

Jan. 13. 2011 3:56PM PRIVAT 03022 905-272-3069

No. 0839 P. 2



Mississauga City Centre Branch
1 City Center Drive, Suite 210
Mississauga Ontario
L5B 1M2

January 13, 2011

Ms. Junli Hu
4290 Bacchus Crescent
Mississauga Ontario
L4W 2Y3

Fax copy to: Amacon 905 273 7772 Attn: Jessie

Dear Ms Hu:

Re: Purchase of 711- 3525 Kariya Drive Mississauga Ontario (Unit 11, Level 6)

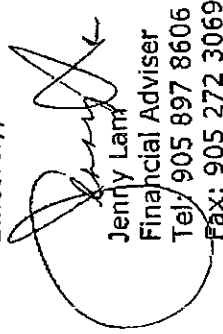
This is to confirm that you have been approved for a mortgage with CIBC on the above mentioned property and it is 60% financing subject to a satisfactory property appraisal when available.

The mortgage rate and term will be set three months prior to your closing date. The rate represents the current mortgage prime rate which fluctuates from time to time and is not guaranteed.

Other terms and conditions will be disclosed on your commitment documents which you will receive from your lawyer as per your application.

Should you require additional information, please feel free to contact me below.

Sincerely,


Jenny Lam
Financial Adviser
Tel: 905 897 8606
Fax: 905 272 3069