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2007-12-08 14:36

Shilpa Pai / Scotia

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The Bank of Nova Scotia
2251 Islington Avenue North
Etobicoke, Ontario
Canada M9W 3W6
Tel. (416) 744-6100
Fax: (416) 744-8978

Dec 06, 2007



Vijai Sookhal
5084 Perennial Drive
Mississauga, ON L5M 7T6

We are pleased to advise you are approved for a mortgage.

Basic Loan Amount: \$ 182,305.
Mtg. Insurance Premium: \$ 6107.
Total Loan amount: \$ 188,412.
Interest Rate: 6.44%
Amortization: 40 yrs
Term: 5 yrs Closed

Property: 3525 Kariya Dr
Suite 1612
Mississauga, Ontario

Closing date: Oct, 2010

If you have any questions or require any other information, please do not hesitate to
Contact me directly.

Thank you for choosing Scotiabank.

Sincerely,

A handwritten signature in black ink, appearing to read 'Shilpa' followed by a stylized flourish.

Shilpa Pai
Mortgage Development Manager
416-319-4212

(Other Condition: We may cancel this approval if we find there has been any material change
To your financial or credit status, as disclosed in the Credit Application.)

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are registered in Canada under the trade name Scotiabank Group.