

**Canada Trust****Mortgage Pre-Qualification Certificate**

#912

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>\$ 138,300.00</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 #912 ONTARIO7077 Kennedy Rd Markham Ontario

Branch location

905-946-8824

Branch telephone number

Per: 

The Toronto-Dominion Bank