



July 30, 2007

Maria Campese

Dear Maria:

Re: Mortgage Pre-Approval of Suite No. 1701 3525 Kariya Drive, Mississauga ON

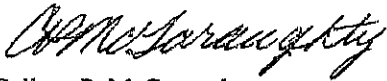
On behalf of CIBC, we are pleased to advise that you have been pre-approved for a mortgage in the amount of \$183,260 plus any applicable CMHC/Genworth fees on Suite No. 1701 3525 Kariya Drive, Mississauga ON expected to be completed on or around June of 2010 subject to the following conditions:

- verification of income and identity;
- acceptable appraisal of property;
- sale of current property;
- new home builders warranty number.

Please note that a conventional mortgage is now 80% loan to value and no CMHC/Genworth fees would be applicable. Therefore, by increasing your down payment to \$43,120, you could save thousands of dollars in fees and interest charges. Due to the expected date of completion for the property, we are unable, at this time, to guarantee a rate however, I assure you that you can expect the best rate available.

Thank you for choosing CIBC for your mortgage needs and I look forward to assisting you with this transaction.

Yours truly,


Colleen P. McGaraughty
Mortgage Specialist

(780) 499-1066
(780) 960-0983 – Fax
Colleen.mcgaraughty@cibc.com