



TD Canada Trust
PERSONAL CR - MMS/BROKER
3500 STEELES AVE E 4TH FLR TWR 3
MARKHAM, ON L3R0X1
www.tdcanadatrust.com

November 01, 2016

WEI LUO
5083 TERRY FOX WAY
MISSISSAUGA, ON L5V 1M9

PSV #1609

Dear Valued Customer:

Re: Mortgage Approval Confirmation

This will confirm that you qualify for a residential mortgage loan with The Toronto-Dominion Bank ("TD Canada Trust"), secured by the property at 4011 BRICKSTONE MEWS, UNIT 1609, MISSISSAUGA, ON L5B0G3 (the "Property"), with the following terms and on the following conditions, including the Standard Conditions included at the bottom of the letter, following the signature line:

Applicant(s):	WEI LUO
Principal Amount:	\$221,520.00
Fixed Annual Interest Rate:	2.24% per annum, calculated semi-annually not in advance
Interest Rate Expiry Date:	February 16, 2017
	This means the Interest Rate for the Term selected will expire on this date.
Prepayment Option:	Closed to prepayment privileges, subject to terms of mortgage
Term:	2 years
Amortization:	30 years
Anticipated Closing Date:	January 16, 2017

Other charges may be payable to TD Canada Trust on closing, including Appraisal and Administration fees (including our legal fees and costs for registering the mortgage).

This Approval Confirmation is valid until April 24, 2017.

Conditions

- SATISFACTORY CONFIRMATION OF DOWN PAYMENT IS REQUIRED
- COPY FIRM PURCHASE & SALE AGREEMENT. IF MLS, LISTING WITH PHOTO REQUIRED

Any Mortgage Approval Confirmation previously issued for this property is no longer valid.

Signed by:

Per:

The Toronto-Dominion Bank

Standard Conditions

- Confirmation of credit application details;
- No change in, and the accuracy of, the information provided;
- Execution of TD Canada Trust documentation;
- The Property meeting TD Canada Trust's normal lending requirements;
- The Property meeting the mortgage default insurer's requirements;
- Valid First Mortgage Security to be provided on the Property.