



Qualification Certificate

Dear Ms. EN HUI LIN, AMACON DEVELOPMENT, PARKSIDE VILLAGE, SUITE 1102, TOWER 1, UNIT 2, LEVEL 11, FLOOR PLAN 2.

Congratulations! You have pre-qualified for a mortgage loan with The Toronto Dominion Bank ("TD Canada Trust") with the following terms:

Purchase Price:	\$280,100.00
Down Payment:	\$42,015.00
CMHC/GEMICO Premium:	\$4,761.70
Mortgage Amount:	\$238,085.00
Interest Rate:	6.15 %
Term:	5.00 yrs
Amortization:	25.00 yrs
Total Payment (Principal + Interest + Insurance):	\$1,575.47 Monthly
Insurance Premium:	\$0.00
Principal and Interest Payment:	\$1,575.47 (Payment based on Mortgage Amount plus CMHC/GEMICO Premium if any.)

Final Approval is subject to:

1. confirmation of credit application details (including income);
2. confirmation of down payment from non-borrowed sources;
3. satisfactory TD Canada Trust credit investigation;
4. no change in, and the accuracy of, the information provided;
5. the property to be mortgaged meeting TD Canada Trust's normal lending requirements;
6. Canada Mortgage and Housing Corporation or GE Capital Mortgage Insurance Canada approval if required pursuant to TD Canada Trust's normal lending requirements

This illustration does not include insurance premium(s).


(TD Signature)

Jun 18, 2008
(Date)

Shawn Lu