RBC Royal Bank

May 27, 2019

JOYLIN D'SOUZA; JOAN D'SOUZA
5539 RICHMEADOW MEWS
MISSISSAUGA, ON L4Z 3T3

Royal Bank of Canada
MISS ON-33 CITY CENTRE DRIVE
33 CITY CENTRE DR
MISSISSAUGA, ON L5B 2N5
Tel:
Fax:

Dear JOYLIN D'SOUZA; JOAN D'SOUZA,

Re: Mortgage application number: 101379669 - 630638050

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.

Property: UNIT 1005 430 SQUARE ONE DRIVE
MISSISSAUGA, ON L4T 0A1

Mortgage details:

Mortgage amount:	$ 379,520.00, inclusive of mortgage default insurance, if applicable
Amortization period:	25.00 years
Interest rate:	Prime Rate[1] plus 0.7000000 % per year, calculated not in advance, at the same frequency as your payments. The interest rate is based on our Prime Rate which, at the date of this letter is 3.9500000 % per annum.
Term:	60 months
Type:	5-Year Variable Rate Closed
Principal & Interest:	$ 2,141.94
Property Taxes:	$ 0.00 (Estimated)
HomeProtector® Premium*:	$ 0.00
Total Payment:	$ 2,141.94
Payment frequency:	Monthly
Interest adjustment date:	September 05, 2023
First payment due date:	October 05, 2023
Advance date:	September 05, 2023
Rate commitment expiry date:	May 01, 2023

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

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

Congratulations again on your new home!

Yours truly,

JAYNA PANCHAL
Mortgage Specialist
Telephone:
E-mail: jayna.panchal@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.

JOYLIN D'SOUZA
Borrower

JOAN D'SOUZA
Borrower

[1] This interest rate will vary as our Prime Rate varies. Prime Rate means the annual rate of interest announced from time to time by Royal Bank of Canada as the rate then in effect for determining interest rates on Canadian dollar commercial loans in Canada. This rate may change at any time without notice.

* 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.

RBC~1~4315~201211~5~1~336989322~5~5CEC05350A7BC540E10080000AD005D5~2~2~

Royal Bank of Canada
MISS ON - 33 CITY CENTRE DRIVE
33 CITY CENTRE DRIVE
MISSISSAUGA, ON L5B2N5
Tel: 905-897-8261
Fax: 905-897-8261

MAY 27TH 2019

AMACON DEVELOPMENT (CITY CENTRE) CORP.
1 YONGE STREET, SUITE 601
TORONTO, ON. M5E1E5

Dear AVIA BY AMACON,

Re:	Client Name	JOYLIN D'SOUZA; JOAN D'SOUZA
	Address/Lot Number	1005-430 SQUARE ONE DR., MISSISSAUGA, ON L4T 0A1
	Closing date:	SEPTEMBER 5TH 2023
	Purchase Price:	$474,400.00]
	Down payment:	$94,880.00
	Mortgage amount:	$379,520.00
	Commitment Expiry:*	May 1st 2023
	Finance Condition:	N/A

This letter is to advise that mortgage financing has been approved for the above noted client(s).

Sincerely,
JAYNA PANCHAL
Mobile Mortgage Specialist
Cell: 647-270-0489
Email: JAYNA.PANCHAL@RBC.COM

Client acknowledgement:

I/We are aware of and agree to the conditions detailed above. We also agree to share the information contained within this letter with the agent(s) of AVIA BY AMACON.

Borrower

Co-Borrower

Guarantor

Guarantor

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