



Canada Trust

Conditional Approval

Reference#: 469112

Issued: Friday, February 23, 2007

To: Ms Melissa Alphonso

833 Applecroft Circle
Mississauga, ON L5V 2A7
H: (905) 890-3209
W: (905) 568-3071

Property: 3515 Kariya DR - 501
Mississauga, ON L5B 1P2

From: TD Canada Trust
Mortgage Sales Force

c/o: Cosimo Comisso
Phone: 416-614-6446
Fax: 905-270-2294

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: D
Block or Plan: 1
Concession: 1
Lot Number: 501

Township:
Lot Size: 1001

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: *

\$ 144,000.00
\$ 2,016.00
\$ 146,016.00
Yes
Lender
\$ 792.24
5.650
Per Annum, semi-annually, not in advance

Loan Type:
Term:
Amortization:
Repayment:
Advance Date:
Interest Adjustment Date:
First Monthly Payment Date:
Maturity Date:

1st Mortgage
5 Year Closed
35 Years
Bi-Weekly Accel
December 1, 2008
January 1, 2009
February 1, 2009
December 31, 2013

Max. Annual Effective Interest Rate w/Bonus Applied: nil
Inspections & Appraisal Fees: nil

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

Total fees payable by you to lender will not exceed: \$ 0.00

These fees will be deducted from our advance to you

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FEB 28 2007 11:11