

October 27, 2005

Mrs. Mary Halim
Mr. Ramez Zemokhol
47 Sandyshores Dr.
Brampton, ON,
L6R 2H2

Dear Mrs. Halim & Mr. Zemokhol:

Thank you for choosing Bank of Montreal for your mortgage. We are pleased to advise that your application has been approved as follows:

PRINCIPAL AMOUNT:

\$114,300.00

TERM:

5 Years

AMORTIZATION:

25 Years

INTEREST RATE:

4.69

PROPERTY ADDRESS:

5515 Kariya Dr. Unit 801 Mississauga

CONDITIONS OF APPROVAL:

- Confirmation of employment income for Mr. Zemokhol
- Purchase and sale agreement
- Confirmation of down payment
- Satisfactory Appraisal Max. Loan to value 75% & Economic rental \$1000.00 /month

CLOSING DATE: October 15/2008

Once again, thank you for the opportunity of providing mortgage financing. If you require any future loan or deposit products, please contact me directly.

Yours truly,


Abdul Mohamed
Relationship Manager
•905-4510-5160

TOTAL P.81

#801