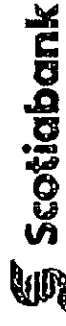


*Jessie*6416 Yonge Street
(Centrepoint Mall)
North York, Ontario
Canada M2M 3X4Tel: (416) 590-7488
Fax: (416) 590-7490

March 31, 2011

Sameena Mirza and Sobia Nazir,
20 Wilkes Cres
Scarborough, Ontario M1L 0B3**Re: Approval of Mortgage on Property 3525 Kariya Dr, Mississauga. Unit # 301**

Dear Sir,

We are pleased to advise you that you have been approved for a first mortgage loan in the amount of \$335,255.00 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,
Scotiabank

A handwritten signature in dark ink, appearing to read 'Margo Wynhofen', written over a horizontal line.

Margo Wynhofen
Personal Banking Officer