



Canada Trust

Mortgage Pre-Qualification Certificate

Date: June 11, 2008

This is to certify that:

Name(s): Francisca Abena Annan

(collectively "You", "Your")

Current Address: 20 Hainford Street Suite 4

Scarborough, ON

M1E 4Y5

Qualifies for a residential mortgage loan with The Toronto-Dominion Bank ("TD Canada Trust") with the following terms:

Mortgage Amount	<u>\$ 203308.65</u>
Interest Rate	<u>-</u>
Interest Rate Expiry Date	<u>-</u>
Term	<u>5yr</u>
Amortization	<u>40yrs</u>

If the Interest Rate above is filled in with a rate, and the interest rates are lower on the day funds are advanced You will receive the lower rate.

Any time before Your closing date, You can change the Term; the Interest Rate will be adjusted accordingly to the posted rate for that Term at the date of change. A new Pre-Qualification Certificate will then be issued voiding this one.

This pre-qualification is valid for 90 days from the date of this Pre-Qualification Certificate.

Final Approval is subject to:

- 1) confirmation of credit application details (including income);
- 2) confirmation of down payment from non-borrowed sources;
- 3) satisfactory credit investigation;
- 4) no change in, and the accuracy of, the information provided;
- 5) the property to be mortgaged meeting TD Canada Trust's normal lending requirements;
- 6) Canada Mortgage and Housing Corporation or GE Capital Mortgage Insurance Canada approval if required pursuant to TD Canada Trust's normal lending requirements

Additional Conditions:

-Other Conditions Apply

4515 Kingston Road, Scarborough, ON

Branch location

416 281 6701 ext 237

Branch telephone number



Per: _____

The Toronto-Dominion Bank
4515 Kingston Road
1512
SCARBOROUGH, ONTARIO M1E 2P1

[Signature]

AGIN HOSSEIN