



Pre-Qualification Certificate

Dear Mr. Mohamed and Mr. Sabry Abada

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

Purchase Price:	\$292,500.00
Down Payment:	\$180,000.00
CMHC/GEMICO Premium:	\$0.00
Mortgage Amount:	\$112,500.00
Interest Rate:	6.15 %
Term:	5.00 yrs
Amortization:	40.00 yrs
Total Payment (Principal + Interest + Insurance):	\$647.79 Monthly
Insurance Premium:	\$23.09
Principal and Interest Payment:	\$624.70 (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

Insurance:

- The purchase of Mortgage Critical Illness and Life Insurance¹ is optional. It is not required to obtain any TD Canada Trust products or services.
- The insurance premium is based on Mortgage Critical Illness and Life Insurance for the Applicant. It is calculated using your mortgage amount² and your age at time of application. If there is more than one person accepting Life insurance or optional Critical Illness Insurance with their Life insurance, a 15% discount has been applied to the sum of the respective premiums.
- Provincial sales taxes apply in the provinces of Ontario and Québec, at a rate of 8% and 9% respectively.
- Rates are available at www.tdcanadatrust.com. Rates are subject to change.

¹ Mortgage Life Insurance provides life and terminal illness coverage underwritten by The Canada Life Insurance Company (Canada Life) and accident coverage underwritten by TD Life Insurance Company. Mortgage Critical Illness Insurance is an optional coverage also underwritten by Canada Life and is available to those customers who qualify for Mortgage Life Insurance coverage. Defined terms and complete details of all benefits, including exclusions and limitations which may apply, are contained in the Certificate of Insurance.

² Where applicable the mortgage amount has been limited to the coverage maximums of \$300,000 for Critical Illness Insurance and \$500,000 for Life Insurance.


(TD Signature)

July 8 2008
(Date)