

JSV International Assistant Service

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Letter of Acceptance

Date:

15th November 2012

Full name and Company of Recipient :

Mr. Roger Treadway
350 Drummond Street W.
Perth, ON
K7H 2K1

Dear Mr. Treadway:

Re: Mortgage Application - 457 Cornelia Lane, Perth, Ontario

This is to advise you that we have completed our review of your recent application for a homeowner's mortgage on the above-noted property and have approved it for a total loan amount up to \$175,000.

The initial term of the mortgage is 5 years, at an annual fixed interest rate of 5.75%. You will have the option of taking out low-cost mortgage life insurance when you sign the papers.

You will soon be contacted by Susan Laurent of my office who will set up an appointment with you so that you can sign the final papers and formalize the agreement.

We thank you for your interest in working with our mortgage department and we look forward to a long and mutually beneficial relationship.

For any additional information regarding the terms of your mortgage, please do not hesitate to contact me at (613) 865-2595.

Sincerely,

Jana Svihlova
Senior Associate, Homeowner Loans