

Elle #1202



May 29, 2008

RE: PRE-APPROVAL FOR MORTGAGE

Dear Mr Ma Hon Ming and Ms Lee Yuk Chu

Thank you for your interest in obtaining a mortgage from HSBC Mortgage Corporation. This letter is to confirm that you are pre-approved for a mortgage loan in the amount of \$221,920.00 (with insurance apply) with a purchase price of \$277,400.00 for the property located @ 3525 Kariya Drive Suite # 1202 Mississauga, with a closing date of March 2010. The loan amount is based on the information you provided and a review of your credit rating. This letter is not a commitment. A commitment letter will only be issued after our underwriting department has reviewed all income/asset documentation, a tri-merge credit report, and a satisfactory appraisal of the subject property.

Loan qualification is based on the following:
15 Year Fixed Rate Loan at 5.50% Conventional
Monthly PITI approx \$1,580.23

When you are ready to continue the loan process, please give me a call at (905) 608-2972.

Thank you

A handwritten signature in black ink, appearing to be "Corinna Tang", written over a horizontal line.

Corinna Tang
Personal financial services Associate

HSBC Bank Canada
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