TD Canada Trust
Golden Square Centre
1177 Central Parkway West
Mississauga, Ontario L5C 4P3
T: 905 896 3188 F: 905 896 3911

Date: 16 Oct., 2007

Mr. Cheung-Kuen Mok Mrs.Kim Ling Mok 5179 Heatherleigh Ave. Mississauga, Ontario L5V 1M6

Re: Mortgage Approval

Property address: 2712-3525 Kariya Dr., Mississauga, Ontario

Dear Mr. & Mrs Mok,

We are pleased to confirm that, subject to the following terms and conditions, the Bank has approved your mortgage:

Mortgage amount: \$128,310.00

Term: 1 Year-closed

Interest rate: 6.25% (capped rate expire on 10 Oct., 2009)

CONDITIONS

- Confirmation of down payment without recourse to borrowing.
- Loan to value not to exceed 65%.
- Satisfactory full appraisal to be completed.
- To provide Year-2005 & 2006 Notice of Tax assessment to confirm income.
- To provide lease agreement on existing other rental property.

We have to take this opportunity to thank you for you business and we look forward to further dealings in the near future.

Yours truly,

Tosephine Chang Financial Advisor