

2007-12-05 13:35

Shilpa Pai / Scotia

9059013078 >>

P 1/1

File # 2201

The Bank of Nova Scotia
2251 Kingston Avenue North
Etobicoke, Ontario
Canada M9W 3W6
Tel: (416) 744-6100
Fax: (416) 744-8928

Dec 03, 2007



Ayaz Adatiya
117 Michigan Ave
Brampton, ON L6Y 4N6

We are pleased to advise you are approved for a mortgage.

Basic Loan Amount: \$ 214,795
Mtg. Insurance Premium: \$ 7,195
Total Loan amount: \$ 221,990
Interest Rate: 6.44%
Amortization: 40 yrs
Term: 5 yrs Closed
Legal Description: Pt Lot 16 Concession 1

Property: 3525 Kariya Dr
Suite 2201
Mississauga, Ontario
Closing date: Oct, 2010

If you have any questions or require any other information, please do not hesitate to
Contact me directly.

Thank you for choosing Scotiabank.

Sincerely,

A handwritten signature in black ink, appearing to read 'Shilpa Pai'.

Shilpa Pai
Mortgage Development Manager
416-319-4212

(Other Condition: We may cancel this approval if we find there has been any material change
To your financial or credit status, as disclosed in the Credit Application.)

The Bank of Nova Scotia and Scotia Securities Inc.
carry on business in Canada under the trade name Scotiabank Group