



Canada Trust

2909

TD Canada Trust
STONE CREEK CENTENNIAL
800 QUEENSTON RD
STONE CREEK, ON L8G1A7
www.tdcanadatrue.com

MUHAMMAD SHAHID
SHARMIN SHAHID
7360 ZINNIA PL UNIT 203
MISSISSAUGA, ON L5W 2A6

June 08, 2009

Dear Valued Customer:

Re: Mortgage Approval Confirmation

This will confirm that you qualify for a residential mortgage loan with The Toronto-Dominion Bank ("TD Canada Trust"), secured by the property at 3515 KARIYA DRIVE, APARTMENT 2909, MISSISSAUGA, ON L5B0C1 (the "Property"), with the following terms and on the following conditions:

Principal Amount:	\$214,000.00
Variable Annual Interest Rate:	TD Mortgage Prime Rate plus 0.80% per annum, calculated monthly not in advance TD Mortgage Prime Rate today is 2.25% and is subject to change.
Prepayment Option:	Closed to prepayment, subject to terms of mortgage
Term:	5 years
Amortization:	30 years
Anticipated Closing Date:	July 15, 2009

Other charges may be payable to TD Canada Trust on closing, including Appraisal and Administration fees (including our legal fees and costs for registering the mortgage).

This offer is valid until December 05, 2009, and is subject to:

- Confirmation of credit application details;
- No change in, and the accuracy of, the information provided;
- Execution of TD Canada Trust documentation;
- The Property meeting TD Canada Trust's normal lending requirements;
- SATISFACTORY CONFIRMATION OF DOWN PAYMENT IS REQUIRED
- COPY OF FIRM PURCHASE AGREEMENT - CONDITIONS WAIVED + MLS LISTING & PHOTO
- SUBJECT TO ALL TD CANADA TRUST'S NORMAL LENDING REQUIREMENTS
- Obtain two forms of written documentation to confirm an approx 3 yrs as BFS
- Obtain 2007 or 2008 NOA to confirm no tax arrears.
- downpayment + closing costs must be from clients own resources.
- FULL APPRAISAL REQUIRED
- Valid First Mortgage Security to be provided on the Property.

323222 (0808)