PRELIMINARY MORTGAGE APPROVAL NOTICE

BMO Bank of Montreal

BMO BANK OF MONTREAL
5800 MAVIS ROAD
MISSISSAUGA ,ONTARIO L5V3B7

Insert Client's Name Nabil Dabaan, Fatim Maia

2609-223 Webb Drive ,Mississauga ,Ontario L5B0E8

Date 18/Jul/2012

Mortgage Loan No.: 35532
Application No.: 98121981433450

We are pleased to advise approval [1] of your request for a mortgage on the following property:

Amacon Development (City Centre) Suite 3606 Tower 1unit 6 level 35

Loan details are as follows:

Total Loan Amount:	$ 424,900.00	Term of the Loan:	
Default Insurance Premium:	$ 0.00	Amortization period:	
Instalment (principal and interest):	$ 2,328.89	Kind of term:	
Posted Fixed Interest Rate: [2]	0.000 % per year	Payment Frequency:	
Your Discount: [3]	0.000 %	Your BMO Eco Smart Mortgage™ discount: [7]	%
Your Fixed Interest Rate: [4]	5.240 % per year	BMO Eco Smart Mortgage Interest Rate: [7]	% per year
Rate Guarantee Start Date: 16/Jul/2012		Rate Guarantee Expiry Date: 14/Oct/2012	

Date funds are to be advanced:

Your estimated cost of borrowing expressed as an annual percentage rate (APR) is ________________%.
The calculation of the APR includes your interest cost and, if applicable, the following non-interest costs:
(i) an estimated appraisal and/or BMO Eco Smart Mortgage checklist cost, and (ii) the cost of default insurance if required by us for a mortgage with a down payment of 20% or more.

This preliminary approval is subject to the Bank receiving:

- A satisfactory appraisal and/or BMO Eco Smart Mortgage checklist for the property;
- Verification of the information contained in your application;
- Confirmation of approval by the mortgage insurer, where applicable.
- ______________________________
- ______________________________
- ______________________________
- ______________________________
- ______________________________

All mortgage loan approvals are subject to there being no material change in your financial status as disclosed in your application and there being no material changes to the property that negatively affect its value. Prior to closing, we will issue you "*Our Commitment to Lend and Disclosure Statement*" specifying the terms of your mortgage and all closing conditions.[5]

Please ask us about low cost Mortgage Life and Disability Insurance options.[6]

Thank you for your mortgage business.

____
Signature

Nariman Andraos
Relationship Manager/Financial Services Manager

(647) 893-7201
Telephone No.

Residences T / #3606
(Admin)

BMO Bank of Montreal

Pre-Arranged Mortgage Confirmation

Name: NABIL DABAAN, FATIMA MAIA

Current Address: 2609-223 WEBB DRIVE, MISSISSAUG A, ONTARIO L5B 0E8

Based on information which you have provided in your application (# 98121981433450), we are pleased to confirm your Pre-Arranged Mortgage with the following terms:

Total Loan Amount: $ 304,080.00 which may vary depending upon the value of the home you purchase.

The Posted rate for your term selected: 5.240 % per year

Your applicable discount: 0.000 %

Your fixed interest rate: 5.240 % per year, calculated half-yearly not in advance. Your fixed interest rate is guaranteed for a period of **90** days from the Effective Date on this Confirmation, if we make the loan within that period.

Mortgage Approval: The mortgage approval is valid for a period of 180 days from the approval date of your pre-arranged mortgage, provided the mortgage funds are advanced within that period.

Your estimated cost of borrowing expressed as an annual percentage rate (APR) is ______________%. The calculation of the APR includes your interest cost and may include an estimated appraisal cost. Your actual APR may vary depending on a number of matters including the home you purchase.

Kind of term: Closed **Term of the Loan**: 5 years **Amortization period**: 30 years

Monthly instalment: $ 1,666.67 based on a home with property taxes assumed to be $ 3,000.00 per year and if applicable, condominium expenses of $ per year. Weekly, bi-weekly and semi-monthly payments options are available.

A satisfactory credit review has been completed.
Final mortgage approval is subject to a property appraisal acceptable to us and, where applicable, a confirmation of approval by our mortgage insurer, and the total payments under your other obligations not exceeding $ 395.00 **per month.**

We recommend that you speak with a lawyer or notary before signing an offer to purchase.

Effective Date July 16, 2012 Bank of Montreal Branch ADVISOR'S ADVANTAGE TRUST

Relationship Manager / Financial Services Manager ______________ Telephone (877) 469-2020

Once your offer on a home has been accepted, simply bring this Confirmation into any branch together with your accepted Purchase and Sale Agreement, a copy of sales listing with a photograph, if available, and written confirmation of your income and down payment. This approval is based on the mortgage terms described above, and is subject to there being no material change in your financial status as disclosed in your application and there being no material changes to the property that negatively affect its value. Prior to closing, we will issue you a Mortgage Commitment and Disclosure Statement specifying the terms of your mortgage and all closing conditions. An appraisal would have been completed and the applicable fee would be payable by you, even in the event we do not make the loan. Our Manager will be pleased to help you finalize your mortgage.