

MCAP Service Corporation  
Re: Elle 2803

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MCAP Service Corporation  
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Toronto, Ontario  
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February 11, 2009

Application Number: M104142529  
Broker Reference Number: GNEM-321

**PRE-APPROVED MORTGAGE CERTIFICATE**

**Congratulations Xue-qun Huang! You have been pre-approved for an MCAP Mortgage with the following terms:**

Mortgage Amount:	\$117,460.00	Insurance Premium:	\$0.00
Purchase Price:	\$234,900.00	Downpayment:	\$117,450.00

With this certificate, **MCAP protects you** from rising interest rates and guarantees you the rates listed below up to the expiry date of this pre-approval.

Once you have entered into an Offer to Purchase and are ready to proceed with a final approval, you will need to select one of the products shown below.

The interest rates shown are maximum rates, provided your mortgage is funded with us prior to the expiry date of June 11, 2009.

Product	Pre-approval Rate
MCAP 1 Year Closed	4.50%
MCAP 2 Year Closed	4.99%
MCAP 3 Year Closed	4.75%
MCAP 4 Year Closed	4.39%
MCAP 5 Year Closed	4.39%

Please ensure the following supporting documents\* are readily available and are submitted to MCAP upon you entering into an offer to purchase.

- Proof of income used to qualify
- Complete Purchase and Sale Agreement
- Proof of non-borrowed downpayment (if Applicable)
- MLS Listing or Builders Sketch & Floor Plan

\* MCAP reserves the right to request additional information or documents based on the nature of the transaction

MCAP is proud to offer customers a variety of mortgage programs that are available on many of our products. You may become eligible for a special program once you have entered into an Offer to Purchase and selected one of the products shown above. This pre-approval does not guarantee eligibility for any programs.

Although you have been pre-approved, we strongly suggest that when you enter into an offer to purchase, you make your offer **subject to financing** to protect yourself from risk as this pre-approval is conditional and should not be regarded as a guarantee to provide financing

MCAP is offering this pre-approval solely based on the information provided to us at time of application for a first mortgage. Final approval and funding is subject to all standard underwriting guidelines being met and all supporting documents being acceptable to us

Marsell McCulligh  
Underwriter

MCAP Service Corporation  
Ontario Mortgage Brokerage #10515  
Ontario Mortgage Administrator #11692