



RBC Royal Bank

June 21, 2021

PRAFUL LOBO
18B RIVERVIEW
GEORGETOWN, ON L7G 3K3

Royal Bank of Canada

MISS ON-HWY 10 & EGLINTON
4557 HURONTARIO ST-UNIT B2
MISSISSAUGA, ON L4Z 3M2
Tel: 1-416-558-1700
Fax: 1-905-816-0673

Dear PRAFUL LOBO,

Re: Mortgage application number: 101605207 - 631623942

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

UNIT 16 LEVEL 9 - VOYA
Property: UNIT 916 4116 PARKSIDE VILLAGE DR
MISSISSAUGA, ON L7G 3K3

Mortgage details:

AMACON DEVELOPMENTS (CITY CENTRE) CORP.

| | |
|------------------------------|---|
| Mortgage amount: | \$ 391,120.00, inclusive of mortgage default insurance, if applicable |
| Amortization period: | 30.00 years <i>80% of \$488,900 PURCHASE PRICE</i> |
| Interest rate: | 4.7900000 % per year, calculated semi-annually, not in advance |
| Discount: | 0.0000000 % applied to posted rate (included above) |
| Term: | 60 months |
| Type: | Fixed Closed |
| Principal & Interest: | \$ 2,038.60 |
| Property Taxes: | \$ 0.00 (Estimated) |
| HomeProtector® Premium*: | \$ 324.73 |
| Total Payment: | \$ 2,363.33 |
| Payment frequency: | Monthly |
| Interest adjustment date: | February 02, 2026 |
| First payment due date: | March 02, 2026 |
| Advance date: | February 02, 2026 |
| Rate commitment expiry date: | February 20, 2026 |

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.





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If your mortgage advances after the rate commitment expiry date, the interest rate will be increased by 0.10 % for any partial or full month after the expiry date — to a maximum of three months (maximum of 0.30 %). If the delay is more than three months, the rate commitment will fully expire and you will need to contact us for a new interest rate. Please notify me immediately if there are any changes to your mortgage needs.

I'm always available with advice or assistance on home financing products — anytime, anywhere. Please call me at 1-416-558-1700 with any questions. I'll be happy to help.

Congratulations again on your new home!

Yours truly,



NAASSON SEIXEIRO
Mortgage Specialist
Telephone: 1-416-558-1700
E-mail: naasson.seixeiro@rbc.com

Enc.

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.

PRAFUL LOBO
Borrower

* 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

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