

TD Canada Trust

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

July 8, 2021

YAN LIN DONG 3422 LOYALIST DR MISSISSAUGA, ON L5L 4Y1

Dear Yan Lin Dong:

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 VOYA - BUILDING A Suite: 3703 - 4116 Parkside Village Drive Unit 3, Level 37, in the City of Mississauga (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): Yan Lin Dong

Purchase Amount: \$530,900

Principal Amount: \$424,720

Fixed Annual Interest Rate: 3.59% per annum, calculated semi-annually

not in advance

Interest Rate Expiry Date: Feb, 2, 2026

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: 5 years

Amortization: 25 years

Anticipated Closing Date: Feb 2, 2026

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).

Internal

This Approval Confirmation is valid until Feb 2, 2026.

Final Approval is subject to:

1) Confirmation of credit application details (including income);

2) SATISFACTORY CONFIRMATION OF ANNUAL INCOME TO BE CONFIRMED FOR BORROWER

3) Confirmation of down payment from non-borrowed sources;

4) Satisfactory credit investigation

5) 24 months - new bureau and new income to be submitted prior to final

6) Most recent NOA to be submitted

7) Valid lease, 1st and last month rent deposit

Any Mortgage Approval Confirmation previously issued for this property is no longer valid.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