

File #1002



Mortgage Pre-Qualification Certificate

Date: APRIL 09, 2008

This is to certify that:

Name(s): CYNTHIA SHUM

(collectively "You", "Your")

Current Address: 4300 HARTFIELD GROVEMISSISSAUGA, ONTARIOL4W 2Y7

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

Mortgage Amount	<u>\$ 233,240.00</u>
Interest Rate	<u>--</u>
Interest Rate Expiry Date	<u>N/A</u>
Term	<u>5yr</u>
Amortization	<u>25 yr</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.

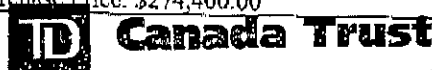
This pre-qualification is valid for 90 days from the date of this Pre-Qualification Certificate.

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:

* Total Approved Mortgage Amount of \$237,321.70 = \$233,240.00 + \$4,081.70 (CMHC Premium)

* Property Address: Suite 1002, 3525 Kariya Drive, Mississauga, Ontario, Project: ELLE* Closing Date : March 2010* Purchase Price: \$274,400.00Branch: 254 Lakeshore Road West 0535
MISSISSAUGA, ONTARIO L5H 1G6905-278-2444 EXT.226

Branch telephone number

Per: Kristine Salumbre
The Toronto-Dominion Bank
Kristine Salumbre
Financial Advisor