



Emerson Blackman
Financial Adviser
4141 Dixie Rd
Mississauga, Ontario
L4W 1V5

#2601

October 16, 2006

Mark Naidu
209 Voltaire Crescent
Mississauga, Ontario
L5A 2A5

Att: Mike

Dear Sir / Madam:

Re: Mortgage Pre-Approval CIBC mortgage \$131925.00 closing December 2008
3515 Kariya Drive Ste # 2601
Mississauga, Ontario

On behalf of CIBC, We are pleased to advise that the above customer is Pre-approved for a mortgage of \$131925.00 with a down payment of \$46000.00, closing date is December 2008.

Should you have any further question, please feel free to contact the undersigned.

Sincerely,

Emerson Blackman
Financial Adviser
905 625 7903