

Elle # 701



Mortgage Pre-Qualification Certificate

Date: May 07' 2008

This is to certify that:

Name(s): Adriano Sgro
Suite No. 701
3525 Kariya Drive
Mississauga, ON
 (collectively "You", "Your")

Current Address: 4104 Forest Fire Cres
Mississauga
ON, L4W 3P5

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

Mortgage Amount	<u>\$ 207857.00</u>
Interest Rate	<u></u>
Interest Rate Expiry Date	<u></u>
Term	<u>5 y</u>
Amortization	<u>40 yrs</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:

CIBC Visa, OSAP, Honda Lease, CIBC Line Of Credit, MBNA MC to be paid and closed prior to closing

Acknowledged that closing for Condo is March 2010

Mortgage amount includes CMHC



825 Rathburn Road East 0334
 MISSISSAUGA, ONTARIO L4W 4C3

Branch location

Per: Chetna Anand
 TD Toronto-Dominion Bank
 TD Canada Trust

905-848-3390 ext.229

Branch telephone number