

FROM :

FAX NO. :

Apr. 04 2006 08:26PM P1

The Bank of Nova Scotia
Upper James & Fennell
630 Upper James Street
Hamilton, Ontario
Canada L9C 2Z1
Tel: (905) 575-6520
Fax: (905) 575-6530
Call Centre: 1-800-4-SCOTIA
Tel. Banking: 1-800-267-1234
Website: www.scotiabank.ca



Scotiabank

04APR06

To: Marilen Patricio
Abraham Patricio

Re: Suite 2810 – 3515 Kariya Dr, Mississauga ON

Please accept this letter as confirmation that Scotiabank has pre-approved a Scotia Total Equity mortgage in the amount of \$ 122,175.00 with a variable rate mortgage of Prime less 0.80%, which today represents 5.50 – 0.80 = 4.70%.

The client has the option to lock into a closed mortgage prior to close and thereafter at a discounted rate.

Please not that this pre-approval is good until the closing date of DEC 2008.

Sincerely,

A handwritten signature in black ink, appearing to read 'Laurene Rogers'.

Laurene Rogers
Mortgage Development Manager
Scotiabank

#2810