

(2102) T1

Bank of Nova Scotia
66 ... ry Edge Drive
Brampton, Ontario
Canada L6V 4K2
Tel: (905) 451-8865
Fax: (905) 451-8027

July 7th, 2008



Mr. Ravinder Dhami
Mrs. Sarbjit Dhami
Brampton, Ontario
L7A 2R7

Dear Mr and Mrs Dhami:

Re: Mortgage Pre-approval for \$300,000

We thank you for the opportunity you have given us to provide Scotiabank mortgage financing on your future property. The following outlines the conditions.

- verification of income and employment
- property appraisal satisfactory to us
- documentation of your purchase and sale agreement

If you require any further assistance, please contact us at 905-451-4047. Thank you for choosing Scotiabank to look after your mortgage needs.

Yours truly,

A handwritten signature in dark ink, appearing to read "Chris Luangrath", written in a cursive style.

Chris Luangrath
Personal Banking Officer