Lisa Liang
Cell. 416-845-8993 Res (905) 896-0002
email lisa.liang@yahoo.com

FACSIMILE

Date: Aug 6, 2008

Attention: Andrea

Fax: (905) 273-7772

From: Lisa Liang

Re: 2003 – Tower 1

Pages: 2 incl this page

Please see attached

Re: mortgage pre-approval.

Please contact me if you need

more info.

Regards,
Lisa Liang

Luk
ıager Personal Banking

Eglinton & Mavis
660 Eglinton Ave. W.
Mississauga, Ontario L5R 3V2

Enquiries: (905) 568-4010
Direct Line: (905) 568-4090
Fax: (905) 568-4272
ada_a_luk@scotiabank.com

The Bank of Nova Scotia
Eglinton & ... is Road
660 Eglinto.. Avenue West
Mississauga, Ontario
Canada L5R 3V2

Tel: (905) 568-4010
Fax: (905) 568-4272

Scotiabank

Scotiabank

Aug 5, 2008

LISA LIANG
3504 HURONTARIO ST SUITE 808
MISSISSAUGA, ON. L5B 0B9

Dear LISA LIANG

Congratulations! You have been pre-approved for a Scotia® Mortgage!

We are pleased to advise that based on the information you provided,
you qualify[1] for a residential first mortgage on a principal residence as follows:

Mortgage Loan Amount[2]: 193040 ; (Based on 20% downpayment

Interest Rate: 5.15 %, calculated semi-annually not in advance.
Term[3]: 5 years fixed closed
You can now choose up to 40 years amortization.

This mortgage pre-approval and the interest rate shown above are valid for a period of up to 120 days from the date of this application. If interest rates increase during the guaranteed period, yours won't. If your mortgage is advanced within the guaranteed period and interest rates are lower on the advance date, you will receive the lower rate. Please note that if you change the mortgage term selected or if the interest rate changes, the mortgage loan amount may require revision.

Thank you for applying for a pre-approved mortgage with Scotiabank. Please contact us when you find the home that meets your needs, or if you have any questions on this or any other financial matter.

Yours truly,

Scotiabank Representative   Ada Luk CMPB.)

1. Subject to the home meeting our residential mortgage standards, an appraisal report being obtained that is satisfactory to us, verification of employment, income, required equity, and maximum permitted loan amounts. It is also based on the estimated taxes, heating and condo fees provided.
2. The mortgage loan amount stated includes any CMHC/Genworth Insurance premiums that may be required. Canada Mortgage and Housing Corporation (CMHC) or Genworth must insure loans in excess of 80% of the home's value.
3. If the term chosen is less than 3 years, you must qualify at the greater of the 3 year posted rate or the actual interest rate chosen.

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