

The Bank of Nova Scotia
Airport & Yellow Avenues
160 Yellow Avenues Blvd.
Brampton, Ontario
Canada L6R 0M5
Tel: (905) 792-5150
Fax: (905) 792-5140



July 04, 2008

Mr. Mohammad Imam
Mrs. Rabia Imam
Mr. Fahad Imam
27 Honeybee Drive
Brampton, Ont.
L6R 3E1

Dear Mr. Mohammad Imam
Mrs. Rabia Imam
Mr. Fahad Imam:

We are pleased to advise that you have been approved for mortgage financing in the amount of \$ 228,900.00 with Scotiabank, Airport & Yellow Avenues branch, for the property to be located at Suite 1207, Tower 2, Parkside Village, Mississauga, Ont. This approval is subject to the following terms & conditions:

- 20% down payment from your own sources
- 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 estimated taxes, heating and condo fees provided.

If you have any questions, please feel free to call or drop by. Thank you for choosing Scotiabank to look after your mortgage needs.

Yours truly,

A handwritten signature in black ink, appearing to read "Dinesh Vig", written over a horizontal line.

Dinesh Vig
Branch Manager