

**Canada Trust**

#3205

TD Canada Trust
Golden Square Centre
1177 Central Parkway West
Mississauga, Ontario L5C 4P3
T: 905 896 3188 F: 905 896 3911

July 31, 2007

Ms Shok Ha Fung
894 Khan Cres
Mississauga Ontario
L5V 2R4

This is to certify that Ms Shok Ha Fung has been approved for a residential mortgage Loan with TD Canada Trust with the following term:

Property Address: 3525 Kariya Drive, Suite No 3205, Mississauga Ontario
Mortgage Amount: \$210,665.00
Interest Rate : 6.30% per annum calculated half-yearly (capped rate until 07/30/2009).
Term : 3 years closed
Amortization : 25 years
Prepayment : 15% annually
Closing Date : Spring 2010

CONDITIONS

- Receipt of a satisfactory appraisal of the property with maximum loan to value not to exceed 65%.
- Employment and income confirmation.(Most recent Notice of Assessment to confirm no taxes in arrears with CCRA.)
- Confirmation of down payment without recourse to borrowing.
- Funds must be advanced on or before the Interest Adjustment Date.
- Satisfactory credit investigation.
- No change in, and the accuracy of , the information provided.

We take this opportunity to thank you for your mortgage business and we look forward to further dealings in the near future.

Yours truly,


Lynne Chang
Financial Advisor



Member of TD Bank Financial Group