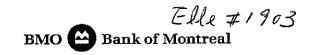
## PRELIMINARY MORTGAGE APPROVAL NOTICE



DUNDAS & TOMKEN 985 DUNDAS STREET EAST MISSISSAUGA ONTARIO L4Y 2B9 04/01/08

PETER K. DOUCET 652 SANTEE GATE. MISSISSAUGA, ONTARIO L5A2B7

Mortgage Loan Number: 04302

Application Number: 98080791216080

We are pleased to advise approval\* of your request for a mortgage on the following property:

KARYA DR. MISSISSAUGA ON L1L1L1

Loan details are as follows:

Term of the Loan: Total Loan Amount: 181,900.00 3 years Amortization period: 25 years 0.00 Mortgage Insurance Premium: Kind of term: Closed 1,307.92 Instalment (Principal and Interest): \$ 7.300 % per year \* \* Payment Frequency: every month Your Interest Rate: Rate Guarantee Expiry Date: 06/17/08 Rate Guarantee Start Date: 03/19/08

Date funds are to be advanced:

This preliminary approval is subject to the Bank receiving:

A satisfactory appraisal of the property;

· Verification of the information contained in your application;

· Confirmation of approval by the mortgage insurer, where applicable;

All mortgage loan approvals are subject to there being no material change in your financial status as disclosed in your application and there being no material changes to the property that negatively affect its value. Prior to closing, we will issue you a Mortgage Commitment and Disclosure Statement specifying the terms of your mortgage and all closing conditions. \*\*\*

Please ask us about your post Mortgage Life and Accident and Illness Mortgage Protection options. \*\*\*\*

Thank you for you my flagge business.

MÁRIA D.C. GONCALVES
Relationship Manager/Financial Services Manager

(905) 279-9263

Telephone No

\* This replaces any Preliminary Mortgage Approval Notices previously provided to you.

\*\* If a variable rate, calculated monthly not in advance. If a fixed rate, calculated half-yearly not in advance. The fixed interest rate is guaranteed from the Rate Guarantee Start Date to the Rate Guarantee Expiry Date (the "rate guarantee period"), if we make the loan within the rate guarantee period. However, we will set a new rate guarantee period if (a) you and we agree to a different kind of term, or (b) your rate guarantee period is longer than 90 days and you change the date funds are to be advanced to a new date that is more than 90 days after the Rate Guarantee Start Date.

90 days after the Rate Guarantee Start Date.

\*\*\* By this time, an appraisal would have been completed and the appraisal fee would be payable by you, even in the event where we do not make the loan.

\*\*\*\* Provided by Sun Life of Canada. Eligibility requirements must be met.