



# Canada Trust

## Conditional Approval

**This Approval is conditional upon the following**

1) .

\*solicitor to confirm 100% completion and NHW#

\*solicitor to confirm TD/CT is sole encumbrance

2) TD Canada Trust will require Solicitor's name, Address, POSTAL CODE, Phone number and fax number before this file can be triggered and released.

3) Subject to receipt of satisfactory appraisal in the amount of \$276900.00 max LTV 80%. Nationwide reference # is 532457.

4) Subject to receipt of satisfactory confirmation of downpayment in the amount of \$55380.00\*.

5) The cost of the appraisal is \$250.00 This amount will be deducted from the mortgage proceeds upon closing.

6) This application has been approved by: \*Debbie Whyte-pending.



# Canada Trust

## Conditional Approval

**Reference#:** 626076

**Issued:** Wednesday, September 10, 2008

**To:** Mr Slawomir Osipiuk

53 Water St N - 801  
Kitchener, ON N2H 5A7  
H: (519) 570-9992  
W: (905) 555-5555

**Property:** 3525 Kariya DR - 1102  
Mississauga, ON L5B 4C5

**From:** TD Canada Trust  
Mortgage Sales Force

**c/o:** Denise Pisani  
Phone: 416 629 5363  
Fax: 905 804 9682

**We are pleased to confirm that we have approved your application for a mortgage loan under the following terms and conditions:**

**Description of Property Location:** Burnhamthorpe And Hwy10

**Block or Plan:** Ste 1102, Unit 2, Level 10

**Concession:** 1

**Township:** Peel

**Lot Number:** 1102

**Lot Size:** 670

**Solicitor:**
**Solicitor Address:**
**Phone:**
**Fax:**

### Mortgage Details:

Basic Loan Amount:	<b>\$ 221,520.00</b>	Loan Type:	<b>1st Mortgage</b>
Mtg. Insurance Premium:	<b>\$ 0.00</b>	Term:	<b>5 Year Closed</b>
Total Loan Amount:	<b>\$ 221,520.00</b>	Amortization:	<b>35 Years</b>
Survey Required:	<b>Yes</b>	Repayment:	<b>Monthly</b>
Taxes to be Paid By:	<b>Borrower</b>	Advance Date:	<b>March 30, 2010</b>
Basic Payment Amount:	<b>\$ 1,230.52</b>	Interest Adjustment Date:	<b>April 1, 2010</b>
Interest Rate: *	<b>5.850</b>	First Monthly Payment Date:	<b>May 1, 2010</b>
* Per Annum, semi-annually, not in advance		Maturity Date:	<b>March 31, 2015</b>

 Bonus on Mortgage: **nil**

 Max. Annual Effective Interest Rate w/Bonus Applied: **nil**

 Inspections & Appraisal Fees: **nil**

 Our Lawyer's Fee & Est'd Disbursements to be paid by you of not more than: **nil**

 Other Charges: **nil**

 Total fees payable by you to lender will not exceed: **\$ 0.00**

These fees will be deducted from our advance to you

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