



CERVUS

MORTGAGE APPROVAL

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To: The Mortgage Alliance Company

Attn: Zena Shekarabi

Date: Tuesday, October 04, 2005

Insurance Reference #: 9709420936

From: Cervus Financial Corp

Loan #: TMAMMA30-21655-F

Lender Reference #: 17267

Insurance Status: Approved

DETAILS OF MORTGAGE

MOHAMMAD ZOSHERAFATEIN

Type: First Amount: \$ 187,180.20 Term: 5 Yrs Rate: 4.50 Monthly Payment: \$1,020.44

Frequency Requested: MONTHLY

Amortization: 25.00 Yrs.

Product: 5 Year Adjustable Rate

Purpose: Purchase

Property: 3515 KARIYA DR 2006, MISSISSAUGA, ON L4Z1S2

Property Type: Condo

Applicant(s): MOHAMMAD ZOSHERAFATEIN

Guarantor(s):

Closing Date:	December 31, 2008	Purchase/Value:	\$203,900.00	This Mortgage:	\$183,510.00
Int. Adj. Date:	December 31, 2008	Downpay/Equity:	\$20,390.00	Insurance Premium:	\$3,670.20
		Other Mortgages:	\$0.00	Total Mortgage:	\$187,180.20

TERMS OF MORTGAGE

NHA

20 + 20

REFER TO ATTACHED SCHEDULE "A" FOR CONDITIONS OF APPROVAL

LENDER AUTHORIZATION

All of our normal requirements and, if applicable, those of the mortgage insurer must be met. All costs, including legal, survey, mortgage insurance, etc. are for the account of the applicant(s). The mortgage insurance premium (if applicable) will be added to the mortgage. This mortgage is subject to the details, terms outlined as well as the conditions described on the attached Schedule A.

Approved by:

Claudia Yomlu

Cervus Financial Corp

CLIENT ACCEPTANCE

I/we the undersigned applicant(s) accept the terms of this mortgage as stated above and agree to fulfill the conditions of approval as outlined on the attached Schedule A to the lender's satisfaction. I/we further certify that the information given on the mortgage application is true and correct.

[Applicant]

Date:

[Co-Applicant]

Date:

Cervus Financial Corp
20 Toronto Street 10th Floor, Toronto, ON M5C 2B8
Phone: 416-981-1315 Fax: 416-981-4484

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