



RBC  
Royal Bank

**Stephanie Papadakos**, Mobile Mortgage Specialist

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October 13, 2005

**COMMITMENT LETTER**

CHRISTINA PERSAUD  
5871 TAMPICO WAY  
MISSISSAUGA, ON L5M6Y9

Dear CHRISTINA:

RE: Purchase of 510 - DUNDAS STREET MISSISSAUGA, ON L4Y2B7

I am pleased to advise you that the following loan, to be secured by a FIRST mortgage on the property noted above, has been approved providing that all the information supplied is correct and subject to the conditions outlined. This commitment is not transferable, and the benefit may not be assigned.

CHRISTINA PERSAUD

|                             |                        |
|-----------------------------|------------------------|
| Applicant                   |                        |
| Co-Applicant                |                        |
| Guarantor(s)                |                        |
| Approved Mortgage Financing | \$120,000.00           |
| Guaranteed Interest Rate    | 5.9% 36 MONTH rate cap |
| Term of Mortgage            | 5 yrs                  |
| Amortization Period         | 25 yrs                 |
| Payment Frequency           | BI WEEKLY ACCELERATED  |
| Amount of Payment           | \$390.92               |
| Lending Institution         | Royal Bank of Canada   |
| Closing Date                | October 01, 2008       |

Please fax asap the signed offer to purchase by builder, complete with all schedules.

**CONDITIONAL ON CONFIRMATION OF DOWN PAYMENT 30-60 DAYS BEFORE CLOSING, OR AS SOON AS POSSIBLE. THANKS**

Please refer to the Lenders commitment (enclosed) for a complete list and detailed description of conditions. The conditions outlined form an integral part of the commitment and should be fulfilled at the earliest opportunity.

Please call me at 905-820-1789 should you have any questions.

Yours truly,

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Stephanie Papadakos, Mobile Mortgage Specialist

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TOTAL P.01