

Branch Transit No.: 1579Date: June 04, 2009

CHURCHILL MEADOWS 5626 TENTH LINE W MISSISSAUGA ON L5M7L9 CAN

Borrower(s):
SUMBETA KOHLI
5996 GROSSBEAK DR
MISSISSAUGA, ON L5N 5W8
CAN

Re: Mortgage Reference No.: 0337121
Property Address: 3515 KARIYA DRIVE
UNIT 1905
MISSISSAUGA, ON L5B0C1
CAN

Legal Description of Property: UNIT #4 LEVEL 16 PSCP NO. 853

We are pleased to advise you that your application for a first mortgage/hypothec (the *Mortgage*) on the property described above (the *Property*) has been approved on the following basis, **provided that you have satisfied all of the conditions for the Mortgage so that we are able to process your application in sufficient time so that we may advance funds on the Mortgage Advance Date (as defined below).** The Mortgage must be in a form that is acceptable to us. *We, our* and *us* refer to The Toronto-Dominion Bank. *You* and *your* refer to each borrower named above. A defined term which appears in bold italics is used hereafter in this commitment with the same meaning.

The terms of this commitment amend the terms of the Mortgage granted by you to us and registered on the Property. In the case of any inconsistency between any term in such Mortgage and this commitment (including but not limited to terms relating to the calculation and payment of interest), the terms in this commitment will govern and will override the terms in such Mortgage.

Guarantor(s):

Your Lawyer: SANDEEP JOHAL
1315 DERRY ROAD EAST #3
MISSISSAUGA, ON L5T 1B6

Mortgage Insurer: Genworth Financial Canada**Insurer Reference No.:** 2011809703

Important Dates: *Mortgage Advance Date:* July 07, 2009
Interest Adjustment Date: August 01, 2009
First Regular Mortgage Payment Date: September 01, 2009
Maturity Date: August 01, 2014

1. Principal Amount

The amount which you are borrowing from us (the *Principal Amount*) is \$ 279,377.25 (1)

2. Insurance Premium

You have agreed to pay a mortgage insurance premium and taxes on such premium to the Mortgage Insurer named above totalling \$ 8,075.43
and have authorized us to deduct \$ 8,075.43 (2)
from the Principal Amount.