



HSBC Bank Canada

MORTGAGE PRE-APPROVAL CERTIFICATE

Name: MS JIE XIN LUProperty Address: #1010- 3515 KARIYA DRIVE, MISSISSAUGA, ONT L5B 1P2Amount: \$ 109,000.- Expiry Date: 10/31/2008
06/05/2008

We hereby certify that the Mortgage identified above is pre-approved, subject to the following conditions being met:

1. Satisfactory Credit Checks X
2. Satisfactory Employment & Income Verification (IF LOAN RATIO OVER 65%) X
3. Proof of Down Payment X
4. Approval of Government Guaranteed Mortgage X
5. CMHC/MICC Approval X
6. Satisfactory Appraisal X
7. Sale of Property Located at: AS ABOVE

8. Other: AS ABOVEMORTGAGE RATE TO BE FIXED 90 DAYS BEFORE CLOSINGCertified By: [Signature]Name: VIVIAN CHANTitle: SENIOR MANAGER - PERSONAL FINANCE SERVICESDate: 12/05/2005

THANK YOU FOR CHOOSING US FOR YOUR MORTGAGE FINANCING.
WE'LL MAKE YOU FEEL RIGHT AT HOME!



HSBC Bank Canada

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Short \$6,050