

Elle # 512



1550 Upper James St
Hamilton, Ontario
L9B 2L6

October 11, 2007

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Hamilton, Ontario
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To Whom It May Concern:

On behalf of CIBC Mortgages and Lending, we are pleased to advise that your Pre-approval for a first mortgage on 3525 Kariya Drive, Suite 512 has been Pre-approved in the amount of \$169,110.00. We are aware that the closing is set for 2010.

This Pre-approval only applies to the purchase of a residential owner-occupied property meeting our lending guidelines and is subject to the following conditions being met at the time of the actual mortgage application: satisfactory property appraisal, satisfactory credit review by CML and a firm purchase agreement, Income confirmation as per CIBC Guidelines.

If you have any questions, please feel free to contact the undersigned at 905-575-7192

Sincerely,

A handwritten signature in black ink, appearing to read "per: Tom Jamison".

Tom Jamison
Financial Advisor