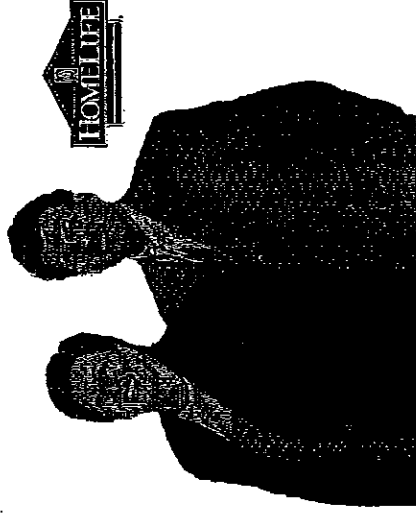
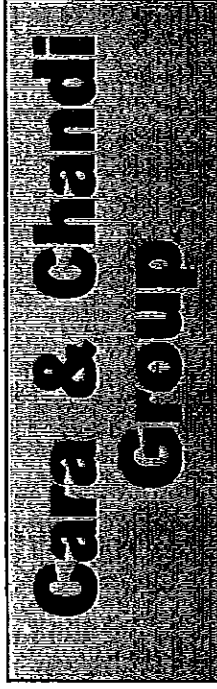




FACSIMILE TRANSMITTAL FORM

To:

 Name: *Andrea*

FROM:

**Joanna Cara &
Surinder Chandi**

Sales Representatives
HomeLife/Bayview Realty Inc.
 Tel: 905-889-2200 or 416-324-2822
 Fax number: 905-889-3322

Organization:

CC:

Tel:

 Fax: *905-273-7772*

Date Sent:

Time Sent:

Number of pages including cover page:

- ☐ Urgent ☐ For Review
☐ Please Comment ☐ Please Reply

MESSAGE:

Enclosed Mortgage letters for Taxes and

Letter

150.5

 Email: schandi@trebnet.com or jcara@trebnet.com

 Website: www.homelifebayview.com



Mortgage Pre-Approval Letter

Date Oct 01, 2008

Dear Arvinder Kaur Gaya
<Insert names of borrowers>

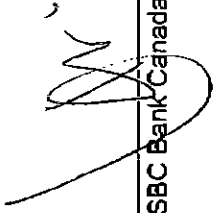
Thank you for expressing interest in mortgage financing through ~~HSBC~~ Bank Canada. Based on the information you have provided to date, at this time you would qualify for residential first mortgage financing in the amount of 198240 at a variable rate of P-0.5%APR for a term of closed 5 year

The following conditions will also apply:

Satisfactory Appraisal Value of minimum \$247,800, with maximum L/V 80% over Suite 1505, Tower 1,
Residential Unit no.5, Level 14, Floor Plan 5, The Residences At Parkside Village.
Interest rate to be fixed 90 days before final closing.
Satisfactory Canadian Income proof on final closing.

This quote is effective until <DEC 1, 2008, maximum 60 days from date of issue> and is subject to such further evaluation of your credit as HSBC considers necessary. Your final application and approval for a mortgage loan will be evaluated based on confirmation of your financial situation, credit history and details of the property you plan to purchase. We will then be able to provide you with complete details on the terms of the mortgage financing options available to you.

Thank you,


HSBC Bank Canada