

Final Approval

- Conditions of Approval:

 1) .1. SOLICITOR TO CONFIRM PROPERTY IS 100% COMPLETE PER ONHW

 2. SOLICITOR TO CONFIRM NO SECONDARY FINANCING
- 2) This application has been approved as a Secured Line of Credit. The limit for the Line of Credit will be set at \$125000*. The interest rate will be set monthly according to the going TD Canada Trust Prime Lending Rate + 1.0%. This Line of Credit will be registered as a COLLATERAL 1ST * charge.

 3) This application has been approved by: *CONWAJ2 follow-up docs to *JAN

*CONWAJ2 follow-up docs to *JANETH

PERFECTING BELLA

HELOC Feb 26/2010-condo expected to close Feb 25/2012 and MMS to changed the deal from

3 yr term @ 3.30%-bellaj4-file back in pending drawer

Approval Information

1) See Mortgage Commitment1) See Mortgage Commitment

Policies and Features

Pre-Payment Policies:

See Mortgage Commitment.

Payment Flexibility Policies:

1) See Mortgage Commitment.

Rate Adjustment Policies:

Please refer to your TD Branch.

- Assumption Policies:
 1) Assumption is not available for Collateral Mortgages.
- Schedule "A" available at your local TD Canada Trust Branch RATE ADJUSTMENT, ASSUMPTION AND PORTABILITY POLICIES may be obtained via

Portability Policies:

1) See Mortgage Commitment