



RBC Royal Bank

PSV 4801
(LP411)

November 15, 2016

MINESH VORA
9 SEA CLIFF CRES
BRAMPTON, ON L6T 0G4

Royal Bank of Canada
25 MILVERTON DR
MISSISSAUGA, ON L5R 3G2
Tel: 1-416-993-9182
Fax: 1-905-875-9211

Dear MINESH VORA,

Thank you for choosing RBC Royal Bank

Re: Residential mortgage application number: 100655977 - 600858797.

Congratulations! We are pleased to confirm that you are conditionally approved for a mortgage with RBC Royal Bank® based on the conditions and details we discussed

This conditional approval is valid for 30 days from the date of this letter or until we finalize our approval, whichever is earlier. Please review all of the details below and contact us if you have any questions or if any of the information is incorrect.

Application Details:

Property Address: LP 4801 465 Burnhamthorpe Rd W
mississauga, ON M1M 1M1

Purchase price / property value of: \$ 348,900.00
With a down payment of: \$ 70,000.00
Annual property taxes of: \$ 2,791.20
One-time Processing Fee: \$ 0.00, if applicable
HomeProtector Premium: \$ 319.28,¹

You are conditionally approved for a mortgage loan of: \$ 278,900.00

In order to finalize your mortgage approval, and if you haven't already done so, please provide us with the documents requested during our recent discussion. Once these have been received we will verify the information provided. Additionally, we will require a property valuation supporting the property type and market value.

We recommend if you are offering to purchase a property that you do not waive your financing conditions until we provide you with a final approval. RBC® has alternative financing options to discuss



with you if you cannot satisfy all of the requirements.

It is important that you consider protecting your mortgage with life and disability or critical illness insurance. This coverage will help to protect what's important to you and your family.

As a reminder, a mortgage processing fee of \$ 0.00 is payable when your mortgage is advanced. This fee will automatically be deducted from your mortgage payment account unless you provide us with an alternative account to debit

Thank you for the opportunity to assist you in finding the best possible financing solution for your home.

If you have any questions, please do not hesitate to call me at 1-416-993-9182. I will be happy to help.

Sincerely,



MANDEEP BRAR
Mortgage Specialist
E-mail: mandy.brar@rbc.com

¹This creditor's group insurance program, underwritten by The Canada Life Assurance Company, is subject to terms, conditions, exclusions and eligibility restrictions. The costs set out in this letter are estimates only; you will receive confirmation of the actual cost of Insurance at the time you apply for coverage. Approval for coverage is not guaranteed. Please see the HomeProtector Certificate of Insurance for full details on the terms and conditions of coverage, including eligibility requirements and how costs are calculated.

