



Arvinder K. Padda, Mortgage Specialist

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June 28, 2011

SANJU and VINAY SONI
16 HELMAN RD Road
BRAMPTON, ON L6R 0R6

Dear SANJU and VINAY:

Mortgage application number: <enter number>

Congratulations and thank you for choosing us for your mortgage needs. I'm pleased to confirm that you've been approved for a mortgage as per the details and conditions we've discussed.

Property:

3201 - TOWER 1 UNIT 1 LEVEL 31 Avenue, MISSISSAUGA,
ON L1L 1L1

Mortgage Details:

Mortgage Amount:
Amortization Period:
Interest Rate:

\$220,720.00,
25 year(s)

Prime rate¹ [minus] [.50 per year, calculated not in advance,
at the same frequency as your payments. The interest rate is
based on our Prime Rate which, at the date of this letter is
[3% per annum.

Term:

60 months

Type:

5-Year Variable Rate Closed

Principal & Interest:

220,720.00

Property Taxes:

2,500.00 (Estimated)

HomeProtector[®] Premium²:

\$152.01

Total Payment:

\$1,142.20

Payment Frequency:

Monthly

Interest Adjustment Date:

November 14, 2012

First Payment Due Date:

December 14, 2012

Rate Commitment Expiry Date: November 14, 2012