

**Canada Trust**

#1801

Dominic Yick
Manager, Residential Mortgages
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Ms. Annie Lo
Mr. Sunny Kwong
20 Dwywood Street
Markham ON
L6E 1C9

April 3, 2006

Property : **Suite No 1801, 3515 Kariya Dr Mississauga**

Dear Mr. & Mrs. Kwong,

Congratulations on the approval of your mortgage application. This mortgage will be registered as a first position on the above noted property.

Your mortgage details are listed as follows:

Principal Amount:	\$118,800.00
CMHC Premium:	N/A
Total Mortgage Amount:	\$118,800.00
Term:	3 Year Closed
Interest Rate:	6.20% **36 months builder cap rate program
Amortization:	25 Years
Estimated Funding Date:	Dec 31, 2008

Conditions of Approval:

1. Solicitor to confirm 100% completion & obtain Ontario New Home Warranty Certificate.
2. Solicitor to ensure TD Canada Trust is sole encumbrance.
3. Satisfactory confirmation of downpayment in the amount of \$39,600.00.
4. Satisfactory confirmation of family income not less than \$38,000 per year.
4. Subject to satisfactory credit bureau report.

Should you have any queries or change, please feel free to contact me.

Yours sincerely,

Dominic Yick
Manager, Residential Mortgages