



2005, October, 27  
CURTIS FAGAN  
702 1359 RATHBURN RD E  
MISSISSAUGA, ON  
L4W 2Z9

Residential Mortgage Application  
# 00446492200

### 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> : \$ 140,925.00

Interest Rate<sup>3</sup> : 6.000%

Payments<sup>4</sup> : \$901.65 Monthly

Closing / Expiry Date : 2005, December, 31

Property : 3502 3530-01 WEATH CRT 3515 Aurora Dr

MISSISSAUGA, ON L5B 1R2

Amortization : 25 yrs

Term : 5 yrs Closed

Your interest rate is guaranteed until the earlier of January 25, 2008 or the date your mortgage is advanced. 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,

ANTON F DHARMAHEELAN  
Mortgage Specialist,  
Royal Bank of Canada  
(416) 725-3346

(1) Your pre-approval is 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 finalize 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 HomeProtections Insurance if selected.

(5) Should your rate commitment expire, you will need to contact us if you wish to obtain a new rate commitment. This letter replaces any previous rate commitments provided by RBC Royal Bank.

<sup>TM</sup> Trademark of Royal Bank of Canada. RBC and Royal Bank are registered trademarks of Royal Bank of Canada.

© Registered Trademark of Royal Bank of Canada, RBC Insurance Services Inc. and the Canada Life Assurance Company. Licensees of the HomeProtections trade-mark.