AGATA STODUTO 114 VAUGHAN RD YORK, ON M6C2M1 July 14, 2021

Dear AGATA STODUTO:

## Re: Confirmation of mortgage loan Pre-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: AGATA STODUTO

Property address: KAZMIR CONDO, SUITE 313

TORONTO, ON

Property Value: \$717,990

Down Payment: \$143,598 Principal Amount: \$574,392

Annual interest rate: 2.2400% 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.

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: December 1, 2023

Other charges may be payable to TD on closing.

Please note the following requirements must still be met:

## Conditions

- 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)
- DEBTS EXCLUDED FROM TDS CALCULATIONS MUST BE PAID OUT AND CLOSED

Any confirmation of mortgage loan approval previously issued for this property is no longer valid.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

Mulammed Q

The Toronto-Dominion Bank