Canada Trust

October 25, 2007

Mr and Mrs Teixeira 126 Jade Cres Brampton Ontario

Dear Mr and Mrs Teixeira

: Mortgage Approval

We are pleased to confirm that you have been approved for a mortgage with the TD Canada Trust for the property of 3525 Kariya Drive Suite 1007 Mississauga Ontario. Subject to the following terms and conditions.

The purchase price: \$212,900.00

Mortgage Amount:

\$195,442.20 = CMHC 3,832.20 Total loan before CMHC

\$191,610.00

Interest Rate:

6.44%

Term / Amortization: 5year/ 40 years

Closing Date: March 2010

Subject to:

- Confirmation of credit application detail(Income confirmation)
- Satisfactory credit investigation
- Confirmation of down payment from non borrowed sources
- no change in, and the accuracy of, the information provided
- The property to be mortgage meeting TD Canada Trust's normal lending requirements.

We would like to take this opportunity to thank you for your mortgage business and we look forward to further dealings in the near future.

Sincerely,

Margaret Hiscock Financial Advisor