



ATTENTION: RICHMOND

905-238-6839

September 5, 2007

GUAN YIM CHAN

SUITE 135
5055 HEATHERLEIGH AVE
MISSISSAUGA, ON
L5V 2R9

Residential Mortgage Application
557123607

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 Amount ² :	\$190,425.00	Amortization:	25 Years
Interest Rate ³ :	5.99%	Term:	60 Months Open
Payment ⁴ :	\$1,325.28 Monthly		
Closing/Expiry date:	December 31, 2007		
Property:	1802 3515 KARIYA DRIVE MISSISSAUGA ON		

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,

[Handwritten Signature]

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. 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 applicable.
(3) Your interest rate will vary as our Prime Rate varies.
(4) Payment subject to change and includes property taxes and HomeProtection[®] insurance if selected.
Should your commitment expire, you will need to contact us if you wish to obtain a new commitment. This letter replaces any previous rate commitments provided by RBC Royal Bank.

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