



Mortgage Pre-Qualification Certificate

Date: July 5, 2008

This is to certify that:

Name(s): Mr. Graham M DawesMr. Clifford E Dawes

(collectively "You", "Your")

Current Address: 605B Fullerton CrescentMississauga, OntarioLSN 3A4

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

Mortgage Amount	<u>\$ 163,920</u>
Interest Rate	<u>7.00</u>
Interest Rate Expiry Date	<u>October 2, 2008</u>
Term	<u>3 Years</u>
Amortization	<u>40 Years</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:

- Clifford E Dawes to act as co-signer
- Loan to Value not to exceed 80%

Mortgage Sales Force c/o Br # 217
Branch location

MSF # 905 469 0811
Branch telephone number

Per: 
The Toronto-Dominion Bank

TD Canada Trust Bank

Fax Cover This is a confidential message, intended solely for the person to whom it is addressed. If you receive this message in error, please forward it to the correct person, or mail it back to us. Thank you.

From: **Petra Edwards** **Pager:** 1-866-767-5446
Manager **Fax:** 905-469-0899
Residential Mortgages **Phone:** 905-469-0811

To: Amacon - ~~Amw~~: IVANA
Fax No.: 905-273-7712 **Date:** July 31st 08
Pages: 1, including this one **CONFIDENTIAL**

hi - as discussed, we require
extension to Monday for:

209 - GRHAM DAWES

possibly for:

2807 - ~~PRIMA RAMANATHAN~~
~~Extended to Tuesday July 8th 08~~
and # 3007 - RAJESH VENKATARAMAN

Please confirm these will be ok.

J. Lawes