

On 4/13/07, **Loo, Catalina** <Catalina.Loo@cibc.com> wrote:

Dear Mr. and Mrs. Lee:

Further to your emails of April 12, 2007 regarding President's Choice Financial ("PCF") mortgage #103134255 on 56 Ravenscliffe Court, Brampton, I wish to advise that Laura White of Kronis, Rotsztain, Margles, Cappel ("KRMC") represents PCF/ CIBC on this matter.

We have conducted an investigation of the circumstances related to this situation and we are not prepared to intervene. We consider that our law firm is acting appropriately, given the circumstances.

Therefore we request that you direct any future communication regarding this matter to: Laura White at KRMC, 25 Sheppard Avenue West, Suite 700, Toronto, Ontario, M2N 6S6. Telephone (416) 218-6082. Facsimile (416) 225-6751.

Sincerely,

Catalina Loo | Senior Manager, CIBC Customer Care, Executive Client Relations |
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