



TD Canada Trust
 EGLINTON W & WIN CHRCHIL
 2955 EGLINTON AVE W
 MISSISSAUGA, ON L5M6J3
 www.tdcanadatrust.com

March 25, 2012

GHASSAN REDA EL-SADEK
 AMAL ALSADEK
 2376 CREDIT VALLEY RD
 MISSISSAUGA, ON L5M 4E6

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:

Applicant(s):

GHASSAN REDA EL-SADEK
 AMAL ALSADEK

Principal Amount:

\$268,320.00

Variable Annual Interest Rate:

TD Mortgage Prime Rate plus 1.00% per annum, calculated monthly not in advance
 TD Mortgage Prime Rate today is 3.00% and is subject to change.

Interest Rate Expiry Date:

This Interest Rate is not guaranteed and is subject to change

Prepayment Option:

Open to prepayment, subject to terms of mortgage

Term:

5 years

Amortization:

25 years

Anticipated Closing Date:

June 01, 2015

This Pre-Approval Confirmation is valid until June 23, 2012, 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:

- BRANCH TO PAYOUT OR PAYOUT AND CLOSE SPECIFIC LIABILITIES WITH PROCEEDS
- BRANCH TO CONFIRM SPECIFIC REPORTED LIABILITIES ALREADY CLOSED AS INDICATED

Signed by:

Per:


The Toronto-Dominion Bank