


Canada Trust

Mortgage Pre-Qualification Certificate

Date: July 2, 2008h

This is to certify that:

Name(s): Rizwan Ahmed

(collectively "You", "Your")

Current Address: 156-5530 Glen Erin Drive
Mississauga, Ontario
L5M 6E8

Qualifies for a residential mortgage loan with The Toronto-Dominion Bank ("TD Canada Trust") with the following terms:

Mortgage Amount	<u>\$ 171,075.00</u>
Interest Rate	<u>7.00</u>
Interest Rate Expiry Date	<u>September 30, 2008</u>
Term	<u>3 years</u>
Amortization	<u>25 years</u>

If the Interest Rate above is filled in with a rate, and the interest rates are lower on the day funds are advanced You will receive the lower rate.

Any time before Your closing date, You can change the Term; the Interest Rate will be adjusted accordingly to the posted rate for that Term at the date of change. A new Pre-Qualification Certificate will then be issued voiding this one.

This pre-qualification is valid for 90 days from the date of this Pre-Qualification Certificate.

Final Approval is subject to:

- 1) confirmation of credit application details (including income);
- 2) confirmation of down payment from non-borrowed sources;
- 3) satisfactory credit investigation;
- 4) no change in, and the accuracy of, the information provided;
- 5) the property to be mortgaged meeting TD Canada Trust's normal lending requirements;
- 6) Canada Mortgage and Housing Corporation or GE Capital Mortgage Insurance Canada approval if required pursuant to TD Canada Trust's normal lending requirements

Additional Conditions:

- Confirmation that 1st Mortgage payments on 156-5530 Glen Erin Dr does not exceed \$755.00 bi-weekly
- Satisfactory appraisal in the amount of \$228,100
- Loan to Value not to exceed 75% if a Rental property

Mortgage Sales Force c/o Branch 217

Branch location

Per:

The Toronto-Dominion Bank

MSF # 905 469 0811

Branch telephone number