

DEC. 27, 2010 11:41 AM

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NO. 9010 P. 2



Canada Trust

TD Canada Trust
City Hall Financial Centre
394 Bay Street
Toronto, Ontario M5H 2Y3
T: 416 982 4007 F: 416 982 4067

Dec 21st, 2010

Ms Carita Edwards
36 Riverglen St
Brampton Ontario
L6P3C1

Re: Mortgage pre-approval

Dear Carita:

This letter is to confirm that you have been pre-approved for a mortgage at TD Canada Trust, subject to the following terms and conditions.

TERMS:

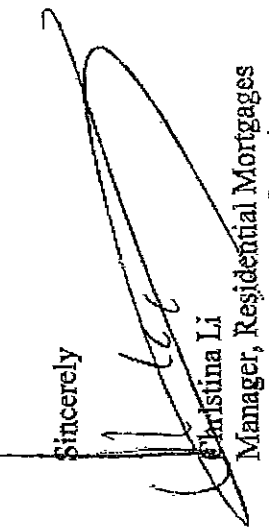
Mortgage amount - \$280,900 purchase price less 5% downpayment
Amortization: - 25 year amortization (35 year maximum)
Interest rate: - Variable or fixed rates are available
Prepayment - 15% annually and/or double principle and interest payment

CONDITIONS: (X) indicate conditions been met

- (X) Income confirmation
- (X) Proof of downpayment
- (X) Satisfactory credit check
- () Appraisal if required

Thank you for choosing TD Canada Trust for your mortgage financing. Please do not hesitate to contact me if you have any questions

Sincerely


Christina Li
Manager, Residential Mortgages
394 Bay St, Toronto Ontario
416-305-8827

