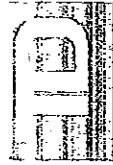


Eve #2509



# Canada Trust

## Conditional Approval

Reference#: \*

Issued: Wednesday, October 31, 2007

To: Ms Paulina Grzybowski  
Mr Marian Grzybowski  
2142 Pineview Dr  
Oakville, ON L6H 5M8  
H: (905) 337-2743  
W: (800) 668-4126

Property: 3515 Kariya DR - 2509  
Mississauga, ON L1L 1L1

From: TD Canada Trust  
Mortgage Sales Force

c/o: Maritza Mcmillen  
Phone: 416 495 2206  
Fax: 416 495 2216

**We are pleased to confirm that we have approved your application  
for a mortgage loan under the following terms and conditions:**

Description of Property Location: Hurontario/elm  
Block or Plan: Unit 8, Lev 21  
Concession:  
Lot Number: .

Township:  
Lot Size: 1x1

Solicitor:

Solicitor Address:

Phone:  
Fax:

### Mortgage Details:

|                                            |               |                                                                            |                   |
|--------------------------------------------|---------------|----------------------------------------------------------------------------|-------------------|
| Basic Loan Amount:                         | \$ 209,920.00 | Loan Type:                                                                 | 1st Mortgage      |
| Mtg. Insurance Premium:                    | \$ 0.00       | Term:                                                                      | 5 Year Closed     |
| Total Loan Amount:                         | \$ 209,920.00 | Amortization:                                                              | 35 Years          |
| Survey Required:                           | Yes           | Repayment:                                                                 | Monthly           |
| Taxes to be Paid By:                       | Borrower      | Advance Date:                                                              | October 15, 2008  |
| Basic Payment Amount:                      | \$ 1,247.43   | Interest Adjustment Date:                                                  | October 31, 2008  |
| Interest Rate: *                           | 6.440         | First Monthly Payment Date:                                                | November 30, 2008 |
| * Per Annum, semi-annually, not in advance |               | Maturity Date:                                                             | October 30, 2013  |
|                                            |               | Bonus on Mortgage:                                                         | nil               |
|                                            |               | Max. Annual Effective Interest Rate w/Bonus Applied:                       | nil               |
|                                            |               | Inspections & Appraisal Fees:                                              | \$ 250.00         |
|                                            |               | Our Lawyer's Fee & Est'd Disbursements to be paid by you of not more than: | nil               |
|                                            |               | Other Charges:                                                             | nil               |
|                                            |               | Total fees payable by you to lender will not exceed:                       | \$ 250.00         |
|                                            |               | These fees will be deducted from our advance to you                        |                   |

Reference#: \*