



Pre-Approval Certificate

December 28, 2005

FELIX WU
30 NORMANDY VILLAGE APT. #8.
NANUET, NEW YORK 10954

RE: PRE-APPROVAL FOR MORTGAGE

Dear Felix,

Thank you for your interest in obtaining a mortgage from HSBC Mortgage Corporation. This letter is to confirm that you are pre-approved for a mortgage loan in the amount of \$175,500.00 with a purchase price of \$270,000.00, for the property located @ 3515 Kariya Drive Suite #3701, Mississauga, with a closing date of October, 2008. The loan amount is based on the information you provided and a review of your credit rating. This letter is not a commitment. A commitment letter will only be issued after our underwriting department has reviewed all income/asset documentation, a tri-merge credit report, and a satisfactory appraisal of the subject property.

Loan qualification is based on the following:

30 Year Fixed Rate loan at 6.125 % Conventional with 0 points
Monthly PITI approx - \$ 1531.70
Maximum Taxes - \$ 4800.00 yearly

Rates subject to change daily.

When you are ready to continue the loan process, please give me a call at (845) 353-7454.

Thank you.

Robert J. Burns
Sr. Retail Mortgage Consultant
Team Leader

HSBC Mortgage Corporation (USA)
17 South Broadway, Nyack, NY 10960
Tel: (845) 353-7445 Fax: (845) 353-7410



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