



ROYAL BANK

MORTGAGE COMMITMENT

#3706

(5) 949-9881

Attention:

Names: HADI JISRI	Date: JUL / 12 2007
Address: 1119 SHADELAND DR MISSISSAUGA ON L5C 1P2	Security / address: SUITE 3706 KARIYA DE MISSISSAUGA
Mortgage Reference#: pending	Sale Closing: OCT 20 2008
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 \$151 925 .00.

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

The rate will be 5.99%, calculated semi-annually and the principal and interest payment will be \$517.53 bi-weekly (accelerated).

The above quoted interest rate has been capped for you for 18 months.

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 Debt 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 needed can be sent directly to:

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

Assistant: Name here

E. & O.E.