

August 24, 2006

Mississauga Board of Trade,  
701-77 City Centre Drive,  
Mississauga, Ontario.  
L5B 1M5  
Attn: Awards of Excellence 2006 Nomination

Dear Sir/Madam:

I first met Michelle Bullmore and David Franklin of Deposits B4 Closing at the Mississauga Board of Trade meeting in the spring of 2006. During our conversation I learned about the unique service Deposits B4 Closing offered – providing the funds needed for a deposit on a home for a small nominal fee. I had never heard of a company offering this type of service before and excitedly told my wife about it as we were considering a move in the near future but one thing held us back – having the funds for a deposit!

We decided to take the plunge a few months later and began looking for a new home. We got in contact with David and found out how simple it was to get the deposit advance we needed. When the offer on the property we were purchasing fell through we contacted David immediately and asked, “What happens if we find another property before getting our first deposit back?” David’s response was, “Not a problem – when you find another property come in and we’ll get you set up with another deposit right away.” True to his word when we found our new house a few days later David was waiting with a cheque for us.

Our experience with Deposits B4 Closing was such a positive one we’ve recommended them to our real estate agent as well as one of the bank tellers at our bank!

Deposits B4 Closing made it much easier to secure the deposit on our dream home rather than having the stress of going to family members. Kudos to Michelle and David for starting a company with a much needed service!

If you choose Deposits B4 Closing as the Mississauga Board of Trade’s 2006 Young Entrepreneur of the Year Award you would be making an excellent choice!

Regards,

Nick Holowasz,  
Client Executive  
Metafore LP



*Means Business*

701-77 CITY CENTRE DRIVE  
MISSISSAUGA, ONTARIO, L5B 1M5

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October 13, 2006

Mr. David Franklin  
Deposits B4 Closing Inc.  
5190 Shuttle Drive  
Mississauga, ON L4W 4J8

Dear Mr. Franklin :

**RE : Awards of Excellence 2006 – Entrepreneur of the Year Award**

We are very pleased to inform you that Michelle Bullmore and yourself have been selected to receive Mississauga Board of Trade's (MBOT) *Entrepreneur of the Year Award* for 2006. Your nomination was submitted by Nick Holowasz. We commend you on your outstanding commitment and dedication to our community.

Business excellence in Mississauga will be celebrated at our Awards of Excellence dinner on October 26, 2006 held at the Mississauga Convention Centre beginning at 6:00 p.m.. Award recipients will be recognized for their important contributions to the economic well being of Mississauga and its citizens. Two complimentary tickets for our Awards of Excellence dinner have been reserved for you. Please confirm your attendance by contacting MBOT's Events Coordinator, Katerina Alexakis at 905-273-3532.

A media release announcing the winners of the 2006 Awards of Excellence has been issued.

We have enclosed further details about our Awards of Excellence dinner. Should you have any questions or require additional information, I welcome your call.

On behalf of everyone at Mississauga Board of Trade – Congratulations! I look forward to congratulating you in person at our Awards of Excellence celebration.

Sincerely,

A handwritten signature in blue ink that reads 'Sheryl M. McKean'.

Sheryl M. McKean  
President & CEO

