

**Canada Trust****Mortgage Pre-Qualification Certificate**Date: March 4, 2009

This is to certify that:

Name(s): Maria Lyra Gregorio and Felipe Rey GregorioPortia Gregorio(collectively "You", "Your")Current Address: 795 Esprit CrescentMississauga, Ontario.L5R 3B7

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

Mortgage Amount	<u>\$ 300,000.00</u>
Interest Rate	<u>5.79%</u>
Interest Rate Expiry Date	<u>April 4, 2009</u>
Term	<u>5yr</u>
Amortization	<u>25yr</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:Non resident maximum LTV = 65%Confirmation of Income as stated on application via Employment Letter, Current Paystub and Federal Tax AssessmentSatisfactory review of Reference Letter from Home BankMSF - Joseph BoltranBranch location905-2702336Branch telephone numberPer: 
The Toronto-Dominion Bank