

The Bank of Nova Scotia
Sheppard and Midland
4220 Sheppard Avenue East
Scarborough, Ontario
Canada M1S 1T5
Tel: (416) 297-2460
Fax: (416) 297-2480



February 14, 2007

World Unwired Inc.
Mrs. Carol Hong
302 Sheppard Ave W
Toronto Ontario
M2N1N5

Dear Mrs. Hong,,

Congratulations! You have been pre-approved for a Scotia Mortgage!

We are pleased to advise that based on the information you provided, you have been pre-approved for a residential first mortgage under the following terms and conditions:

Mortgage Loan Amount :	\$161,925.00 (LTV 75%)
Rate/Term :	To be discussed
Conditions :	Confirmation of employment Confirmation of down payment Satisfactory appraisal report LTV 75% Personal Guaranteed by Mrs. Carol Hong

If you have any questions pertaining to this or other financial matters, please do not hesitate to call Elena Lung at 416-297-2481 ext 2006.

Thank you for giving us the opportunity to serve you.

Yours truly,

A handwritten signature in dark ink, appearing to read 'Elena Lung', written over the printed name.

Elena Lung
Sr. Personal Banking Officer