

**Canada Trust**

TD Canada Trust
5 Worthington Avenue
Brampton, Ontario L7A 2Y7
T: 905 495 2986 F: 905 495 2987
December 22, 2005

#1003

Ms. Susan Dubrez-Carey
24 Dunlop Court
Brampton, ON
L6X 4Z9

Dear Ms. Dubrez-Carey:

**RE: Mortgage Approval for 3515 Kariya Drive, Suite 1003 Mississauga
Eve Condominiums**

I am pleased to confirm that TD Canada Trust has approved the above mortgage, subject to the following terms and conditions.

TERMS:**Mortgage**

197,800.00 CS.
\$170,400.00 Conventional

Interest Rate

5.30% Capped for 24 months

Term

5 Years

Amortization

25 Years

Prepayment

15% of original balance annually,
Noncumulative

Closing Date

May 30, 2008, we can only guar.mtg
rate. Pls.note we are aware closing is
Set for Oct/2008
June, 01, 2008

Interest Adjustment Date**CONDITIONS:**

- Confirmation of Down payment
- Income confirmation
- Appraisal Required

• Susan to be taken off of the title on property at 24 Dunlop Court
Funds are to be advanced on or before the Interest Date shown above. If the closing date
is extended beyond the Interest Adjustment date the Bank reserves the right to modify
this approval. Also, if the terms or conditions are changed for any reason you will be
required to sign an amending agreement to reflect such changes



Member of TD Bank Financial Group

Please note that it is necessary for you to come to this office to sign the final mortgage documents within 30 days prior to closing. We will contact you once these documents are ready to schedule a convenient appointment.

Thank you for choosing TD Canada Trust Bank for your mortgage. I would be pleased to discuss with you our many other services to help you meet your banking needs.

Sincerely,

A handwritten signature in black ink, appearing to read 'CS', with a large, stylized loop at the end.

Claudette Skerritt
Financial Advisor