

File #703

2007-12-08 14:36

Shilpa Pai / Scotia

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The Bank of Nova Scotia
2251 Kingston Avenue, 1st Fl.
Etobicoke, Ontario
Canada M9W 3W6
Tel: (416) 744-6100
Fax: (416) 744-8928

Dec 06, 2007



Lakshmi K. Ayyagari
58 Tiller Trail
Brampton, ON L6X 4S6

We are pleased to advise you are approved for a mortgage.

Basic Loan Amount: \$ 205,105.
Mtg. Insurance Premium: \$ 6871.
Total Loan amount: \$ 211,976.
Interest Rate: 6.44%
Amortization: 40 yrs
Term: 5 yrs Closed

Property: 3525 Kariya Dr
Suite 703
Mississauga, Ontario

Closing date: Oct, 2010

If you have any questions or require any other information, please do not hesitate to
Contact me directly.

Thank you for choosing Scotiabank.

Sincerely,

Shilpa Pai
Mortgage Development Manager
416-319-4212

(Other Condition: We may cancel this approval if we find there has been any material change
To your financial or credit status, as disclosed in the Credit Application.)

The Bank of Nova Scotia and Scotia Securities Ltd.
Equal Opportunity in Canada: mortgage services available to all Canadians.