

## Mortgage Pre-Approval

Date: May 26th, 2010

Dear Zhou, YongBo, (Porkside Village The Grand Residences Tower 1 4205)

Thank you for expressing interest in mortgage financing through Centum One Financial Group Inc. . Based on the information you have provided to date, at this time you would qualify for any one of Canada five banks, HSBC, CIBC, Scotia Bank, TD, RBC, and other financial institution Residential first mortgage financing in the amount of \$164,925.

The following conditions will also apply:

- Subject to satisfactory appraisal report
- Subject to proof of down payment \$54,975
- Subject to satisfactory credit score check
- Subject to satisfactory income

This quote is effective for 90 days and is subject to such further evaluation of your credit as Centum One Financial Group Inc. considers necessary. Your final application and approval for a mortgage loan will be evaluated based on confirmation of your financial situation, credit history and details of the property you plan to purchase. We will then be able to provide you with complete details on the terms of the mortgage financing options available to you.

May Hoth JOID
Date

Sophia Sun