



Canada Trust

Conditional Approval

Reference#: 710575

Issued: Saturday, June 27, 2009

To: Mr Igor Spariaguine
Mrs Marina Spariaguina
4845 Vienna Crt
Mississauga, ON L4Z 4J2
H: (905) 278-6393
W:

Property: 3525 Kariya DR - 309
Mississauga, ON

From: TD Canada Trust
Mortgage Sales Force

c/o: Petra Edwards
Phone: 905 469 0811
Fax: 905 469 0899

**We are pleased to confirm that we have approved your application
for a mortgage loan under the following terms and conditions:**

Description of Property Location: Hurontario & Central Pkwy West

Block or Plan: Tbd

Concession: 1

Lot Number: Part Lot 16

Township: Peel

Lot Size: 1

Solicitor:

Larry R Plener
Larry R Plener

Solicitor Address:

2564 Confederation Pkwy
Mississauga, ON
L5B 1S2
Phone: (905) 897-8611
Fax:

Mortgage Details:

Basic Loan Amount:	\$ 168,675.00	Loan Type:	1st Mortgage
Mtg. Insurance Premium:	\$ 0.00	Term:	4 Year Closed
Total Loan Amount:	\$ 168,675.00	Amortization:	25 Years
Survey Required:	No	Repayment:	Bi-Weekly Accel
Taxes to be Paid By:	Borrower	Advance Date:	June 25, 2011
Basic Payment Amount:	\$ 900.11	Interest Adjustment Date:	July 1, 2011
Interest Rate: *	4.140	First Monthly Payment Date:	August 1, 2011
* Per Annum, semi-annually, not in advance		Maturity Date:	June 30, 2015
		Bonus on Mortgage:	nil
		Max. Annual Effective Interest Rate w/Bonus Applied:	nil
		Inspections & Appraisal Fees:	nil
		Our Lawyer's Fee & Est'd Disbursements to be paid by you of not more than:	nil
		Other Charges:	nil
		Total fees payable by you to lender will not exceed:	\$ 0.00
			These fees will be deducted from our advance to you

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This Approval is conditional upon the following

1) Msf Conditions:

- *offer signed by builder
- *approved TD builder# and site#
- *Proof of down payment \$18000 (have 39k available on cibc heloc)

2) Solicitor/Branch/Cas Conditions:

- *solicitor to register the property jointly
- *TD approved builder TBA
- *Solicitor to provide Tarion Warranty and Certificate of Completion prior to closing

3) This application has been approved by: *colmam2

apv is satisfactory
pending.

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