



Mrs. Gail Schiassi
Personal Banker
Upper Oakville Shopping Centre
1011 Upper Middle Road
Oakville, Ontario
L6H 4L2

Feb /19/2008

Ms Lesley Oksman
Mr Sheldon Gordon
24-1050 Grand Blvd
Oakville, Ont
L6H 2S5

Dear Ms Oksman and Mr Gordon

This letter is to confirm that CIBC has Pre approved you to purchase a home for 236,900.00 with a TOTAL down payment of \$11,845.00. I understand this is the only amount that you will have as a down payment before your mortgage begins.

The total first mortgage \$225,055.00 will be on property located at 3525 Kariya Drive Suite 611, Project Elle, Mississauga, Ont. The CMHC fee of \$6,189.01 will be added to your mortgage or may be paid on closing of your mortgage.

We are aware closing is set for October 2010.

Thank you for your business. Please call me for any future banking needs.

Yours truly,

A handwritten signature in black ink that reads 'Gail Schiassi'.

Gail Schiassi
Personal Banker
905-842-2351 ext 239