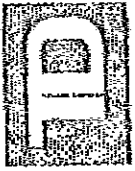


#212



Canada Trust

Conditional Approval

Reference#: TBA

Issued: Thursday, October 19, 2006

To: Ms Linda Gloriani

303-200 Burnhamthorpe Rd E
Miss, ON L5A 4L4
H: (905) 270-8814
W: (966) 442-3043

Property: 3515 Kariya DR - 212
Miss, ON L5B 1P2

From: TD Canada Trust
Mortgage Sales Force

c/o: Fedrick Deocharan
Phone: 905-302-3681
Fax: 905-840-6213

**We are pleased to confirm that we have approved your application
for a mortgage loan under the following terms and conditions:**

Description of Property Location: Miss

Block or Plan: Unit 11 Level 2
Concession:
Lot Number: N/a

Township: Miss
Lot Size: N/a

Solicitor:**Solicitor Address:**

Phone:
Fax:

Mortgage Details:

Basic Loan Amount:
Mtg. Insurance Premium:

Total Loan Amount:

Survey Required:

Taxes to be Paid By:

Basic Payment Amount:

Interest Rate: *

* Per Annum, semi-annually, not in advance

\$ 106,535.00

\$ 0.00

\$ 106,535.00

Yes

Borrower

\$ 656.49

5.600

1st Mortgage

5 Year Closed

25 Years

Monthly

October 15, 2008

October 31, 2008

November 30, 2008

October 30, 2013

Maturity Date:

Bonus on Mortgage: nil

Max. Annual Effective Interest Rate w/Bonus Applied: nil

Inspections & Appraisal Fees: \$ 140.00

Our Lawyer's Fee & Estd Disbursements to be paid by you of not more than: nil

Other Charges: nil

Total fees payable by you to lender will not exceed: \$ 140.00

These fees will be deducted from our advance to you

Reference#: TBA