



## Mortgage Pre-Qualification Certificate

Elle #902

Date: April 29, 2008

This is to certify that:

Name(s): Zareen Banu Ramjuaun

Guarantors: \_\_\_\_\_

Housna RamjaunMohammed Ramjaun  
(collectively "You", "Your")Current Address: 390 Dixon Rd Apartment 2007Etobicoke, Ont M9R 1T4

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

Mortgage Amount	<u>\$ 220,000.00</u>
Interest Rate	<u>TBA</u>
Interest Rate Expiry Date	<u>TBA</u>
Term	<u>5yr</u>
Amortization	<u>40 years</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:

Zareen to be on title only.Property Information: Suite 902, 3525 Kariya Drive, Mississauga Ontario. Project ELLEClosing Date: March 2010 Purchase Price: \$273,900.00

**TD Canada Trust**  
Branch 1730 Kipling Ave. **1544**  
**ETOBICOKE, ON M9R 2V6**  
416-247-6251 x 879  
Branch telephone number

Per: Christopher Silva

The Toronto-Dominion Bank

**CHRISTOPHER SILVA**