

The Bank of Nova Scotia
3505 Upper Middle Road
Burlington, Ontario
Canada L7M 4K6
Tel: (905) 332-2282
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File # 3012

ATTN: Greta
Date: Oct 10/07
Fax #: 905-238-6839



October 9, 2007

Remu Rajput
5406 Duchess Crt
Burlington, Ont

Dear Ms Rajput,

Please accept this as confirmation of mortgage pre-approval for the purchase 3525 Kariya Drive, Mississauga, Ontario, Ste 3012. The approval is based on the information as at the date of this letter. The approval is conditional on the purchase price of 198,900 with a minimum 20% down payment with a satisfactory appraisal confirming the value. If there is any significant change in financial position or credit history, you are required to inform us to review given the closing date is Spring 2010.

Thank you for choosing Scotiabank for your financing needs.

Sincerely,



Glen Del Bel
Branch Manager