



Mortgage Approval Certificate

Date: March 5, 2012

This is to certify that Albert Keung Kam Ho and Alice Yung Kit Ho have been approved for a TD Canada Trust Mortgage for \$277,425.00. Mortgage is for purchasing property current municipally known as: PSV Tower One, unit 1007 Mississauga, ON. Closing shall be December 30 2015.

Interest rate will be set 24 months prior to closing.

It is the responsibility of the purchaser to notify the bank 24 months prior to closing to set the rate for this said mortgage. TD Canada Trust will not be held responsible in such to guarantee rates for the client if we are not contacted by the purchaser in writing.

Final approval is subject to:

- (a) The property to be mortgaged meeting TD Canada Trust's normal lending requirements; and maximum loan to appraised value being within TD Canada Trust's normal lending requirements.
- (b) Satisfactory Appraisal loan-to-value not exceeds 75%.
- (c) No change in, and the accuracy of the information provided with satisfactory credit investigation.
- (d) An updated credit application 12 months prior to closing with satisfactory credit investigation.
- (e) Confirmation of down payment from non-borrowed sources.
- (f) Satisfactory confirmation of income and most recent Notice of Assessment.
- (g) Solicitor information: name, address, phone/fax number.

TD Canada Trust
Mortgage Sales Force

Jimmy Wu
Residential Mortgage
416 887 7492

ALBERT K HO
ALICE HO

510

DATE 2012-02-26
Y Y Y Y M M D D

PAY TO THE ORDER OF BLANEY McMURRY LLP IN TRUST \$2000.00
Yves Howard Only 100 DOLLARS

TD Canada Trust
168 QUEEN AT TANNERY
STREETSVILLE, ONTARIO L5M 1K8

MEMO Ref: Amicon Deposit 1 of 4
Suite 1007
Amicon

⑈ 510⑈ ⑆ 05212⑈ 004⑆ 502600⑈ 0⑈

www.tdcanadatrust.com www.tdcanadatrust.com www.tdcanadatrust.com www.tdcanadatrust.com

ALBERT K HO
ALICE HO

512

DATE 2012-03-27
Y Y Y Y M M D D

PAY TO THE ORDER OF BLANEY McMURRY LLP IN TRUST \$16,495.00
Sixteen thousand four hundred & 100 DOLLARS
Nearly five only

TD Canada Trust
168 QUEEN AT TANNERY
STREETSVILLE, ONTARIO L5M 1K8

MEMO Suite 1007 (2nd Deposit)
Amicon

⑈ 512⑈ ⑆ 05212⑈ 004⑆ 502600⑈ 0⑈

www.tdcanadatrust.com www.tdcanadatrust.com www.tdcanadatrust.com www.tdcanadatrust.com

ALBERT K HO
ALICE HO

513

DATE 2012-06-27
Y Y Y Y M M D D

PAY TO THE ORDER OF BLANEY McMURRY LLP IN TRUST \$18,495.00
Eighteen thousand four hundred & 100 DOLLARS
Nearly five only

TD Canada Trust
168 QUEEN AT TANNERY
STREETSVILLE, ONTARIO L5M 1K8

MEMO Suite 1007 (3rd Deposit)
Amicon

⑈ 513⑈ ⑆ 05212⑈ 004⑆ 502600⑈ 0⑈

ENTERED
513

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ALBERT K HO
ALICE HO

514

DATE 2013-02-26
Y Y Y Y M M D D

PAY TO THE ORDER OF BLANEY McMURRY LLP IN TRUST \$18,495.00
Eighteen thousand four hundred & 100 DOLLARS
Nearly five only

TD Canada Trust
168 QUEEN AT TANNERY
STREETSVILLE, ONTARIO L5M 1K8

MEMO Suite 1007 (4th payment)
Amicon

⑈ 514⑈ ⑆ 05212⑈ 004⑆ 502600⑈ 0⑈

Received
Feb 26/12
[Signature]