

File # 2912

**RBC
Royal Bank**

October 12, 2007

Neena Gulati
Ravi Gulati
830 Ledbury Cres.
Mississauga, Ontario
L5V 2P9

THANK YOU FOR CHOOSING RBC ROYAL BANK

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

Mortgage Amount² : \$158,720.00
Amortization : 25 years
Interest Rate³ : 5.84%
Term : 60 Months Fixed Closed
Payment⁴ : \$1,006.46 monthly
Closing date: Spring 2010
Property: 2912- 3525 Kariya Drive, Mississauga, 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,

Helen Mou
Senior Account Manager
(905) 567-7219

- (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 Home Protector Insurance if selected.

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