

Jan 25, 2007

To: Mike
Fax # 905-238-6839



Re: Jaspal Gahunia-Banwait
Property: Suite No. 315
3515 Kaniya Drive, Mississauga

Closing Date: Dec 2008

This letter is to confirm that the above clients have been approved for a Scotiabank mortgage in the amount of \$127,050.00.

Should you have any questions please do not hesitate to contact me directly at 905-451-7616.

Sincerely,

A handwritten signature in dark ink, appearing to read "Frank Wong", written over a diagonal line that serves as a guide.

Frank Wong
Sr. Personal Banker
(P) 905-451-7616
(F) 905-451-5993

Tel: (905) 451-7330
Fax: (905) 451-5993

Brampton, Ontario
Canada L6W 1R8

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