

42106

TD Canada Trust
55 King St W
Toronto, Ontario
M5K 1A2

To Whom It May Concern;

This is to confirm that following mortgage, to be secured by first mortgage on the property noted below, has been approved providing that all information supplied is correct and subject to the conditions outlined. This is not transferable, and the benefit may not be assigned.

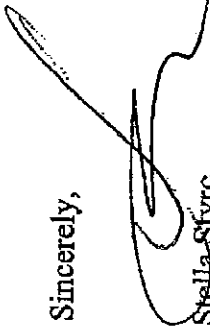
Applicant: Joan Hing-King
Property: 3515 Kariya dr , suite 2106
Principal; \$ 153,675
Lending Institution: TD Canada Trust
Closing Date December 2008

Conditions:

1. Confirmation of credit application details including verification of income.
2. Confirmation of down payment from non-borrowed sources.
3. Complete copy of Purchase of Sale Agreement
4. Full appraisal required.

Please call me at 416-844-6005, should you have any questions.

Sincerely,



Stella Styrac
Manager Residential Mortgages.