

2005



HSBC Bank Canada

HSBC CHASE SQUARE  
UNIT #18 1675 THE CHASE  
MISSISSAUGA ON L5M 5X7

AMBROSE CHI FUNG LEE

277-7360 ZINNIA PLACE  
MISSISSAUGA ON L5W 2A2

051247

Thank you for choosing HSBC Bank Canada. Your application has been approved for a mortgage loan on the terms and conditions set out in the attached Mortgage Loan Agreement and Cost of Borrowing Disclosure Statement. To accept these terms and conditions, the Mortgage Loan Agreement and Cost of Borrowing Disclosure Statement must be signed by all parties and returned to us. Please return it to us at least five days prior to your scheduled mortgage completion date.

SUMMARY OF MORTGAGE LOAN

PRINCIPAL AMOUNT OF MORTGAGE LOAN	\$	230,000.00	
DEDUCTIONS FROM MORTGAGE LOAN*	\$	0.00	
AMOUNT OF MORTGAGE LOAN AVAILABLE FOR ADVANCE	\$	230,000.00	
INTEREST RATE PER ANNUM	3.6500	% compounded semi annually, not in advance	
INTEREST COSTS FOR THE TERM	\$	39,922.91	
TOTAL COST OF BORROWING FOR THE TERM	\$	41,622.91	
ANNUAL PERCENTAGE RATE (APR)**	3.7613	%	
ADVANCE DATE	20 Jul 2009	MATURITY DATE	20 Jul 2014
TERM	60 months	AMORTIZATION	420 months
FIRST PAYMENT DATE	3 Aug 2009		
Fortnightly	PRINCIPAL AND/OR INTEREST PAYMENT	\$	445.93
Fortnightly	LIFE/DISABILITY INSURANCE PREMIUM	\$	17.05
REGULAR Fortnightly	MORTGAGE PAYMENT (including insurance premium)	\$	462.98
ESTIMATED BALANCE OWING AT MATURITY		\$	211,952.01

\*See section C of your Mortgage Loan Agreement and Cost of Borrowing Disclosure Statement for details.  
\*\*The calculation of APR is governed by federal law. See section F of your Mortgage Loan Agreement and Cost of Borrowing Disclosure Statement for a discussion of APR.  
The above information is a general summary for information purposes only. Please reference your Mortgage Loan Agreement and Cost of Borrowing Disclosure Statement for details regarding the terms of your mortgage loan.

You have applied for Single Life and Disability Insurance for your mortgage loan.

AL