



TD Canada Trust
OAKVILLE 3RD LINE
1424 UPPER MIDDLE RD W
OAKVILLE, ON L6M3G3
www.tdcanadatrust.com

MARY P RICHARDSON
1328 BROOKSTAR DR
OAKVILLE, ON L6M 3W1

July 2, 2021

Dear MARY P RICHARDSON and WILLIAM G RICHARDSON:

Re: Confirmation of mortgage loan approval

This will confirm that you qualify for a residential mortgage loan with The Toronto-Dominion Bank ("TD"), secured by the property identified below, with the following terms, and on the following conditions, including the Standard requirements at the bottom of this confirmation:

Applicants:	MARY P RICHARDSON WILLIAM G RICHARDSON
Property address:	880 THE QUEENSWAY UNIT 214 ETOBICOKE, ON M8Z1M1
Principal amount:	\$350,000.00
Annual interest rate:	2.29000% 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 October 19, 2021.
Prepayment option:	Closed – prepayments may be subject to charges as set out in your mortgage loan agreement.
Term:	5 years
Amortization period:	25 years
Anticipated closing date:	September 30, 2021
Other charges may be payable to TD on closing.	

This approval confirmation is valid until December 29, 2021. Please note the following requirements must still be met:

Conditions

- Do not advance approved credit for MTG/004CAP002170030
- 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)
- FULL APPRAISAL REQUIRED

Any confirmation of mortgage loan approval previously issued for this property is no longer valid.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 loan agreement.

Standard Requirements

- confirmation and no change in the information and the application details provided
- valid first collateral charge to be provided on the property at close by notary/solicitor

Per: Melanie 1046P

The Toronto-Dominion Bank



Canada Trust

1424 Upper Middle Road West 0217
OAKVILLE, ONTARIO L6M 3G3