

**TD Canada Trust**

BRAMALEA CITY CENTRE  
100 PEEL CENTRE DRIVE  
BRAMPTON, ON L6T 4G8  
www.tdcanadatrust.com

AMIT SHARMA & SHELLY SHARMA  
16-36 CLANSMAN TRAIL  
MISSISSAUGA, ON L4Z 3T1

April 10, 2022

Dear Amit Sharma & Shelly Sharma:

**Re: Confirmation of mortgage commitment**

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

Applicants:	AMIT SHARMA & SHELLY SHARMA
Principal amount /Purchase Price:	\$835,750.00/ \$668,600.00
Fixed annual interest rate:	2.15000% per year. This rate is fixed and will not change during the term of your mortgage loan. This rate is expressed as if calculated semi-annually not in advance. Interest on the outstanding principal and accrued interest amounts is calculated and charged daily.
Interest rate expiry date:	We will hold this interest rate for you until February 2, 2026
Prepayment option:	Closed – prepayments may be subject to charges as set out in your mortgage loan agreement.
Term:	5 years
Amortization period:	30 years
Anticipated closing date:	February 2, 2026

Other charges may be payable to TD on closing.

**This commitment confirmation is valid until February 2, 2026.** Please note that an approval for the mortgage loan is still required and will need to meet the following requirements:

**Conditions**

Any confirmation of mortgage loan pre-approval previously issued for this property is no longer valid.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

**Standard conditions**

- Confirmation of down payment from non-borrowed sources
- 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.

**Property** (Address of property):

- Address: 4128 Parkside Village Drive, Mississauga Ontario
- Property: Charisma Condominiums Suite: 2609- Unit 09, Level 26
- New construction: AMACON DEVELOPMENT (CITY CENTRE) CORP.(VENDOR)

This approval is valid until [February 2, 2026], being the anticipated closing date for the financing agreement. After this date, the conditions of financing could be revised by the Bank.

Please take note that all mortgage financing approvals are subject to the usual policies of the Bank and the mortgage insurer, where applicable.

We thank you for having chosen TD Canada Trust for your mortgage financing. For any further information please don't hesitate to contact me by calling the number below.

Per: 

The Toronto-Dominion Bank

Micheal Sin (MMS)  
(647) 914-9137