



#808

2006 Feb 7

Mr. Shu Kam Chung
#1507
50 Rue De La Barre
Longueuil, PQ
J4K 5G2

We are pleased to advise you are pre-approved¹ for a mortgage subject to the conditions outlined below.
Please review the boxed information outlining the important details of our discussion.

Mortgage Amount : 129,3000.00	Amortization: 25 years
Interest Rate ² : 6.30%	Term: 60 mths closed
Payments ⁴ : \$ 843.04 per month	*property at : #808 ,3515 Kariya Drive, Mississauga
Expiry date : Feb 07 2009	Closing date : Dec 2008

Your interest rate is guaranteed from Feb 07 2006 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,

Royal Bank of Canada
Mr. Pui Hong Lo (514-892-4983)
Mtg Specialist

(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 change and includes property taxes and HomeProtektor[®] Insurance if selected.

(5) Should your rate commitment expire, you will need to contact us if you wish to obtain a new rate commitment.

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