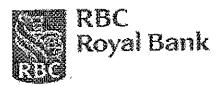
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August 8, 2007

May Natalia OR 5270 Astwell Ave. Mississauga, Ontario L5R 3K1

THANK YOU FOR CHOOSING RBC ROYAL BANK

We are pleased to advise you are pre-approved ¹ for a mortgage subject to the conditions outlined below. Please review the following information outlining the important details of our discussion.

Mortgage Amount 2: \$191,250.00

Amortization: 25 years Interest Rate 3: 5.89%

Term: 60 Months Fixed Closed Payment 4: \$605.58 bi-weekly Closing date: Spring 2010 Property: Unit #1711

3525 Kariya Drive Mississanga, Ontario

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 Representative

- (1) Your morgage 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 Home Protector Insurance if selected,

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