

The Bank of Nova Scotia
Eglinton & Mavis Road
660 Eglinton Avenue West
Mississauga, Ontario
Canada L5R 3V2
Tel: (905) 568-4010
Fax: (905) 568-4272

File # 2202



October 11, 2007

Ms Cindy Antunes
Suite # 2202
3525 Karyn Drive
Mississauga ON

Dear Ms Antunes,

We are pleased to advise that based on the information you provided, you qualify for a residential mortgage on a principal residence as follows:

Total Loan Before CMHC :	\$206,925.00
CMHC (\$):	\$0.00
Closing Date:	Spring 2010

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

Yours truly,

A handwritten signature in black ink, appearing to read 'Obaidur-Reza'.

Obaidur-Reza
Personal Banking Officer

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