

**Canada Trust**

TD Canada Trust
4335 Bloor Street West
Etobicoke, Ontario M9C 2A5

February 20, 2006

Cesar Reyes
Ligaya Reyes
1785 Bloor St, Apt 502
Mississauga, Ont
L4X 1S8

Re: Purchase of Unit 1206, 3515 Kariya Dr, Mississauga

This letter will confirm that you have been approved for a TD Canada Trust 1st mortgage in the amount of \$152,175.00 for the purchase of the abovementioned property.

This is a Builder's mortgage with a closing date of December 2008. The rate is currently capped for a 5yr term at 5.45% for 30 months.

This approval is subject to no change to your current financial position on closing.

Congratulations!

Sincerely,

Cammner Bernard
Financial Advisor



Member of TD Bank Financial Group

#1206