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### THANK YOU FOR CHOOSING RBC ROYAL BANK

We are pleased to advise you are pre-approved<sup>1</sup> for a mortgage subject to the conditions outlined below. Please review the boxed information outlining the important details of our discussion.

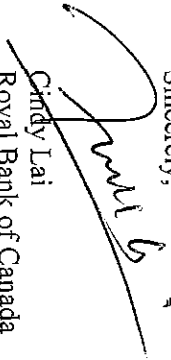
Mortgage Amount: \$ 235,000.00 (purchase price \$282,000.00)	Amortization: 25 years
Interest Rate: Prime -50%	Term: 60 mths closed
Payments : \$ 1,268.21	
Closing/Expiry date: July 11, 2011	

Your interest rate is guaranteed until 07/11/2011. 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,

  
Cindy Lai  
Royal Bank of Canada  
Senior Account Manager

- (1) Your mortgage application will be subject to our standard lending criteria as well as the criteria of a mortgage default insurer if applicable. We recommend that you do not waive a financing condition in an offer to purchase until we formalize our approval.
- (2) Mortgage amount is inclusive of mortgage default insurance if selected.
- (3) The interest rate is calculated semi-annually, not in advance.
- (4) Payment subject to change and includes property taxes and HomeProtection® Insurance if selected.
- (5) Should your rate commitment expire, you will need to contact us if you wish to obtain a new rate commitment.

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