



## UM Financial Inc.

**Corporate Office:** 789 Don Mills Rd., Suite 801, Toronto Ontario, M3C 1T5, Canada  
Tel: 416-424-4100 Fax: 416-424-4199 Email: info@umfinancial.com www.UMFinancial.com

### MORTGAGE PRE-APPROVAL

23rd May 2008

Client Name(s): MANSOOR ABID  
Current Address: 6748 Kazoo Court, Mississauga, ON. L5W 1T5

Based upon the information you have provided and subject to the fulfilment of the conditions mentioned below, you are pre-qualified for the purchase of a real property as follows:

Purchased Property Address: 3525 Kariya Dr., Suite 3507, Mississauga, ON. L5B 0C2

Maximum purchase price	:	\$310,000
Down payment 20%	:	\$62,000
Maximum mortgage amount	:	\$248,000
Mortgage Term	:	3 years
Amortization period	:	25 years
Tentative Possession/ Closing Date	:	March 2010

#### Pre-Approval Conditions: (as applicable)

- 1) Satisfactory credit review by UM Financial
- 2) Satisfactory income verification by UM Financial
- 3) ~~Satisfactory property appraisal by UM Financial~~
- 4) Confirmation of down payment
- 5) Accepted Agreement of Purchase & Sale
- 6) Satisfactory evidence of Non-Borrowed Equity

This certificate is applicable only for the purchase of owner-occupied property, which meets our lending guidelines and is contingent upon UM Financial arranging funds from its investors at the time of mortgage application.

Thank you for giving us an opportunity to serve you.

Omar Kalair  
President & CEO  
UM Financial Inc.

**Shariah Compliant >> Financing >> Investment**