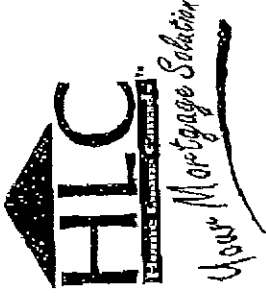


502



December 7th 2005

To Whom It May Concern,

RE: Manjit Gill 27 Hedgerow Ave Brampton ON L6Y 3C5

Please be advised the above mentioned client has been pre approved for a residential mortgage to a maximum amount of \$140 000 for the property 502-3515 Kariya Dr. Mississauga ON closing December 2008, subject to the following conditions: satisfactory credit history at time of closing, confirmation of down payment.

This information has been requested by client and intended for confirmation of application approval. All details of mortgage are held in strictest confidence, and can only be shared with approval of clients as per privacy guidelines. Should you require further information regarding this application, please contact the undersigned.

Regards,

Viet Hoang
Mortgage Specialist
Home Loans Canada
Direct: 416-899-7173
Office: 416-945-6512 ext 2037
Toll free: 1-866-452-1821 ext 2037
Email: viet.hoang@hlcmortgages.ca