

STANISLAV FILIPPIN
VALERIA FILIPPINA
470 LEVANNA LANE
OAKVILLE, ON L6H 6B9



Canada Trust

TD Canada Trust
PERSONAL CR - MMS/BROKER
3500 STEELES AVE E TWR 3 LVL 2
MARKHAM, ON L3R0X1
www.tdcanadatrust.com

June 13, 2011

Dear Valued Customer:

Re: Mortgage Pre-Approval Confirmation

This will confirm that you qualify for a residential mortgage loan with The Toronto-Dominion Bank ("TD Canada Trust") with the following terms and on the following conditions:

Principal Amount:	\$311,200.00
Fixed Annual Interest Rate:	3.89% per annum, calculated semi-annually not in advance
Prepayment Option:	Closed to prepayment, subject to terms of mortgage
Term:	5 years
Amortization:	30 years
Anticipated Closing Date:	October 07, 2011

This Pre-Approval Confirmation is valid until September 13, 2011, and 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. A satisfactory appraisal may be required;
- 6) mortgage default insurer approval if required pursuant to TD Canada Trust's normal lending requirements.

Additional requirements:

- Payout CC and reduce limit to \$5,000
- COPY OF FIRM PURCHASE AND SALE AGREEMENT WITH ALL CONDITIONS WAIVED
- Maximum 80% ltv
- Subject for firm sale of existing residence - tdct mig \$259k to be p/o &...
- ...discharged - net proceeds to be applied to purchase as downpayment
- Copies of Stanislav's 2 yr noa's to confirm avg income \$70k/yr and no ...
- ... outstanding incomes taxes owing (bfs)