

**Canada Trust****Canada Trust**
Mortgage Pre-Qualification CertificateDate: April 7, 2009

This is to certify that:

Name(s): Sebastian Solanes

(collectively "You", "Your")

Current Address: 5268 Herriage Hill BlvdMississauga, Ontario.LSR 3H2

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

Mortgage Amount	<u>\$ 127,140.00</u>
Interest Rate	<u>TBD</u>
Interest Rate Expiry Date	<u></u>
Term	<u>5yr</u>
Amortization	<u>25</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:

- 1) Confirmation of Employment via employment letter and current paystub.
- 2) Confirmation of down payment from non borrowed sources.
- 3) Submission must meet TDCT lending criteria.

Joseph BeltranBranch location905-270-2336Branch telephone numberPer: The Toronto-Dominion Bank