



RBC Royal Bank

January 10, 2017

MUSTAFA KHERIBA
3631 CHERRINGTON CRES
MISSISSAUGA, ON L5L 5C6

Royal Bank of Canada

WATERLOO ON-UPTOWN WATERLOO
70-74 KING ST S
WATERLOO, ON N2J 1N8
Tel: 1-800-769-2511
Fax: 1-519-747-8336

Dear MUSTAFA KHERIBA,

Re: Mortgage application number: .

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

Property: UNIT 4810 4011 brickstone mews
mississauga, ON L5B 0E9

Mortgage details:

Mortgage amount:	\$ 280,735.00.
Amortization period:	25.00 years.
Interest rate:	2.8400000 % per year — calculated semi-annually, not in advance.
Term:	48 months
Type:	Fixed Closed
Principal & Interest:	\$ 1,305.63
Property Taxes:	\$ 4,500.00
HomeProtector® Premium*:	\$ 93.58 ³
Total Payment:	\$ 1,399.21
Payment frequency:	Monthly
Closing date:	January 16, 2017
Interest adjustment date:	January 16, 2017
First payment due date:	February 16, 2017
Rate commitment expiry date:	May 10, 2017

Your interest rate is guaranteed until the earlier of the closing date or the rate commitment expiry date. If your rate commitment expires, get in touch with me right away for a new rate.

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



If you have any questions, call me at 1-519-570-8807. As always, I'm available anytime, and I'll be happy to help. Congratulations again, and best wishes with your new home!

Yours truly,

DANIEL SIMPSON
Mortgage Specialist
Cell: 1-519-570-8807.
E-mail: dan.simpson@rbc.com

* HomeProtector insurance is a creditor's group insurance program and is subject to certain terms, conditions, exclusions and eligibility restrictions. Please see the HomeProtector Certificate of Insurance (distribution guide for residents of Quebec) for full details

