



TD Canada Trust
PERSONAL CR - MMS/BROKER
3500 STEELES AVE E TWR 3 LVL 2
MARKHAM, ON L3R0X1
www.tdcanadatrust.com

September 06, 2012

MIQDAD JAFFER
TASNEEM HUDDA
10 VERNET CRES
BRAMPTON, ON L6P 1Z6

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:

Applicant(s):

MIQDAD JAFFER
TASNEEM HUDDA

Principal Amount:

\$356,092.20

Variable Annual Interest Rate:

TD Mortgage Prime Rate per annum, calculated monthly not in advance

Interest Rate Expiry Date:

TD Mortgage Prime Rate today is 3.00% and is subject to change.

Prepayment Option:

This Interest Rate is not guaranteed and is subject to change
Closed to prepayment, subject to terms of mortgage

Term:

5 years

Amortization:

25 years

Anticipated Closing Date:

May 01, 2013

This Pre-Approval Confirmation is valid until December 05, 2012, 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:

- BRANCH TO PAYOUT AND CLOSE SPECIFIC LIABILITIES WITH PROCEEDS

Signed by:

Per:

The Toronto-Dominion Bank