TD Canada Trust
MISSISSAUGA ERIN MILLS
2200 BURNHAMTHORPE ROAD WEST
MISSISSAUGA, ON L5L5Z5
www.tdcanadatrust.com

February 09, 2017

PSV2
1409

JOSE DE MATOS
ANA PAULA MATOS
3215 VALCOURT CRES
MISSISSAUGA, ON L5L 5K2

Dear Valued Customer(s):

Re: TD Home Equity FlexLine Approval Confirmation

We are happy to confirm that you qualify for a TD Home Equity FlexLine with The Toronto-Dominion Bank ("TD"), secured by the property at 510 CURRAN PLACE, UNIT 1409, MISSISSAUGA, ON L5B0G4 (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):	JOSE DE MATOS ANA PAULA MATOS
Original Plan Limit: Credit Limit:	$286,320.00 $232,635.00

Revolving Portion

Revolving Portion Variable Annual Interest Rate:	TD Prime Rate plus 0.50% (the "variance") TD Prime Rate today is 2.70% and is subject to change.

The variance from TD Prime Rate is subject to change at our discretion and will expire 120 days after the date of this letter.

Term Portion - Variable Rate

A portion of the TD Home Equity FlexLine will be available for a set period of time (the "term") at a variable rate of interest.

Principal Amount:	$250,000.00
Variable Annual Interest Rate:	TD Prime Rate minus 0.35% (the "Term Portion variance") TD Prime Rate today is 2.70% and is subject to change.

The Term Portion variance from TD Prime Rate is subject to change at our discretion and will expire 120 days after the date of this letter.

Term:	3 years
Amortization Period:	25 years
Prepayment Option:	Closed to prepayment privileges, subject to terms of the Amending Agreement to TD Home Equity FlexLine Agreement Term Portion - Variable Rate.

This Approval Confirmation is valid until August 08, 2017.

Other charges may be payable to TD on closing, including Administration fees (including our fees for obtaining an appraisal valuation, legal fees and costs for registering the mortgage.)

Conditions

- SATISFACTORY CONFIRMATION OF DOWN PAYMENT IS REQUIRED
- COPY FIRM PURCHASE & SALE AGREEMENT. IF MLS, LISTING WITH PHOTO REQUIRED
- SATISFACTORY CONFIRMATION OF ANNUAL INCOME TO BE CONFIRMED FOR BORROWER(S)
- br to confirm principle residence at 3215 VALCOURT CRES is free and clear.
- income Jose;14(173845)/15(243073)noa avg, max variance 20%, no taxes
- ..owed+current paystub .
- BUILDER PROJECT AND VALUE TO BE CONFIRMED AS PER POLICY

Any TD Home Equity FlexLine Approval Confirmation previously issued for this Property is no longer valid.

Signed by: Winnie Huh. FA

Per: H2924

The Toronto-Dominion Bank

Standard Conditions

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