Assignee Mortgage Letter
4308 - PSV

TD Canada Trust
MISSISSAUGA MEADOWVALE
6760 MEADOWVALE TOWN CENTR CIR
MISSISSAUGA, ON L5N4B7
www.tdcanadatrust.com

April 05, 2017

KULBHUSHAN R SHARMA
GURKIRAT SHARMA
2906 GLACE BAY RD
MISSISSAUGA, ON L5N 2K1

Dear Valued Customer(s):

Re: Home Equity Line of Credit Approval Confirmation

We are happy to confirm that you qualify for a Home Equity Line of Credit with The Toronto-Dominion Bank ("TD"), secured by the property at 2906 GLACE BAY RD, MISSISSAUGA, ON L5N2K1 (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):	KULBHUSHAN R SHARMA GURKIRAT SHARMA
Credit Limit:	$320,000.00
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 October 01, 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

- Payout ROYAL BAN INT 412814798988001 from loan and close
- Discharge HEL/LOC001594140915
- CONFIRM BALANCE OF CHARGES TO REMAIN OR BE DISCHARGED
- SATISFACTORY CONFIRMATION OF ANNUAL INCOME TO BE CONFIRMED FOR BORROWER(S)
- Ack inc for Kulbhushan is conf via avg of 2015+2016 NOAs with no CRA taxes
- owing, variance not to exceed 20%+ current paystub
- Noted no income is declared for Gurkirat.
- Branch to confirm property taxes do not exceed $4000/year.
- Approved TD/004CAP0015 9003299852 0001 mtg not to be advanced and cancelled

Any Home Equity Line of Credit Approval Confirmation previously issued for this Property is no longer valid.

PSV # 4308

Signed by:

Per: ______________________
The Toronto-Dominion Bank

Standard Conditions

- Confirmation of credit application details;
- No change in, and the accuracy of, the information provided;
- Execution of TD documentation;
- The Property meeting TD's normal lending requirements;