



Canada Trust

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TD Canada Trust
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MISSISSAUGA, ON L5B2C9
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MOUAYAD MOHAMAD
3432 ERIN CENTRE BLVD
MISSISSAUGA, ON L5M 8C2

May 18, 2011

Dear Valued Customer:

Re: Mortgage Pre-Approval Confirmation

This will confirm that you qualify for a residential mortgage loan with The Toronto-Dominion Bank ("TD Canada Trust") with the following terms and on the following conditions:

Principal Amount:	\$250,510.00
Fixed Annual Interest Rate:	5.30% per annum, calculated semi-annually not in advance This Interest Rate is not guaranteed and is subject to change.
Prepayment Option:	Closed to prepayment, subject to terms of mortgage
Term:	3 years
Amortization:	30 years
Anticipated Closing Date:	December 16, 2011

This Pre-Approval Confirmation is valid until August 18, 2011, and 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. A satisfactory appraisal may be required;
- 6) mortgage default insurer approval if required pursuant to TD Canada Trust's normal lending requirements.

Additional requirements:

- SATISFACTORY CONFIRMATION OF DOWN PAYMENT IS REQUIRED
- PROPERTY MUST MEET TDCT'S NORMAL LENDING REQUIREMENTS