

The Bank of Nova Scotia
Highway 10 & Kirwin Branch
3295 Kirwin Avenue
Mississauga, Ontario
Canada L5A 4K9
Tel: (905) 276-5900
Fax: (905) 276-2875



September 11, 2007

Valli Vellayan
5310 Roanoke Court
Mississauga, Ont
L5M 58

Dear Valli Vellayan

We are pleased to advise that based on the information you provided,
You qualify for a pre-approved Scotia Mortgage .

Mortgage Loan Amount \$255,898.40
Interest Rate 7.30% calculated semi-annually not in advance
Term 3 year closed.

Property address: 905 EVE
3515 Kariya Drive
Mississauga, Ont

CLOSING DECEMBER 2008

This mortgage pre-approval and the interest rate shown above are valid for a period
Up to 120 days from the date of this application.

Thank you for applying for a pre-approved mortgage with Scotiabank.

Yours Truly,

Scotiabank Representative

The Bank of Nova Scotia and Scotia Securities Inc.
carry on business in Canada under the trade name Scotiabank Group