



RBC Royal Bank

December 24, 2021

PETER CHAK-MAN MA; CLARA T CHIANG  
5184 HEATHERLEIGH AVE  
MISSISSAUGA, ON L5V 1M6

Royal Bank of Canada

MISS ON-EGLINTON & CREDITVIEW  
1240 EGLINTON AVE W-UNIT B4  
MISSISSAUGA, ON L5V 1N3  
Tel: 1-416-558-1700  
Fax: 1-905-816-0673

Dear PETER CHAK-MAN MA; CLARA T CHIANG,

**Re: Mortgage application number: 102289876 - 631845418**

Congratulations and thank you for choosing us for your mortgage needs. I'm pleased to confirm that you've been approved for a mortgage as per the details and conditions we've discussed.

Property: UNIT 206 4116 PARKSIDE VILLAGE  
MISSISSAUGA, ON L5B 2C9

Mortgage details:

Mortgage amount:	\$ 673,400.00, inclusive of mortgage default insurance, if applicable
Amortization period:	30.00 years
Interest rate:	4.7900000 % per year, calculated semi-annually, not in advance
Discount:	0.0000000 % applied to posted rate (included above)
Term:	60 months
Type:	Fixed Closed
Principal & Interest:	\$ 3,509.89
Property Taxes:	\$ 0.00 (Estimated)
HomeProtector® Premium*:	\$ 0.00
Total Payment:	\$ 3,509.89
Payment frequency:	Monthly
Interest adjustment date:	February 02, 2026
First payment due date:	March 02, 2026
Advance date:	February 02, 2026
<b>Rate commitment</b>	
<b>expiry date:</b>	August 28, 2026

Details of Rate Guarantee:

Your interest rate is guaranteed for **the term selected** until either the advance date or the rate commitment expiry date — whichever is earlier.

