



Mortgage Pre-Qualification Certificate

Date: May 7 2008

This is to certify that:

Name(s): Jessica Liu
Aaron Pelz
74 Allenhead Cres
Mississauga Ontario L6Z 4K7
 (collectively "You", "Your")

Current Address: same as above

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

Mortgage Amount	<u>\$ 246320.00</u>
Interest Rate	<u>prime</u>
Interest Rate Expiry Date	<u>booked</u>
Term	<u>5 y</u>
Amortization	<u>15 years</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. > X

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:

As per tdcanda trust guidelines. income verification. firm sale and firm mls listing purchase agreement. down

The mtg is now a firm commitment. * THIS MORTGAGE APPROVAL IS FOR SUITE 3307 - 3525 KARIYA DRIVE IN
15 years * PROJECT TO BE CLOSED OCT. 2010 MISSISSAUGA
down payment confirmed

branch 0159 6760 meadowvale town center
 Branch location

Per: [Signature]
 The Toronto-Dominion Bank

905-826-2712 carol
 Branch telephone number