

Elle #1010

SCOTIABANK
3295 KIRWIN AVE.
MISSISSAUGA, ON L5A 4K9

Nov 14, 2007

MICHELLE VIEIRA
2530 CHISHOLM AVE
MISSISSAUGA, ON. L5C 3C2

Dear MICHELLE VIEIRA

Congratulations! You have been pre-approved for a Scotia®Mortgage!

We are pleased to advise that based on the information you provided,
you qualify¹ for a residential first mortgage on a principal residence as follows:

Mortgage Loan Amount²: \$125,834.77 *FOR THE ADDRESS*
Amortized over 40 years 0 months

*SUITE # 1010
3525 KARIYA DRIVE
MISSISSAUGA ONT.*

Interest Rate: 7.3500 %, calculated semi-annually not in advance.

Term³: 3 year, closed

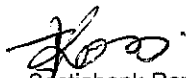
You can now choose up to 40 years amortization.

*CLOSING MARCH
2010*

This mortgage pre-approval and the interest rate shown above are valid for a period of up to 120 days from the date of this application. If interest rates increase during the guaranteed period, yours won't. If your mortgage is advanced within the guaranteed period and interest rates are lower on the advance date, you will receive the lower rate. Please note that if you change the mortgage term selected or if the interest rate changes, the mortgage loan amount may require revision.

Thank you for applying for a pre-approved mortgage with Scotiabank. Please contact us when you find the home that meets your needs, or if you have any questions on this or any other financial matter.

Yours truly,



Scotiabank Representative

1. Subject to the home meeting our residential mortgage standards, an appraisal report being obtained that is satisfactory to us, verification of employment, income, required equity, and maximum permitted loan amounts. It is also based on the estimated taxes, heating and condo fees provided.
2. The mortgage loan amount stated includes any CMHC/Genworth insurance premiums that may be required. Canada Mortgage and Housing Corporation (CMHC) or Genworth must insure loans in excess of 80% of the home's value.
3. If the term chosen is less than 3 years, you must qualify at the greater of the 3 year posted rate or the actual interest rate chosen.

The Bank of Nova Scotia
Highway 10 & Kirwin Branch
3295 Kirwin Avenue
Mississauga, Ontario
Canada L5A 4K9
Tel: (905) 276-5900
Fax: (905) 276-2875



November 28, 2007

Michelle Vieira
2530 Chisholm Ave
Mississauga, Ont

Dear Michelle Vieira

Congratulations! You have been pre-approved for a Scotia Mortgage

We are pleased to advise that based on the information you provided, you Qualify for a residential first mortgage on a principal residence as follows:

Mortgage Loan Amount: \$125,834.77, amortized over 40 years.
Interest Rate 7.35% calculated semi-annually not in advance
Term: 3 year closed

Mortgage Loan for the Property:

Suite 1010
3525 Kariya Drive,
Mississauga, Ont.

This mortgage pre-approval and the interest rate shown above are valid
For 120 days from the date of the application.

Thank you for applying for a pre-approved mortgage with Scotiabank.
Please contact us if you have any questions on that or any other
Financial matter.

Yours Truly


Scotiabank Representative