

PRELIMINARY MORTGAGE APPROVAL NOTICE

BMO  Bank of Montreal

CALGARY MARKET MALL
3625 SHAGANAPPI TRAIL NORTHWEST
CALGARY
ALBERTA
T3A 0E2
03/08/08

TRU TICH HA
36 SANDRINGHAM RD.
CALGARY, ALBERTA
T3K3V4

Mortgage No. 25002
Application No. 99060631503180

We are pleased to advise approval* of your request for a mortgage on the following property:

1601-3515 KARIYA DR. MARKHAM ON D2N2N2

Mortgage details are as follows:

Mortgage Amount:	\$ 119,050.00	Mortgage Term:	3 years
Mortgage Insurance Premium:	\$ 0.00	Amortization:	25 years
Principal and Interest Payment:	\$ 726.76	Prepayment Privileges:	Limited
Interest Rate	5.550 % per annum**	Payment Frequency:	every month
Rate Guarantee Start Date:	03/04/03	Rate Guarantee Expiry Date:	03/04/08
Projected Funding Date:	10/31/08		

Your estimated cost of borrowing expressed as an annual percentage rate (APR) is _____%. The calculation of the APR includes your interest cost and, if applicable, the following non-interest costs: (i) an estimated appraisal cost, and (ii) the cost of default insurance if required for a low ratio mortgage (not applicable for high ratio mortgages).

This preliminary approval is subject to the Bank receiving:

- A satisfactory appraisal of the property;
- Verification of the information contained in your application;
- ~~Confirmation of approval by the mortgage insurer, where applicable.~~

All mortgage loan approvals are subject to there being no material change in your financial status as disclosed in your application and there being no material changes to the property that adversely affect its value. At closing, we will issue you a Mortgage Commitment and Disclosure Statement specifying the terms of your mortgage and all closing conditions.

Please ask us about your low cost Mortgage Life and Accident and Illness Mortgage Protection options.***

Thank you for your mortgage business.

 **EILEEN LI**
Financial Services Manager
Calgary Market Mail
Ph: 403-503-7315

Signature _____ Telephone No. (403) 234-2840

Relationship Manager/Financial Services Manager 403-503-7313

* This replaces any Preliminary Mortgage Approval Notices previously provided to you.

** If a variable rate, calculated monthly, not in advance. If a fixed rate, calculated half-yearly, not in advance. The fixed interest rate is guaranteed from the Rate Guarantee Start Date to the Rate Guarantee Expiry date (the "rate guarantee period") provided funds are required within that period. However, we will establish a new rate guarantee period if (a) you subsequently choose a new mortgage option or (b) your rate guarantee period is longer than 90 days and you change your projected funding date to a new date that is more than 90 days after the Rate Guarantee Start Date.

*** Provided by Sun Life of Canada. Eligibility requirements must be met.

MTG2323 Rev. 10/2003

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03/08/2008 WED 13:48 FAX 403 503 7313 BANK OF MONTREAL #2500

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