



ROYAL BANK

MORTGAGE COMMITMENT

#2206

Attention:

Names: O NESTERENKO		Date: FEB 02 2006
Address: 1405-1850 BLOOR STREET E MISSISSAUGA ON L4X 1T3		Security Address: UNIT 2206-3515 KARIYA DR MISSISSAUGA ON -AMACON DEVELOPMENT
Mortgage Reference#: pending		Sale Closing: 2009/JAN/30
CMHC/GE Reference #: n/a		

We are pleased to advise you that you have been approved for a 1st mortgage loan on the above noted property for the amount of \$158 175.00.

The mortgage will have a term of 5 years (closed) and an amortization period of 25 years.

The rate will be 6.3%, calculated semi- annually and the principal, interest and insurance payment will be \$520.20 bi-weekly (accelerated).

The above quoted interest rate has been capped for you until JAN 30 2009

Our approval is conditional upon confirmation no new debts have been incurred that would affect your servicing and that the credit bureau is up to date and in good standing. Along with this information this mortgage offer is conditional upon receipt of any of the checked off items below:

- | | |
|---|---|
| ☐ Gift Letter | ☐ Original letters of employment |
| ☐ Confirmation of bank assets (passbook, statements) | ☒ Downpayment verification |
| ☒ Accepted offer to purchase (full copy) | ☐ CMHC/GE approval |
| ☐ Satisfactory property inspection and/or appraisal | ☐ Mortgage Processing Fee n/a |
| ☐ Current Paystubs | ☒ Solicitors name and address |
| ☐ Completed HomeProtector | ☐ Completed Client Agreement |
| ☐ Automatic Debit Payment Account Information | |

Other conditions:

Before the funds are advanced, the lawyer must examine title, review the survey, and report that everything is satisfactory. The sale must be closed in accordance with the terms set out in your purchase agreement.

Any of the above mentioned information headed can be sent directly to:

ANTON F DHARMASEELAN
Mobile Mortgage Specialist
Call: 416 725 3346/416 704 1200
E-Mail: ANTON.DHARMASEELAN@RBC.COM
Assistant: Name here

E. & O.E.