

File # 2708


RBC
Royal Bank

Jan 16, 2008

IMRAN ZAIDI
 1406 Emerson lane
 Mississauga Ontario
 L5V 1L7

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 boxed information outlining the important details of our discussion.

Mortgage Amount ² : \$251,750.00	Amortization: 25 years
Default insurance Premium: \$6,923.13	
Interest Rate ³ : 5.10% (Prime – 0.90%)	Term: 60 months variable closed
Payments ⁴ : \$1,527.29 monthly	
Closing/Expiry date: Oct 31, 2010	
Address of property: 2708-3525 kariya Drive Mississauga Ontario L5B 0C2	

Your interest rate is guaranteed until 10/31/2008 ⁵. 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.

Arshad Mahmood

Sincerely, Arshad Mahmood, Residential Mortgages

Cell: (416) 388-9596

905.990.0373

Royal Bank of Canada Representative

(1) Your mortgage application will be subject to our standard lending criteria as well as the standard 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 applicable.

(3) This rate may change if the mortgage falls outside our standard lending criteria or the standard criteria of a mortgage default insurer if applicable. If this happens, we will contact you regarding your new rate.

(4) Payment subject to change and includes property taxes and HomeProtection® Insurance if selected.

(5) If your rate commitment expires, you must contact us if you wish to obtain a new rate commitment.

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