The Bank of Nova Scotia
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Scotiabank

Jun 10, 2008

ALEX TANG
CAROLLENE SUM
1844 SOLITAIRE CRT
MISSISSAUGA, ON. L5L 2P3

#.3203

Dear ALEX TANG

Congratulations! You have been pre-approved for a Scotia®Mortgage!

We are pleased to advise that based on the information you provided, you qualify[1] for a residential first mortgage on a principal residence as follows:

Mortgage Loan Amount[2]: 200,000.00 -

Interest Rate: 5.15 %, calculated semi-annually not in advance.
Term[3]: 5 YRS.
You can now choose up to 40 years amortization.

This mortgage pre-approval and the interest rate shown above are valid for a period of up to 120 days from the date of this application. If interest rates increase during the guaranteed period, yours won't. If your mortgage is advanced within the guaranteed period and interest rates are lower on the advance date, you will receive the lower rate. Please note that if you change the mortgage term selected or if the interest rate changes, the mortgage loan amount may require revision.

Thank you for applying for a pre-approved mortgage with Scotiabank. Please contact us when you find the home that meets your needs, or if you have any questions on this or any other financial matter.

Yours truly,

Scotiabank Representative