

2101
(Revised)

TOTAL

PRELIMINARY MORTGAGE APPROVAL NOTICE

 **Bank of Montreal**

BROWNS LINE & EVANS
863 BROWN'S LINE
ETOBICOKE
ONTARIO
M8W 3V7
06/14/06

WANDA GOLASZ
1265 UNDERWOOD DR.
MISSISSAUGA, ONTARIO
L4W3M9

Mortgage No. 03792
Application No. 98061591350531

We are pleased to advise approval* of your request for a mortgage on the following property:

2101-3515 KARIYA DR. MISSISSAUGA ON M1M1M1

Mortgage details are as follows:

Mortgage Amount:	\$ 121,425.00	Mortgage Term:	5 years
Mortgage Insurance Premium:	\$ 0.00	Amortization:	25 years
Principal and Interest Payment:	\$ 831.82	Prepayment Privileges:	Limited
Interest Rate	6.750 % per annum**	Payment Frequency:	every month
Rate Guarantee Start Date:	06/14/06	Rate Guarantee Expiry Date:	06/14/09
Projected Funding Date:	12/01/08		

Your estimated cost of borrowing expressed as an annual percentage rate (APR) is 6.75 %.
The calculation of the APR includes your interest cost and, if applicable, the following non-interest costs:
(i) an estimated appraisal cost, and (ii) the cost of default insurance if required for a low ratio mortgage
(not applicable for high ratio mortgages).

This preliminary approval is subject to the Bank receiving:

- A satisfactory appraisal of the property;
- Verification of the information contained in your application;
- Confirmation of approval by the mortgage insurer, where applicable.
- ALL OTHER TERMS AND CONDITIONS SET UP FOR APPROVAL.

All mortgage loan approvals are subject to there being no material change in your financial status as disclosed in your application and there being no material changes to the property that adversely affect its value. Prior to closing, we will issue you a Mortgage Commitment and Disclosure Statement specifying the terms of your mortgage and all closing conditions.

Please ask us about your low cost Mortgage Life and Accident and Illness Mortgage Protection options.***

Thank you for your mortgage business.

Signature

CRENG MENDIOLA

Relationship Manager/Financial Services Manager

(416) 259-3236

Telephone No

* This replaces any Preliminary Mortgage Approval Notices previously provided to you.

** If a variable rate, calculated monthly, not in advance. If a fixed rate, calculated half-yearly, not in advance. The fixed interest rate is guaranteed from the Rate Guarantee Start Date to the Rate Guarantee Expiry date (the "rate guarantee period") provided funds are disbursed within that period. However, we will establish a new rate guarantee period if (a) you subsequently choose a new mortgage option or (b) your rate guarantee period is longer than 90 days and you change your projected funding date to a new date that is more than 90 days after the Rate Guarantee Start Date.

*** Provided by Sun Life of Canada. Eligibility requirements must be met.