

**Canada Trust**

#1 806

January 9, 2006

TD Canada Trust
College Plaza
545 Steeles Avenue West
Brampton, Ontario L6Y 4E7
T: 905 454 3540 F: 905 450 1474

Ewa S Domagalska
2 Deer Creek Pl
Brampton Ontario

Dear Ewa Domagalska

Re: Mortgage Approval

We are pleased to confirm that you have been approved for a mortgage with the TD Canada Trust for the purchase of the residential property at 3515 Kariya Drive unit 1806 Mississauga Ontario. Subject to the following terms and conditions.

The purchase price: \$201,900.00
Mortgage Amount: \$174,704.75 (including CMHC)
Interest Rate: to be determined
Term / Amortization: to be determined/ 25 years
Closing Date: October 2008

Subject to:

- Confirmation of credit application detail(Income confirmation)
- Satisfactory credit investigation
- Confirmation of down payment from non borrowed sources
- no change in, and the accuracy of, the information provided
- CHMC approval if required
- The property to be mortgage meeting TD Canada Trust's normal lending requirements.

We would like to take this opportunity to thank you for your mortgage business and we look forward to further dealings in the near future.

Sincerely,

Margaret Hiscock
Financial Advisor



Member of TD Bank Financial Group