

**Canada Trust**728 BRISTOL ROAD WEST
MISSISSAUGA, ONTARIO L5R 4A3

12932-004

October 8, 2005

Mr Gulzar Singh
Mrs Amarjit Kaur
110 Vaughan Mills Rd
Woodbridge, ONT
L4H 1C8

RE: Mortgage Approval
Amacon Development
3515 Kariya Dr
Suite 803 Unit 3 Level 7
City of Mississauga

I am pleased to confirm that TD Canada Trust has approved the above noted mortgage,
Subject to the following terms and conditions:

TERMS:**Mortgage Amount:**

\$110,110.00 (purchase price of
\$169,400.00 less down payment of
\$59,290.00).

Interest Rate:

4.80% (Interest rate is capped for 24
months).

Term:

5 years

Payment Amount:

\$627.93

Amortization:

25 years

Prepayment Feature:

15% of original balance annually(non
cumulative)

Closing Date:

December 30, 2008 (Branch to be notified
immediately in writing from the builder
should this date be extended)

Interest Adjustment Date:

January 1, 2009



Member of TD Bank Financial Group

*ATT- RICHARD WILSON**2 PAGES**# 803*

CONDITIONS:**1. Year 2004 Notice of Assessment**

Funds to be advanced on or before the Interest Adjustment Date shown above. If the closing date is extended beyond that date, the Bank reserves the right to modify this approval. Also, if the terms or conditions are changed for any reason, you will be required to sign an amending agreement to reflect such changes.

Please note that it will be necessary to come in to the office to sign final mortgage documents within 30 days prior to closing. We will contact you once these documents are ready, to schedule a convenient appointment.

Thank you for choosing TD Canada Trust for your mortgage. I would be pleased to discuss with you our many other services to help meet your banking needs. Please do not hesitate to contact me if I can be of further assistance.

Sincerely,
TD Canada Trust

Marilex Bucoy
Financial Advisor
905 501-1716 x 234