

ABANCO

MORTGAGE APPROVAL

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To: INVIS-Ontario
 Attn: Michael Palacio
 Date: Monday, November 26, 2007
 Insurance Reference #: N/A

From: Scotia Express Service (Toronto)
 Loan #: INCM871-20703-F
 Lender Reference #: INC 16110
 Insurance Status: N/A

DETAILS OF MORTGAGE				JUAN BUENO	
Type: First	Amount: \$ 181,452.80	Term: 5 Yrs	Rate: 5.990	Monthly Payment:	\$1,024.48
Frequency Requested: MONTHLY		Amortization: 35.00 Yrs.		Taxes:	\$0.00
Product:		Purpose: Purchase		Total:	\$1,024.48
Property: 3525 kariya dr , mississauga, ON X0X 0X0					
Property Type: Apartment - High rise, One Storey					
Applicant(s): Juan Bueno					
Guarantor(s):					
Commitment Expires: <u>November 28, 2007</u>	Purchase/Value:	\$196,900.00	This Mortgage:	\$177,200.00	
Closing Date: October 01, 2010	Downpay/Equity:	\$19,700.00	Insurance Premium:	\$4,252.80	
Int. Adj. Date:	Other Mortgages:	\$0.00	Total Mortgage:	\$181,452.80	

TERMS OF MORTGAGE

REFER TO ATTACHED SCHEDULE "A" FOR CONDITIONS OF APPROVAL

LENDER AUTHORIZATION

All of our normal requirements and, if applicable, those of the mortgage insurer must be met. All costs, including legal, survey, mortgage insurance, etc. are for the account of the applicant(s). The mortgage insurance premium (if applicable) will be added to the mortgage. This mortgage is subject to the details, terms outlined as well as the conditions described on the attached Schedule A.

Approved by: Tracie Mahabir
 Scotia Express Service (Toronto)

CLIENT ACCEPTANCE

I/we the undersigned applicant(s) accept the terms of this mortgage as stated above and agree to fulfill the conditions of approval as outlined on the attached Schedule A to the lender's satisfaction. I/we further certify that the information given on the mortgage application is true and correct.

[Applicant] Juan Carlos Bueno S.

[Co-Applicant] _____

Date: NOV 27 - 2007

Date: _____

Scotia Express Service (Toronto)
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