



Elle # 203

Mr Willard Chan
Mrs Joyce Chan
312 Green Lane
Thornhill, ON
L3T7A6.

Date: March 10 2008

Dear Mr Willard Chan and Mrs Joyce Chan

Re: Mortgage approval

We are pleased to advise you that you have been approved for a residential mortgage loan with The Toronto-Dominion Bank (TDCanada Trust) to purchase the property at 203-3525 Kariya Drive Mississauga Ontario, Canada with the following terms:

Mortgage amount: \$146175.00
Interest Rate: Prime
Term: 5 years
Closing Date: March 2010
Amortization: 25 Years

You can change the Term any time before your closing date, the interest rate will be adjusted accordingly to the posted rate for that term at the date of change.

The above approval is valid until March 31 2010 with the following conditions to be met upon the closing:

1. Confirmation of credit application details (including income)
2. Confirmation of downpayment from nonborrowed sources
3. Satisfactory credit investigation
4. No change in, and the accuracy of, the information provided
5. The property to be mortgaged meeting TDCanadaTrust's normal lending requirements

Yours Truly

Candy Chau
Financial Advisor