



TD Canada Trust
ERINWOOD SHOPPING CTRE
2400 DUNDAS STREET WEST
MISSISSAUGA, ON L5K2R8
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Erika McGraw
Financial Advisor



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October 19, 2016

JIM FONG
CYNTHIA W FONG
3477 LONGLEAF CRT
MISSISSAUGA, ON L5L 1M4

psva # 203

Dear Valued Customer(s):

Re: TD Home Equity FlexLine Approval Confirmation

We are happy to confirm that you qualify for a TD Home Equity FlexLine with The Toronto-Dominion Bank ("TD"), secured by the property at 3477 LONGLEAF CRT, MISSISSAUGA, ON L5L1M4 (the "Property"), with the following terms and on the following conditions, including the Standard Conditions included at the bottom of the letter, following the signature line:

Applicant(s):

JIM FONG
CYNTHIA W FONG
Original Plan Limit: \$470,000.00
Credit Limit: \$470,000.00

Revolving Portion Variable Annual Interest Rate: TD Prime Rate plus 0.30% (the "Variance")
TD Prime Rate today is 2.70% and is subject to change.

The variance from TD Prime Rate is subject to change at our discretion and will expire 120 days after the date of this letter.

This Approval Confirmation is valid until April 17, 2017.

Other charges may be payable to TD on closing, including Administration fees (including our fees for obtaining an appraisal valuation, legal fees and costs for registering the mortgage.)

Conditions

- BALANCE OF PRIOR CHARGES AND/OR DISCHARGE AMOUNTS TO BE CONFIRMED
- SATISFACTORY CONFIRMATION OF ANNUAL INCOME TO BE CONFIRMED FOR BORROWER(S)
- IDENTITY THEFT WARNING-PROCEDURES IN CRED BUR MANUAL 0101 MUST BE FOLLOWED
- approve flexline \$470k- in 1st position.
- income confirmed 14/15 avrg NOAs line 150 variance within 20% yoy- no taxes
- owing- supported with d/d pensions td account. and recent statment from
- Hollis Wealth statement to be retained in the file- Rf income.
- verify annual property taxes current max 3832.00
- Both to be on title
- **DRIVE BY APPRAISAL REQUIRED**

Any TD Home Equity FlexLine Approval Confirmation previously issued for this Property is no longer valid.



CINDY MCGOLDRICK
Professional Corporation, Barrister & Solicitor

Signed by:

Erika McGraw
Financial Advisor

Per:
The Toronto-Dominion Bank

Senior Real Estate Law Clerk

ilyons@cindygoldrick.com
www.faminylyons.ca

Details;
the information provided;