


Canada Trust
Mortgage Pre-Qualification Certificate

RE: UNIT #1403

 Date: July 5, 2008

This is to certify that:

 Name(s): Mr. Wael El-Samad

(collectively "You", "Your")

 Current Address: 650 Lawrence Avenue West
Toronto, Ontario
M6A 3E8

Qualifies for a residential mortgage loan with The Toronto-Dominion Bank ("TD Canada Trust") with the following terms:

Mortgage Amount	<u>\$ 158,000.00</u>
Interest Rate	<u>7.00</u>
Interest Rate Expiry Date	<u>October 2, 2008</u>
Term	<u>3 Years</u>
Amortization	<u>25 Years</u>

If the Interest Rate above is filled in with a rate, and the interest rates are lower on the day funds are advanced You will receive the lower rate.

Any time before Your closing date, You can change the Term; the Interest Rate will be adjusted accordingly to the posted rate for that Term at the date of change. A new Pre-Qualification Certificate will then be issued voiding this one.

This pre-qualification is valid for 90 days from the date of this Pre-Qualification Certificate.

Final Approval is subject to:

- 1) confirmation of credit application details (including income);
- 2) confirmation of down payment from non-borrowed sources;
- 3) satisfactory 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

Additional Conditions:

- Notice of Assessments for two most recent tax years
- Loan to Value not to exceed 65%

Mortgage Sales Force c/o Br # 217

Branch location

Per:

The Toronto-Dominion Bank

MSF # 905 469 0811

Branch telephone number