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**Canada Trust**

TD Canada Trust
Golden Square Centre
1177 Central Parkway West
Mississauga, Ontario L5C 4P3
T: 905 896 3188 F: 905 896 3911

July 31, 2007

Mr Rudy Lo
4411 Romfield Crest
Mississauga Ontario
L5M 4L1

This is to certify that Mr Rudy Lo has been approved for a residential mortgage Loan with TD Canada Trust with the following term:

Property Address: 3525 Kariya Drive, Suite No 1101, Mississauga Ontario
Mortgage Amount: \$176,100.00
Interest Rate : 6.24% per annum calculated half-yearly (capped rate until 07/30/2009).
Term : 5 years closed
Amortization : 25 years
Prepayment : 15% annually
Closing Date : Spring 2010

CONDITIONS

- Receipt of a satisfactory appraisal of the property with maximum loan to value not to exceed 75%.
- Employment and income confirmation.
- Confirmation of down payment without recourse to borrowing.
- Funds must be advanced on or before the Interest Adjustment Date.
- Satisfactory credit investigation.
- No change in, and the accuracy of, the information provided.

We take this opportunity to thank you for your mortgage business and we look forward to further dealings in the near future.

Yours truly,


Lynlee Chang
Financial Advisor



Member of TD Bank Financial Group