



RBC
Royal Bank

Ayaaz Merali, Mobile Mortgage Specialist

Email: ayaaz.merali@rbc.com

January 25, 2008

Fawad Nazir
Anila Fawad
70 Earncliffe Cres
Brampton, ON L6T 2B2

Dear Fawad and Anila:

PRE-APPROVAL - 3002 Elle 3525 Kariya Dr Mississauga

Mortgage application number: 00577922200

Thank you for choosing RBC Royal Bank® for your mortgage needs. We are pleased to confirm that you have been pre-approved for a mortgage with Royal Bank of Canada with details set out as follows:

Purchase Price:	\$279,400.00
Mortgage amount:	\$272,729.33 (inc. CMHC premium)
Amortization period:	40 years
Interest rate:	TBA
Term:	60 Months
Type:	TBA
Payments:	TBA
Payment frequency:	Monthly
Closing Date :	Oct 30, 2010

Your interest rate is guaranteed until the earlier of the closing date or the commitment expiry date. If interest rates change during this period, you will receive our lowest posted rate offered for the term selected. Should your rate commitment expire, you will need to contact us if you wish to obtain a new rate commitment. Please notify us immediately if there are any changes to your mortgage needs.

Our approval is conditional upon confirmation of the following:

<input checked="" type="checkbox"/> Verification of employment and income	<input checked="" type="checkbox"/> Your lawyer's contact information
<input checked="" type="checkbox"/> Signed Offer to purchase on your existing home	<input checked="" type="checkbox"/> Proof of down payment
<input checked="" type="checkbox"/> Other: <u>FINAL APPROVAL FROM DEFAULT INSURER</u>	

If you have any questions or require additional information, please call me at (647) 889-4848. On behalf of the Royal Bank of Canada please accept our sincere appreciation for your business. I wish you luck with your upcoming move and many years of happiness in your new home!

Yours truly,

Ayaaz Merali

Ayaaz Merali
Mobile Mortgage Specialist
Fax: (905) 773-9962