

Elle #1501



December 10, 2007

JAYADEEP PATRA

On behalf of CIBC MORTGAGES AND LENDING, we are pleased to advise that your Pre-Approval for a first mortgage on 3525 Kariya Drive, Suite 1501, Project Elle, Mississauga, Ontario has been approved in the amount of \$211470.00 with insurance of \$5815.43. We are aware the closing is set for October 2010.

The Pre-Approved only applies to the purchase of a residential owner-occupied property meeting our lending guidelines and is subject to the following conditions being met at the time of the actual mortgage application: satisfactory property appraisal, satisfactory credit review by CML and a firm purchase agreement, income confirmation as per CIBC guidelines.

If you have any questions, please feel free to contact the undersigned at 416-980-2326.

Yours truly,

A handwritten signature in black ink, appearing to read "Raymond Lou", written over a faint, stylized graphic of a signature.

Raymond Lou
Financial Adviser
Transit 00402
College & Spadina Branch