#2205
(P1)

TD Canada Trust
Conditional Approval

Reference#: * **Issued:** Friday, March 24, 2006

To: Ms Manal Abdalla
111 Taunton Rd E - 501a
Oshawa, ON L1G 3T9
H: (905) 409-8434
W: (905) 409-8434

Property: 0 Amacon Development ST - 2205
Missisauga, ON

From: TD Canada Trust
Mortgage Sales Force

c/o: Matt Dawoud
Phone: (416)917-4600
Fax: (416)225-0003

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: Hurontario / Dundas
Block or Plan: Mississauga
Concession:
Lot Number: Unit 4
Township: 19
Lot Size: 1x1

Solicitor:
Douglas Davidson
Douglas Davidson

Solicitor Address:
1552 Dundas St W #200
Mississauga, ON
L5C 1E4
Phone: (905) 279-3330
Fax: (905) 279-2735

Mortgage Details:

Basic Loan Amount:	$ 166,985.00	Loan Type:	1st Mortgage
Mtg. Insurance Premium:	$ 0.00	Term:	5 Year Closed
Total Loan Amount:	$ 166,985.00	Amortization:	25 Years
Survey Required:	Yes	Repayment:	Monthly
Taxes to be Paid By:	Borrower	Advance Date:	February 20, 2008
Basic Payment Amount:	$ 1,014.40	Interest Adjustment Date:	March 1, 2008
Interest Rate: *	5.450	First Monthly Payment Date:	April 1, 2008
* Per Annum, semi-annually, not in advance		Maturity Date:	February 28, 2013

Bonus on Mortgage: nil
Max. Annual Effective Interest Rate w/Bonus Applied: nil
Inspections & Appraisal Fees: $ 140.00
Our Lawyer's Fee & Est'd 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#: *

#2205
(P2)

TD Canada Trust

Conditional Approval

This Approval is conditional upon the following

1) Subject to receipt of satisfactory appraisal in the amount of $256900.00.
Centract Confirmation # is 413717.
2) Subject to receipt of satisfactory confirmation of downpayment in the amount of $89915.00".
3) The cost of the appraisal is $140. This amount will be deducted from the mortgage proceeds upon closing.
4) *Max 65% LTV
* 2004 NOA confirming no taxes owing.
* Solicitor to register a valid 1st mtg with no other encumbrance on title at closing.
* solicitor to confirm property is 100% complete and obtain the ONHWC
* sposue to sign spousal consent.
5) This application has been approved by: "Lisa Bell pending.

Reference#: *