

Nov. 18, 2011 10:27AM TDCT 2690

No. 3448 P. 2



Canada Trust

TD Canada Trust
KINCARDINE ONT
665 PHILIP PLACE
KINCARDINE, ON N2Z2E3
www.tdcanadatrust.com

MADHAV MEHTA
85 CORBY CRES
BRAMPTON, ON L6Y 1H3

November 18, 2011

Dear Valued Customer:

Re: Mortgage Approval Confirmation

This will confirm that you qualify for a residential mortgage loan with The Toronto-Dominion Bank ("TD Canada Trust"), secured by the property at 4065 BRICKSTONE MEWS, MISSISSAUGA, ON L5B0G3 (the "Property"), with the following terms and on the following conditions:

Principal Amount: \$275,400.00

Fixed Annual Interest Rate: 3.79% per annum, calculated semi-annually not in advance

Interest Rate Expiry Date: March 09, 2012

This means the Interest Rate for the Term selected will expire on this date.

Prepayment Option: Closed to prepayment, subject to terms of mortgage

Term: 5 years

Amortization: 25 years

Anticipated Closing Date: January 31, 2012

Mortgage Insurance Premium and applicable sales tax: \$5,832.00

Other charges may be payable to TD Canada Trust on closing, including Appraisal and Administration fees (including our legal fees and costs for registering the mortgage).

This offer is valid until May 16, 2012, and is subject to:

- Confirmation of credit application details;
- No change in, and the accuracy of, the information provided;
- Execution of TD Canada Trust documentation;
- The Property meeting TD Canada Trust's normal lending requirements;
- The Property meeting the mortgage default insurer's requirements;
- ADDITIONAL CONDITIONS MAY APPLY TO MOBILE HOME OR LEASED LAND
- COPY FIRM PURCHASE & SALE AGREEMENT. IF MLS, LISTING WITH PHOTO REQUIRED
- SATISFACTORY CONFIRMATION OF DECLARED INCOME AND DOWN PAYMENT REQUIRED
- CONFIRM CLOSING COSTS OF 1.5% OF PURCHASE PRICE NOT BORROWED
- PROPERTY TAXES TO BE PAID BY BANK
- SUBJECT TO CMHC/GENWORTH APPROVAL
- Bureau alert: "Inquiry telephone number is a hotel/motel" KYC