

The Bank of Nova Scotia
Eglinton & Mavis Branch
660 Eglinton Avenue West
Mississauga, Ontario
Canada L5R 3V2

Tel: (905) 568-4010
Fax: (905) 568-4272

File #1011

Oct. 5, 2007



Ms. Jade G Dy
Suite # 1011
3525 Kariya Drive
Mississauga, On.

Dear Ms. Dy,

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:

| | |
|---------------------------------|---------------------|
| Total Loan Before CMHC : | <u>\$187,920.00</u> |
| CMHC (\$) : | <u>\$ 0.00</u> |
| Closing Date: | Spring 2010 |

Thank you for applying for a pre-approved mortgage with Scotiabank.

Yours truly,

A handwritten signature in black ink, appearing to read 'Ada Luk'.

Ada Luk
Manager Personal Banking

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 closing cost, and maximum permitted loan amounts. It is also based on the estimated taxes, heating and condo fees provided.