

**RBC**  
**Royal Bank****JAGDEEP SACHA, MORTGAGE SPL**

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September 30, 2011

**COMMITMENT LETTER**ATISH and BHAVINI JIVRAJ  
4505 FULLMOON CIR  
MISSISSAUGA, ON L4Z2L2

Dear ATISH and BHAVINI:

**RE: Purchase of 1105 PARKSIDE VILLAGE-TOWER-3 TORONTO, ON**

I am pleased to advise you that the following loan, to be secured by a First mortgage on the property noted above, has been approved providing that all the information supplied is correct and subject to the conditions outlined. This commitment is not transferable, and the benefit may not be assigned.

Applicant	ATISH JIVRAJ
Co-Applicant	BHAVINI JIVRAJ
Guarantor(s)	
Approved Mortgage Financing	\$226,510.76
Guaranteed Interest Rate	3.700%
Term of Mortgage	5 Year(s)
Amortization Period	25 Year(s)
Payment Frequency	Monthly
Amount of Payment	\$1,168.41
Lending Institution	
Closing Date	June 27, 2013
Prepayment Privileges/Penalties	

Prior to our advancing funds for your mortgage the following conditions must be satisfied:

\_\_\_\_ Verification of employment and income  
\_\_\_\_ Verification of downpayment  
\_\_\_\_ Property appraisal  
\_\_\_\_ Other: \_\_\_\_\_

Please refer to the Lenders commitment (enclosed) for a complete list and detailed description of conditions. The conditions outlined form an integral part of the commitment and should be fulfilled at the earliest opportunity.

Please call me at 416-725-7872 should you have any questions.

Yours truly,

JAGDEEP SACHA, MORTGAGE SPL