

File #302 ✓



**RBC**  
**Royal Bank**

February 05, 2008

MUHAMMAD ARIF  
1267 WARDEN AVENUE  
TORONTO, ON M1R 2R4

Dear MUHAMMAD:

**MORTGAGE PRE-APPROVAL FOR # 302 - 3525 KARIYA DRIVE MISSISSAUGA, ON**

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.

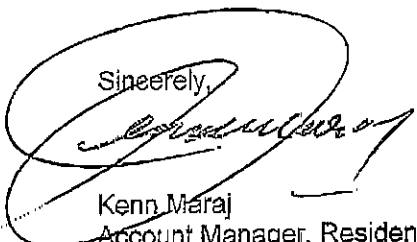
Mortgage Amount<sup>2</sup>: \$171,700.39 which includes default insurance @ 2.750%      Amortization: 25 yrs  
Interest Rate<sup>3</sup>: 5.750% Variable Rate - Subject to change      Term: 5 yrs - Var. Open  
Payments<sup>4</sup>: \$1,080.18      Monthly based on Var. Open Feb. 5, 2008 - subject to change  
Closing / Expiry date: October 29, 2010.

Please notify us immediately if there are any changes to your mortgage needs<sup>5</sup>.

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,

  
Kenn Maraj  
Account Manager, Residential Mortgages  
Cell: (416) 720-5129 / 416 752 8460  
Email: kenn.maraj@rbc.com

- (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 on an offer to purchase until we formalize our approval.  
(2) Mortgage amount is inclusive of mortgage default insurance which is \$4,595.39 @ 2.750%.  
(3) Your interest rate will vary as our Prime Rate varies.  
(4) Payment subject to change and includes property taxes and HomeProtector® 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.

™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 HomeProtector trade-mark