

RBC
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December 13, 2010

Matthew Pacheco & Maria Luisa Vicente
983 Stainton Dr.
Mississauga ON L5C 1G2

Dear Matthew & Luisa,

Re: Mortgage application number: 724344250.

Congratulations — your mortgage application has been approved. Before we can advance your mortgage, there are two things you need to do.

1. Review the details of your mortgage.
2. Send us some important information.

1. Please review the details and conditions we discussed and contact us if they're not correct:

Mortgage details:

Mortgage amount:	\$241,520 (as part of an RBC Homeline Plan)
Amortization period:	35 years
Interest rate:	3.64% per year — calculated semi-annually, not in advance.
Term:	60 months
Type:	Fixed Closed
Payments:	\$536.18 Protected Payment
Payment frequency:	Accelerated Bi-Weekly
Interest adjustment date:	December 10, 2010
First payment due date:	March 18, 2011
Closing date:	March 9, 2011
Rate commitment expiry date:	n/a
Property:	317-3525 Kariya Dr. Mississauga ON L5B 0C2