



ATLANTIC (HS) FINANCIAL CORPORATION
ATLANTIC (HS) DEPOSIT CORPORATION

Mr. Hoi Fu Tsang
Ms. Kwai Chun Lam
1559 Bryce Road,
Mississauga, Ontario
L4W4C4

June/16/2008

Dear Hoi Fu & Kwai Chun

Re: purchase of #1502 Parkside Village – Tower 1, lot 19, concession 2, north of Durdas Street in Mississauga

Please be advised that your credit application has been approved subject to the following:

- 1) Max. ltv is 85% of the purchase price = \$240,125.00 or appraised value whichever is lowered,
- 2) Satisfactory appraisal (to be done 60 days before closing),
- 3) Satisfactory income confirmation,
- 4) Satisfactory credit check (to be done 30 days before closing),
- 5) Satisfactory downpayment confirmation,
- 6) Rate and terms to be determined 60 days before closing.

Should you have any concerns, please call the writer.

Truly,

Dickey Li
Manager
416-616-2437

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