



#602

Pre-Approval Certificate

November 26, 2005

THOMAS T. & PATRICIA P. HOANG
13 WOODFIELD ROAD
POMONA, NEW YORK 10970-2203

RE: PRE-APPROVAL FOR MORTGAGE

Dear Thomas & Patricia,

Thank you for your interest in obtaining a mortgage from HSBC Mortgage Corporation. This letter is to confirm that you are pre-approved for a mortgage loan in the amount of \$146,185.00 with a purchase price of \$224,900.00 for the property located @ Suite 602, 3515 Kariya Dr., Mississauga, Canada closing on October 2008. The loan amount is based on the information you provided and a review of your credit rating. This letter is not a commitment. A commitment letter will only be issued after our underwriting department has reviewed all income/asset documentation, a tri-merge credit report, and a satisfactory appraisal of the subject property.

Loan qualification is based on the following:

30 Year Fixed Rate loan at 6.25 % Conventional W/ 0 POINTS
Monthly PITI approx - \$ 1214.65
Maximum Taxes - \$ 3300.00 yearly

Rates subject to change daily.

When you are ready to continue the loan process, please give me a call at (845) 353-7454.

Thank you.

A handwritten signature in cursive script, reading "Robert J. Burns".

Robert J. Burns
Sr. Retail Mortgage Consultant
Team Leader

HSBC Mortgage Corporation (USA)
17 South Broadway, Nyack, NY 10960
Tel: (845) 353-7445 Fax: (845) 353-7410



TOTAL P.02