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ISHAN A. BACCHUS
ROB TULLO

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MORTGAGE APPROVAL:

December 14, 2007
Peter Beckford
7 Hardgate Crescent
Brampton, Ontario L7A 3V5

PROPERTY ADDRESS: 3625 Kariya Cres, Suite 1310, Mississauga, Ontario L5B 0C2

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

TERMS:

Mortgage Number	To Be Assigned
Mortgage Amount	\$180,557.61 (includes a CMHC/GE premium of \$5,852.61)
Fixed Interest Rate	TBA
Term	5 Year Closed
Closing Date	October 31, 2010
Amortization	40 Years

APPROVAL CONDITIONS:

1. Subject to re-adjudication 24 months prior to closing;
2. Confirmation of credit application details (including income);
3. Confirmation of down payment from non-borrowed sources;
4. Satisfactory credit investigation;
5. No change in, and the accuracy of, the information provided;
6. The property to be mortgaged meeting the TD Canada Trust's normal lending requirements;
7. Canada Mortgage and Housing Corporation or GE Capital Mortgage Insurance Canada approval if required pursuant to TD Canada Trust's normal lending requirements (lending exception required for properties under 600 square feet;
8. Property must be owner occupied as a primary residence (all rental properties are subject to a minimum down payment of 35% from non-borrowed sources and a rental analysis showing suitable serviceability as per TD Canada Trust normal lending guidelines.
9. Subject to sale of 7 Hardgate Crescent, Brampton, Ontario L7A 3V5
10. Subject to payout and close of Household Financial Credit.
11. Full appraisal required prior to closing.

Thank you for choosing TD Canada Trust.

Yours Truly,
Rob Tullio
Manager, Residential Mortgages

Member of TD Bank Financial Group