

JUNE 16 2008

MALKIT / PARWAR SINGH JHTE
THE RESIDENCES AT PARKSIDE VILLAGE TOWER 1
PART OF LOT 19 CONCESSION 2 # 2703
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: \$212 912.23

Interest Rate³: 7.15%

Payments⁴: \$1511.19 MONTHLY

Closing/Expiry date: NOV 2011

Amortization: 25 YEARS

Term: 60 MONTHS closed

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 insurances 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.

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