



Mortgage Pre-Qualification Certificate

Date: Feb 6, 2008

This is to certify that:

Name(s): Kundan Singh Dhaliwal

(collectively "You", "Your")

Current Address: 480 Apache Crt

Mississauga, Ontario

L4Z 3T2

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

Mortgage Amount	<u>\$ 228854.00</u>
Interest Rate	<u>7.39%</u>
Interest Rate Expiry Date	<u>November 1, 2010</u>
Term	<u>5yr</u>
Amortization	<u>25 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:

Mortgage Amount \$228855.00 plus CMHC Fees \$6293.51 is equal to \$235148.51

Above mortgage is approved for property located at 3525 Kariya Drive, Unit 2511, Mississauga, Ontario

till period ending November 01, 2010

925 Rathburn Rd, Mississauga, Ontario

Branch location

647 835 8284

Branch telephone number

Per: *Pearjeet*

The Toronto-Dominion Bank