



## Mortgage Pre-Qualification Certificate

**Date:** October 12, 2007

This is to certify that:

**Customer Name 1:** Mr. Abdullah Hamdani

**Customer Name 2:**  
(collectively "You", "Your")

**Current Address:** 18 Lynwood Drive  
Stoney Creek, Ontario  
L8E 3E9

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

**Purchase Price:** \$233,900

**Down Payment:** \$ 58,475

**CMHC/GE Premium:** nil

**Total Mortgage Amount:** \$175,425

**Interest Rate:** variable prime

**Interest Rate Expiry:** not applicable

**Term:** 5 years

**Product Type:** LOC

**Amortization:** not applicable-interest only

**Estimated Monthly Payment (Principal & Interest):** \$914

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 and/or Product Type; the Interest Rate will be adjusted accordingly to the posted rate for that Term or Product at the date of change. This Pre-Qualification certificate will be voided, and a new one issued.

This pre-qualification is valid for a period of 120 days from the date of this Pre-Qualification Certificate.

**Please ensure your offer to purchase is conditional on financing. Pre-qualification does not represent a loan approval. 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 Genworth Financial Canada approval, if required pursuant to TD Canada Trust's normal lending requirements.
- 7) Other: Elle Condominium Project, 3525 Kariya Drive, Mississauga # 2711

\_\_\_\_\_  
Manager, Residential Mortgages (signature)  
TD Canada Trust

\_\_\_\_\_  
Contact Phone Number