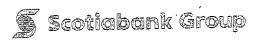
The Bank of Nova Scotia Eglinton & Mavis Branch 660 Eglinton Avenue West Mississauga, Ontario Canada L5R 3V2

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

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:

\$187,920.00

CMHC (\$):

\$ 0.00

Closing Date:

Spring 2010

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

Yours truly,

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.