

630 Peter Robertoson Blvd Brampton, Ont, Postal Code L6R1T4

MAY 09,2008

TO WHOM IT MAY CONCERN

On behalf of CIBC Mortgages and Lending, we are pleased to advise that your Preapproval for a first mortgage on 3525 Kariya has been Pre-approved in the amount of \$ 166,800.00 qWe are aware that closing is set for 2010.

This Pre-approval only applies to the purchase of a sesidential owner occupied property meeting our lending and is subject to the followingconditions being met at the time of the actual mortgage application; satisfactory property appraisal, satisfactory credit review byCML and a firm purchase agreement, income confirmation as per CIBC guidelines.

If you have any questions, please feel free to contact the undersigned at 905-793-0436

Parneet Bains

Financial Advisor



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