12/09/2008 13:20 FAX



Dear Bhargav Ajay Kumar;

outlined. The commitment is not transferable, and the benefit may not be assigned below, has been pre-approved providing that all the information supplied is correct and subject to the conditions I am pleased to inform you that the following loan, to be secured by a FIRST mortgage on the property noted

CLOSING DATE: PAYMENT AMOUNT: PRINCIPAL: PROPERTY: PURCHASE PRICE: CO-APPLICANT: LENDING INSTITUTION: TERM: FREQUENCY: APPLICANT: AMORTIZATION: INTEREST RATE: Bhargav Ajay Kumar VELL \$311,900 3 5.50% Parkside Village, Tower2, \$265,115 Monthly \$1,440 Years Years 0 Months RAMA BHARGAY Suite 3804, Mississauga

Your mortgage has been pre-approved subject to the Genworth or CMHC condition:

- Copy of Sale Agreement of Property.
- 2- Confirmation of Down Payment (3 month bank statement).
- Confirmation of income (Job letter and most recent pay stub, if self, provide 2 years NOA)

changing rate until 90 days. Please notify me immediately if there are any changes to your mortgage needs. Notice: This Mortgage Pre-Approval and your interest rate are guaranteed and it will not effect by

Please call should you have any question.

Yours truly,

Amir Karimian
Senior Mortgage Consultant
K Banx Mortgage Ltd.
Direct: (416) 836-7249
Fax: (416) 352-5628

1550-16th Avenue, Suitc# El Richmond Hill, Ontario L4B 3K9 Tel: 905-508-3357, Fax: 905-508-3009