

ex 2802



HSBC Bank Canada

HSBC CHINESE CENTRE
UNIT B7-4 888 DUNDAS STREET EAST
MISSISSAUGA ON L4Y 4G6

TUEN YUI WONG
WING YUE CHAN
441 LUZON CRESCENT

MISSISSAUGA ON L5B 3W8

12 Jun 2009

Thank you for choosing HSBC Bank Canada. Your application has been approved for a mortgage loan on the terms and conditions set out in the attached Mortgage Loan Agreement and Cost of Borrowing Disclosure Statement. To accept these terms and conditions, the Mortgage Loan Agreement and Cost of Borrowing Disclosure Statement must be signed by all parties and returned to us. Please return it to us at least five days prior to your scheduled mortgage completion date.

SUMMARY OF MORTGAGE LOAN

PRINCIPAL AMOUNT OF MORTGAGE LOAN		\$	170,000.00
DEDUCTIONS FROM MORTGAGE LOAN*		\$	0.00
AMOUNT OF MORTGAGE LOAN AVAILABLE FOR ADVANCE		\$	170,000.00
INTEREST RATE PER ANNUM	3.6500	% compounded semi annually, not in advance	
INTEREST COSTS FOR THE TERM	\$	28,667.57	
TOTAL COST OF BORROWING FOR THE TERM	\$	28,667.57	
ANNUAL PERCENTAGE RATE (APR)**	3.6500	%	
ADVANCE DATE	15 Jul 2009	MATURITY DATE	6 Jun 2014
TERM	60 months	AMORTIZATION	300 months
FIRST PAYMENT DATE	29 Jul 2009		
Fortnightly	PRINCIPAL AND/OR INTEREST PAYMENT	\$	397.65
Fortnightly	LIFE/DISABILITY INSURANCE PREMIUM	\$	0.00
REGULAR Fortnightly	MORTGAGE PAYMENT (including insurance premium)	\$	397.65
ESTIMATED BALANCE OWING AT MATURITY		\$	146,973.07

*See section C of your Mortgage Loan Agreement and Cost of Borrowing Disclosure Statement for details.
**The calculation of APR is governed by federal law. See section F of your Mortgage Loan Agreement and Cost of Borrowing Disclosure Statement for a discussion of APR.

The above information is a general summary for information purposes only. Please reference your Mortgage Loan Agreement and Cost of Borrowing Disclosure Statement for details regarding the terms of your mortgage loan.

You have not applied for Life or Disability Insurance for your mortgage loan.