

Suite # 702 T1

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Pre-Qualification Certificate

Dear Mr. Mark and Mrs. Kristina Zekic

Congratulations! You have pre-qualified for a mortgage loan with The Toronto Dominion Bank ("TD Canada Trust") with Purchase Price:

\$235,330.20

Down Payment:

\$23,530.00

CMHC/GEMICO Premium:

\$5,824.51

Mortgage Amount:

\$211,800.20

Interest Rate:

6.15 %

Term:

5.00 yrs

Amortization:

25.00 yrs

Total Payment (Principal + Interest + Insurance):

\$1,411.84 Monthly

Insurance Premium:

\$0.00

Principal and Interest Payment:

\$1,411.84 (Payment based on Mortgage Amount plus CMHC/GEMICO Premium if any.)

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 TD Canada Trust 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;
7. confirmation that condo corporation has adequate financial resources

This illustration does not include insurance premium(s).

(TD Signature)

(Date)

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