

PATRICK BERTOLA GOUABE EMADAK 9 GOULSTON ST BRAMPTON, ONT, L7A 5B8

SEPTEMBER 14, 2021

Dear: Patrick Bertola Goube Emadak

Re: Confirmation of mortgage loan Approval

This will confirm that you have been approved for a residential loan with The Toronto-Dominion Bank ("TD") with the following terms and on the following conditions:

Applicants:

Patrick Bertola Goube Emadak

Purchase Price Amount:

Loan amount:

\$804,750.00 \$643,800.00

Builder & Address:

VOYA Building A (Amacon Development) 4116 Parkside Village Drive

Mississauga, Ont

Buyer Unit:

Level 3, Unit 9, Suite 309

Fixed annual interest rate:

4.59% Rate to be capped until February 27, 2026.

Prepayment option:

Closed - prepayments may be subject to charges as set Out in

your mortgage loan agreement

Term:

Amortization period:

5 years 25 years

This Approval confirmation is valid until February 27, 2026. All mortgage loan approvals are subject to there being no material changes to the property that negatively affect its value. Prior to closing, we will issue you "Our Commitment to Lend and Disclosure Statement" Specifying the terms of your mortgage and all closing conditions.

Conditions

CONFIRMATION REQ'D ALL DEBTS NOT INCLUDING IN DEBT CALCS ARE PAID &

Any confirmation of mortgage loan approval previously issued for this property is no longer valid Additional terms and conditions will be set out in the mortgage agreement.





Standard conditions

- confirmation of the credit application details
- confirmation of down payment from non-borrowed sources
- satisfactory credit investigation
- no change in, and the accuracy of, the information provided
- execution of TD documentation
- the property meeting TD's normal lending requirements, a satisfactory appraisal may be required
- the property meeting the mortgage default insurer's requirements if applicable
- valid first priority collateral charge to be provided on the property.

Jafari Manager, Mortgage Specialist 416-893-0470