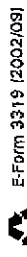




Mr. Mike

905-238-6839



E-Form 3319 (2002/09)

# 2503

June 28, 2006

ROYA WAFA

53 PARKSIDE DR  
BRAMPTON, ON  
L6Y 3A1Residential Mortgage Application  
# 486905657

## 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 <sup>2</sup> : | \$137,550.00                                | Amortization: 25 Years |
| Interest Rate <sup>3</sup> :   | 6.750 %                                     | Term: 60 Months Closed |
| Payment <sup>4</sup> :         | \$968.54 Monthly                            |                        |
| Closing/Expiry date:           | June 20, 2006                               |                        |
| Property:                      | 2503<br>3515 KARYIA DRIVE<br>MISSISSAUGA ON |                        |

Cld, 2008

Your interest rate is guaranteed until the earlier of September 18, 2006 \* or the date your mortgage is advanced.

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,

Royal Bank of Canada Representative

- (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 changes and includes property taxes and HomeProector<sup>®</sup> 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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TOTAL P.01