

TD Canada Trust 3037 Clayhill Road Mississauga, Ontario L5B 4L2 T: 905 949 6565 Ext. 221 F: 905 949 6282

MORTGAGE COMMITMENT

October 24,2007

Mr Vladimir Galintchenko Mrs Nadia Galintchenko 3184 High Springs Cres Mississauga, Ontario L5B 4G6

PROPERTY ADDRESS:

Elle Condominium

3525 Kariya Drive Unit 710

Mississauga, Ontario.

We are pleased to advise that your mortgage application on the above noted property has been approved, subject to the following terms and conditions;

TERMS:

Mortgage Number

TBA

Mortgage Amount

\$134,550.00

Fixed Interest Rate

6.44%-Capped rate expires Oct 18/2009

Term

5 Years

Closing Date

March 01,2010

Amortization

20 Years

CONDITIONS:

1. Branch to confirm Down Payment and 1.5% Closing Costs are from Non-Borrowed funds. (Via Passbooks, Statements, Gift Letter)

2. Branch to be provided with Copy of Firm Purchase & Sale Agreement, MLS Listing and Site and Floor Plans (If new construction)

3. Confirmation of Employment/Income via original Job Letter or Notice of Assessment

Thank you for choosing TD Canada Trust.

Yours truly,

Ingrid Khemraj

Financial Services Representative