

**Canada Trust**

Mortgage Pre-Qualification Certificate

#812

Date: July 24, 2007

This is to certify that:

Name(s): MS. AMY TSANGMR. SPENCER CHAN

(collectively "You", "Your")

Current Address: 7825 BAYVIEW AVE APT 902THORNHILLONTARIO M3N 2K9

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

| | |
|---------------------------|----------------------|
| Mortgage Amount | <u>\$ 137,925.00</u> |
| Interest Rate | <u>P-0.75</u> |
| Interest Rate Expiry Date | <u>DEC 2010</u> |
| Term | <u>5yr</u> |
| Amortization | <u>25YRS</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:NEW PROPERTY ADDRESS: 3525 KARIYA DRIVE MISSISSAUGA SUITE #812 ONTARIO7077 Kennedy Rd Markham Ontario

Branch location

Per: 

The Toronto-Dominion Bank

905-946-8824

Branch telephone number