



TD Canada Trust
 PERSONAL CR - MMS/BROKER
 3500 STEELES AVE E 4TH FLR TWR 3
 MARKHAM, ON L3R0X1
 www.tdcanadatrust.com

January 23, 2017

AJAYDEEP HUNDAL
 SANJAM HUNDAL
 5331 TERRY FOX WAY
 MISSISSAUGA, ON L5V 0C5

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 510 CURRAN PLACE, UNIT 3210, MISSISSAUGA, ON (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):

AJAYDEEP HUNDAL
 SANJAM HUNDAL

Principal Amount:

\$221,175.00

Variable Annual Interest Rate:

TD Mortgage Prime Rate minus 0.25% per annum, calculated monthly not in advance.
 Rate variance from TD Mortgage Prime Rate expires 120 days from the date of this letter. The rate variance is subject to change after this period.
 TD Mortgage Prime Rate today is 2.85% and is subject to change.

Prepayment Option:

Closed to prepayment privileges, subject to terms of mortgage

Term:

5 years

Amortization:

25 years

Anticipated Closing Date:

June 23, 2017

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 Approval Confirmation is valid until July 18, 2017.

Conditions

- Confirm ROYAL BAN INT 36411767093001 has already been closed.
- SATISFACTORY CONFIRMATION OF DOWN PAYMENT IS REQUIRED
- COPY FIRM PURCHASE & SALE AGREEMENT. IF MLS, LISTING WITH PHOTO REQUIRED
- max ltv 75% with max amt of 25yrs
- confirm PR mtg not > \$2394/mth, RBC Heloc 28001 is secured against ...
- ...PR with mthly pymnt not > \$291, confirm PR ppty tax not > \$6235/yr
- conf RBC loan 93001 has been paid in full & closed
- conf dep of min \$30k has been made to builder
- conf savings of \$min \$150k
- TAB2 RWS to conf min avg DSC 0.80 with max avg deficit of \$689/mth
- conf valid leases + condo fee on subj ppty where condo fee included ...
- ...utilities or tenant pays for utilities on subj & existing rental + ...
- ...ppty tax on existing rental, recent 3mths of bank dep/rent chq for ...
- ...existing rental & copy of 1st & last rent chq/bank dep for subj ppty