

**TD Canada Trust**

CENTRAL MO MMS (MKM)
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MARKHAM, ON L3R0X1
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YOSHIKO CURRIE
10 HARGRAVE LANE UNIT 11
TORONTO, ON M4N 0A4

September 28, 2021

Dear YOSHIKO CURRIE:

Re: Confirmation of mortgage loan pre-approval

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:	YOSHIKO CURRIE
Principal amount:	\$620,000
Property Address:	SUITE NUMBER 301, RESIDENTIAL UNIT 1, LEVEL 3, Kazmir Condos - 880 The Queensway, Etobicoke, On M8Z 1P2
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:	March 2025 – or date to be determined

Other charges may be payable to TD on closing.

This pre-approval confirmation is valid until December 1, 2021. Please note that an approval for the mortgage loan is still required and will need to meet the following requirements:

Conditions

- SATISFACTORY CONFIRMATION OF ANNUAL INCOME TO BE CONFIRMED FOR BORROWER(S)
- Appraisal to confirm minimum rent on property – subject to change approval amount

Any confirmation of mortgage loan pre-approval previously issued for this property is no longer valid.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

Per: _____
The Toronto-Dominion Bank