

May 26, 2011

Mr. Shai Nicholas
1025 Scarlett Rd Apt 906,
Etobicoke, ON M9P 3V3

Re: Approval of Mortgage on 3525 Kariya Dr Suite#2807
Mississauga ON L5B 0C2

Dear Sir,

We are pleased to advise you that you have been approved for a first mortgage loan in the amount of \$286,463.52 inclusive insurer premium on 30 years amortization 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.
- Standard pre payment options will apply
- This approval is valid for 120 days from the date of issuance of this letter. Ho

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

Yours truly,



Muhammad Hanif
Mortgage Development Manager
Phone: 416 804 1436
Fax: 9059279094
Email: muhammad.hanif@scotiabank.com



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