



HSBC Bank Canada
HSBC MISS CITY CENTRE
HSBC BANK CANADA, 4550 HURONTARIO STREET
MISSISSAUGA ON L5R 4E4

14May2015

MS KAREN MATTHEWS

Application for Credit - 3009322 — CONVENTIONAL MORTGAGE

Congratulations, HSBC is pleased to provide you with Pre-Approval Offer* in regards to your recent credit application with HSBC.

This Pre-Approval Offer is granted in the amount of \$ 304,938.00 for a 60 month term at a FIXED rate of 2.6900 %.

This Pre-Approval Offer will expire on 10Aug2015. If you require this Pre-Approval Offer to be extended to a later date your application will need to be re-reviewed. HSBC reserves the right to withdraw this Pre-Approval Offer if in the event information provided by you is incorrect in a material way, we are unable to confirm information or there is a material change in your financial situation.

We look forward to providing you with all your lending needs.

Respectfully yours,

JALAL ABDUL RAHIM

*Pre-Approval is subject to conditions related to confirmation of personal information and information pertaining to the subject property. A full list of conditions will be provided to you at a later date if you choose to proceed with this Pre-Approval Offer.