

Bank of Nova Scotia
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October 31, 2005

To: Richmond Wilbur
Fax 905-238-6839

To Whom It May Concern:

Please be advised that Billy Donis, Karina Loayza, Pedro Loayza and Rosa DelaCruz have been pre approved for a mortgage of \$105,675.00 to purchase the property known as suite 507, 3515 Kariya Drive, Mississauga.

This is pre approved on condition the property meets with Scotiabank criteria.
The anticipated date of closing is December 2008.

Yours truly,

A handwritten signature in cursive script, appearing to read 'Diane V Roussel'.

Diane V Roussel
Manager