


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

 Date: AUGUST 22, 2008

This is to certify that:

 Name(s): Adil Iqbal Fazal

(collectively "You", "Your")

 Current Address: 3504 Hurontario St. Apt 2905
Mississauga On. L5B 0B9

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

Mortgage Amount	<u>\$ 213,393.00</u>
Interest Rate	<u>5.75%</u>
Interest Rate Expiry Date	<u>02/01/2009</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:**

AMOUNT APPROVED INCLUDES 2.20% (4593.60) CHMC FEE. PROPERTY TO BE PURCHASED : 3525 KARIYA DR. APT  
2301 MISSISSAUGA ONT. PROJET ELLE.  
OCUPANCY DATE OF MARCH/2010

1151 Dundas Street West Mississauga On,  
 Branch location

(905)279-5810 ex 231  
 Branch telephone number

Per:

The Toronto-Dominion Bank