

TOTAL P.01



TD Canada Trust
666 Burnhamthorpe Road
Etobicoke, Ontario M9C 2Z4
T: 416 622 6130 F: 416 622 2307

MORTGAGE PRE-QUALIFICATION CERTIFICATE

January 9, 2008

This is to certify that:

Richie Nguyen, of
36 Allonsius Drive
Toronto, Ontario
M9C 3N5

Address of property being purchased

3525 Kariya Crescent, suite 217
Mississauga, Ontario
Builders approximate closing date: March 2010

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

Purchase Price:	\$169,300.00
Down Payment:	\$25,395.00
Mortgage Amount:	\$143,905.00
CMHC Premium:	\$2,806.15
Taxes on CMHC Premium:	\$224.49
Interest Rate:	To be determined
Term:	To be determined
Amortization:	30 Years

This 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 the accuracy of the information provided
- 5) The property being mortgage meeting TD Canada Trust's normal lending requirements;
- 6) Canada Mortgage and Housing Corporation of GE Capital Mortgage Insurance Canada approval if required pursuant to TD Canada Trust's normal lending guidelines
- 7) Builder and project approval by TD Canada Trust within no more than 18 months of the stated closing date

Per: 
The Toronto-Dominion Bank



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**Canada Trust****Mortgage Pre-Qualification Certificate**Date: January 9, 2007

This is to certify that:

Name(s): Richie Nguyen

(collectively "You", "Your")

Current Address: 36 Allonsius DriveToronto, OntarioM9C 3N5

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

Mortgage Amount	<u>\$ 146,711.15</u>
Interest Rate	<u>TBD</u>
Interest Rate Expiry Date	<u>n/a</u>
Term	<u>TBD</u>
Amortization	<u>30 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:

666 Burnhamthorpe Road

Branch location

416-622-6130

Branch telephone number

Per: 

The Toronto-Dominion Bank

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