

MORTGAGE APPROVAL

ATTN: Richmond.
Unit 603 - Eve.

603 Page 1 of 3

To: INVIS-Ontario
Attn: Sanjeev Sharma
Date: Monday, October 31, 2005
Insurance Reference #: N/A
From: Scotia Express Service (Toronto)
Loan #: INCM204-02492-F
Lender Reference #: INC 9601
Insurance Status: N/A

Type:	First	Amount:	\$ 126,300.00	Term:	5 Yrs	Rate:	4.800	Monthly Payment:	\$720.25
Frequency Requested:	MONTLY	Amortization:	25.00 Yrs.	Purpose:	Purchase			Taxes:	\$166.67
Product:								Total:	\$886.92
Property:	HURONTARIO St 603, MISSISSAUGA, ON X0X 0X0								
Property Type:	Apartment - High rise, One Storey								
Applicant(s):	ANANTHA RAJHA RAJKUMAR MANGALA DEVI RAJK								
Guarantor(s):									
Commitment Expires:	November 03, 2005	Purchase/Value:	\$168,400.00	This Mortgage:					\$126,300.00
Closing Date:	December 30, 2008	Downpay/Equity:	\$42,100.00	Insurance Premium:					\$0.00
Int. Adj. Date:		Other Mortgages:	\$0.00	Total Mortgage:					\$126,300.00

REFER TO ATTACHED SCHEDULE "A" FOR CONDITIONS OF APPROVAL

All of our normal requirements and, if applicable, those of the mortgage insurer must be met. All costs, including legal, survey, mortgage insurance, etc. are for the account of the applicant(s). The mortgage insurance premium (if applicable) will be added to the mortgage. This mortgage is subject to the details, terms outlined as well as the conditions described on the attached Schedule A.

Approved by: Dirazando Barolomeu
Scotia Express Service (Toronto)

I/we the undersigned applicant(s) accept the terms of this mortgage as stated above and agree to fulfill the conditions of approval as outlined on the attached Schedule A to the lender's satisfaction. I/we further certify that the information given on the mortgage application is true and correct.

[Applicant]

[Co-Applicant]

Date:

Date:

✓ Scotia Express Service (Toronto)
625 Cochrane Drive, Unit 201, Markham, ON L3R 9R
Phone: 905.470.4150 Fax: 905.470.4150