HSBC

HSBC Bank Canada

HSBC CHASE SQUARE
UNIT #18 1675 THE CHASE
MISSISSAUGA ON L5M 5Y7

MINQIANG HE
JIAN XIONG HE (Covenator)
1463 EMERSON LANE

MISSISSAUGA ON L5V 1L6

26 Aug 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	$	**178,430.00**
DEDUCTIONS FROM MORTGAGE LOAN*	$	**0.00**
AMOUNT OF MORTGAGE LOAN AVAILABLE FOR ADVANCE	$	**178,430.00**

INTEREST RATE PER ANNUM	**5.1500** % compounded semi annually, not in advance
INTEREST COSTS FOR THE TERM	$ **26,853.73**
TOTAL COST OF BORROWING FOR THE TERM	$ **26,853.73**
ANNUAL PERCENTAGE RATE (APR)**	**5.1500** %

ADVANCE DATE	**26 Aug 2009**	MATURITY DATE	**26 Aug 2012**
TERM	**36 months**	AMORTIZATION	**420 months**
FIRST PAYMENT DATE	**26 Sep 2009**		

Monthly	PRINCIPAL AND/OR INTEREST PAYMENT	$	**911.42**
Monthly	LIFE/DISABILITY INSURANCE PREMIUM	$	**0.00**
REGULAR **Monthly**	MORTGAGE PAYMENT (including insurance premium)	$	**911.42**
ESTIMATED BALANCE OWING AT MATURITY		$	**172,472.61**

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*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.