

The Bank of Nova Scotia
Bridlewood Mall
2900 Warden Avenue
Scarborough, Ontario
Canada M1W 2S8
Tel: (416) 497-7012
Fax: (416) 497-0964



March 11, 2011

Mr. Kamran Hafeez
10 Emmett Circle
Brampton ON L7A 3M3

**Re: Approval of Mortgage on Property Unit#218
3525 Kariya Dr Mississauga ON L5B 0C2**

Dear Sir,

We are pleased to advise you that you have been pre approved for a first mortgage loan in the amount of \$295,839.36 on the following terms and conditions:

- Subject to standard verification of employment by way of employment letter, pay stub and any other document deemed necessary
- Verification of down payment satisfactory to us from non borrowed resources.
- Approval of CMHC/Genworth, if required in case LTV exceeds more than 80%
- Standard pre payment options will apply

Should you require any further information please feel free to call the undersigned.

Yours truly,

A handwritten signature in dark ink, appearing to read "Ibrahim Danyi", written in a cursive style.

Ibrahim Danyi
Mortgage Development Manager