



RBC Royal Bank

June 26 2020

Dear: Rami Morcos Youssef,

Re: RBC Mortgage application number: 101728209

Congratulations and thank you for choosing us for your mortgage needs. I'm pleased to confirm that you've been **pre-approved with conditions** for a mortgage as per the details and conditions we've discussed.

Property: **Amcon Development (City Centre) Avia**
Unit 6 Level 2
Unir 206 4130 Parkside Village Dr, Mississauga, On, L5B 3M8

Mortgage details:

Purchase Price:	\$622,900.00
Mortgage amount:	\$498,320.00
Amortization period:	30 years
Interest rate:	4.94 %
Term:	5 Years
Type:	Fixed rate closed term
Principal & Interest:	\$2146.36
Payment frequency:	Monthly
Closing date:	Oct 3 2023

Details of Rate Guarantee:

Your interest rate is guaranteed for **the term selected** until either the advance date or the rate commitment expiry date — whichever is earlier.

Conditions:

Please note that our pre – approval is valid for 120 day.

- 1) Confirmation of total down payment
- 2) Personal income confirmation
- 3) Subject to final credit approval once conditions above have been met and appraisal complete reflecting the same value as purchase price.

I'm always available with advice or assistance on home financing products — anytime, anywhere. Please call me at 416-453 9554 with any questions. I'll be happy to help.

Congratulations again on your new home!

Sincerely,
Rima Yacoub
Mobile Mortgage Specialist
Cell: 416-453 9554
E-mail: rima.yacoub@rbc.com

Encl.

P. S. If you have any friends or relatives who are purchasing a home or renewing a mortgage, I'd be happy to help them any way I can.

Client acknowledgement:

I/We are aware of and agree to the terms and conditions of the rate commitment (detailed above), as it best responds to my/our needs.

Borrower

Co-Borrower

Guarantor

Guarantor

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*HomeProtector insurance selection is subject to approval of your application by The Canada Life Assurance Company.

Your mortgage approval is conditional on you (including guarantors and co-applicants if applicable) maintaining your credit status as at time of application. RBC Royal Bank reserves the right to decline your request for credit up to and including the closing date of your mortgage based on any changes in your (or co-applicants/guarantors if applicable) credit status, or financial circumstances.