

March 13, 2009

Mr. Dominic Picard 2177 Conrad-Kirouac Quebec, Quebec G2G 2N7 Residential Mortgage Application #00640185750

Dear Mr. Picard,

Re: Residential mortgage application number no. 640185750

I'm happy to let you know that you're pre-approved for a mortgage. Please review the conditions we discussed and contact us if they're not correct.

Purchase price:

\$208,400.00

Address:

3515 Kariya Drive, Mississauga, Ontario Suite no. 311

Total (CMHC not applicable):

\$166,720.00

Amortization period:

30 years

Term:

4 years closed

Type:

Fixe rate

Payments:

\$558.30 bi-weekly - this is subject to change and includes property

Taxes and HomeProtector insurance premiums.

Closing date:

May 1st 2009