



Canada Trust

Mortgage Pre-Qualification Certificate

#3008

Date: August 29 2007

This is to certify that:

Name(s): Andrew Kwan and Melody Villasante

Re: Suite No. 3008

3515 Kariya Drive, Mississauga, Ont.
(collectively "You", "Your")

Current Address: 462 WINFIELD TERR

MISSISSAUGA, ON

L5R 1P2

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

Mortgage Amount	\$ 175,000.00
Interest Rate	6.19%
Interest Rate Expiry Date	August 29 2009
Term	5 y
Amortization	25

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.

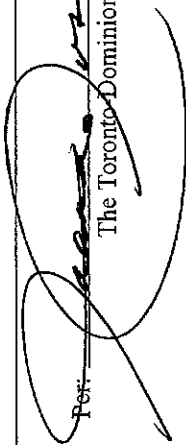
This pre-qualification is valid for 90 days from the date of this Pre-Qualification Certificate.

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:

4555 Hurontario St Unit C10
Branch location
905 507-0870 ex. 225
Branch telephone number

Per: 
The Toronto-Dominion Bank