



November 12, 2010

To Whom It May Concern:

Scotia Express has pre-approved your credit request for Bashar Fudheel received by us November 3/10 2:30 PM. We thank you for allowing us the opportunity to earn your business.

Expert application no.: MACC-30570
Lender: Scotia Express
Client Name: Ramtin Rahbar
Amount: \$ 200,000.00
Property Address: Elie Residences Inc. Suite 105Unit4, Level
Monthly Payment: \$ 1,184.94
Mortgage Rate: 5.19%
Mortgage Term: 5 Years Fixed
Amortization: 25 Years
Closing Date: February 2012
Date Received: November 3, 2010 02:30 PM EST

If you need more information, please don't hesitate to call me directly @ 416-836-7100.

Best regards,

Maryam Saniei
Mortgage Specialist
416-836-7100