

JUNE 16 2008

PAWANDEEP SINGH / RAJNEET KAUR GILL
 THE RESIDENCES AT PARKSIDE VILLAGE TOWER 1
 PART OF LOT 19 CONCESSION 2 # 1202
 MISSISSAUGA ON



THANK YOU FOR CHOOSING RBC ROYAL BANK®

We are pleased to advise you are pre-approved¹ for a mortgage subject to the conditions outlined below. Please review the boxed information outlining the important details of our discussion.

Mortgage Amount²: \$242 943.39

Amortization: 25 YEARS

Interest Rate³: 7.15%

Term: 60 MONTHS closed

Payments⁴: \$1724.18 MONTHLY

Closing/Expiry date: NOV 2011

Your interest rate is guaranteed until NOV 2011⁵. If interest rates change during this period, you will receive our lowest posted rate for the term selected. Please notify us immediately if there are any changes to your mortgage needs.

If you have any questions or require any other information, please do not hesitate to contact me directly.

Thank you for choosing RBC Royal Bank.

Sincerely,

Alan Parveen Manota
Mobile Mortgage Specialist
 Cell: (416) 271-4856
 Fax: (905) 450-9887

Royal Bank of Canada Representative

(1) Your mortgage application will be subject to our standard lending criteria as well as the standard criteria of a mortgage default insurer if applicable.
 (2) Mortgage amount is inclusive of mortgage default insurance if applicable.
 (3) This rate may change if the mortgage falls outside our standard lending criteria or the standard criteria of a mortgage default insurer if applicable. If this happens, we will contact you regarding your new rate.
 (4) Payment subject to change and includes property taxes and HomeProtection® Insurance if selected.
 (5) If your rate commitment expires, you must contact us if you wish to obtain a new rate commitment.

® Registered Trademark of Royal Bank of Canada.
 RBC and Royal Bank are registered trademarks of Royal Bank of Canada