due date:	March 2, 2026
Rate commitment expiry date:	February 2, 2026

You have selected a variable rate mortgage term. Your interest rate premium or rate reduction, as applicable, is guaranteed until either the closing date or the rate commitment expiry date – whichever is earlier.



As a reminder, a processing fee of \$ 0.00 is payable when your mortgage is advanced, if applicable. This fee will be automatically deducted from your interest payment account unless you provide us with an alternate account to debit.

If you have any questions, call us at 1-416-558-7635. As always, I'm available anytime, and I'll be happy to help. Congratulations again, and best wishes with your new home!

Yours truly,



BRIAN CHANG
Mortgage Specialist
Cell: 1-416-558-7635

¹ Prime rate varies. Prime Rate means the annual rate of interest announced from time to time by Royal Bank of Canada as the rate then in effect for determining interest rates on Canadian dollar commercial loans in Canada. Your interest rate will change as our prime rate changes. Our prime rate may change at any time without notice.

*HomeProtector insurance is a creditor's group insurance program and is subject to certain terms, conditions, exclusions and eligibility restrictions. Please see the HomeProtector Certificate of Insurance (distribution guide for residents of Quebec) for full details.

Your mortgage approval is conditional on you (including guarantors and co-applicants if applicable) maintaining your credit status as at time of application. RBC Royal Bank reserves the right to decline your request for credit up to and including the closing date of your mortgage based on any changes in your (or co-applicants/guarantors if applicable) credit status, or financial circumstances.

