

PRELIMINARY MORTGAGE APPROVAL NOTICE**BMO**  **Bank of Montreal**

STONE ROAD MALL
435 STONE ROAD WEST
GUELPH
ONTARIO
N1G 2X6
06/09/09

UNYONG TINA JANG
82 REVELL DR.
GUELPH, ONTARIO
N1G0B1

Mortgage Loan Number: 29312

Application Number: 98090831125180

We are pleased to advise approval* of your request for a mortgage on the following property:

2609-3515 KARIYA DR. MISSISSAUGA ON L5B0C1

Loan details are as follows:

Total Loan Amount:	\$	256,851.06	Term of the Loan:	5 years
Mortgage Insurance Premium:	\$	7,843.73	Amortization period:	35 years
Instalment (Principal and Interest):	\$	1,079.86	Kind of term:	Closed
Your Interest Rate:	3.650 % per year**		Payment Frequency:	every month
Rate Guarantee Start Date:		05/29/09	Rate Guarantee Expiry Date:	08/27/09
Date funds are to be advanced:		07/09/09		

Your estimated cost of borrowing expressed as an annual percentage rate (APR) is 3.65 %.
The calculation of the APR includes your interest cost and, if applicable, the following non-interest costs:
(i) an estimated appraisal cost, and (ii) the cost of default insurance if required by us for a mortgage with a down payment of 25% or more (not applicable for a mortgage with a down payment of less than 25%).

This preliminary approval is subject to the Bank receiving:

- A satisfactory appraisal of the property;
- Verification of the information contained in your application;
- Confirmation of approval by the mortgage insurer, where applicable;

All mortgage loan approvals are subject to there being no material change in your financial status as disclosed in your application and there being no material changes to the property that negatively affect its value. Prior to closing, we will issue you a Mortgage Commitment and Disclosure Statement specifying the terms of your mortgage and all closing conditions. ***

Please ask us about your low cost Mortgage Life and Accident and Illness Mortgage Protection options. ****

Thank you for your mortgage business.


Signature


Relationship Manager/Financial Services Manager

(519) 836-7400

Telephone No

* This replaces any Preliminary Mortgage Approval Notices previously provided to you.

** If a variable rate, calculated monthly not in advance. If a fixed rate, calculated half-yearly not in advance. The fixed interest rate is guaranteed from the Rate Guarantee Start Date to the Rate Guarantee Expiry Date (the "rate guarantee period"), if we make the loan within the rate guarantee period. However, we will set a new rate guarantee period if (a) you and we agree to a different kind of term, or (b) your rate guarantee period is longer than 90 days and you change the date funds are to be advanced to a new date that is more than 90 days after the Rate Guarantee Start Date.

*** By this time, an appraisal would have been completed and the appraisal fee would be payable by you, even in the event where we do not make the loan.

**** Provided by Sun Life of Canada. Eligibility requirements must be met.

MTG232 Elec. (09/2006)

TOTAL P.002