

Elle #3302

ROYAL BANK OF CANADA

2 DUNDAS AVE W
MISSISSAUGA, ONT. L5B 1H3
Tel: 905-897-8130

December 10, 2007

ADNAN CHALTAF

1410-511 HILLCREST AVE
MISSISSAUGA, ONT. L5B 3Y9

Borrower(s): ADNAN CHALTAF

Dear Mr. Chaltaf:

Mortgage application number: 570479900

Congratulations and thank you for choosing RBC Royal Bank® for your mortgage needs. I am pleased to confirm that you have been approved for a mortgage with Royal Bank of Canada as per the details and conditions we have discussed (see below):

Mortgage details:

Mortgage amount: \$335,784.15, inclusive of mortgage default insurance, if applicable.
Amortization period: 40 years.
Interest rate: 7.34% per year, calculated semi-annually, not in advance.
Term: 60 months.
Type: Closed.
Payments: \$2,143.05 - this is subject to change and includes property taxes and HomeProtector® insurance premiums, if selected*.
Payment frequency: Monthly.
Interest adjustment date: October 31, 2010.
First payment due date: November 30, 2010.
Closing date: October 31, 2010.
Rate commitment expiry date: October 31, 2010.

Property: 3525 Kariya Dr. Suite 3302 Mississauga, ON. L5B 0C2.

CONDITIONS:

Please note that our approval of your mortgage is conditional upon us receiving the following items by January 31, 2008 in order to meet the above closing date:

- 1) Income and Employment confirmation;
- 2) Ensure the following debts are paid and closed prior to closing: BNS loan 6,239, TD LOC \$15,000.00, BNS LOC \$25,000.00;

*Home Protector insurance selection is subject to approval by The Canada Life Assurance Company.

3) Obtain sale agreement to confirm unconditional sale of existing property.

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 me if you wish to obtain a new rate commitment. Please notify me immediately if there are any changes to your mortgage needs.

My objective is to provide you with the best possible experience when buying your home. I am available to provide advice or assistance on home financing products offered by RBC Royal Bank, anytime, anywhere. Please don't hesitate to contact me with any questions or concerns about your mortgage. Please call me at [area code and telephone number].

Once again, thank you for giving me the opportunity to look after your mortgage needs. On behalf of RBC Royal Bank, please accept our very best wishes in your new home.

Yours truly,



Laila Alam
Mobile Mortgage Specialist
Cell: 416-419-1164
E-mail: laila.alam@rbc.com

P. S. If you have any friends or relatives who are purchasing a home or renewing a mortgage, please refer them to me. I would be happy to help them any way that I can.

Enc.