



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

July 25, 2017

GHADA RAYA  
YOUSSEF TAHAN  
4410 CREDIT POINTE DRIVE  
MISSISSAUGA, ON L5M 3M9

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 4011 BRICKSTONE MEWS, APARTMENT 1902, 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):	GHADA RAYA YOUSSEF TAHAN
Principal Amount:	\$225,485.00
Variable Annual Interest Rate:	TD Mortgage Prime Rate minus 0.88% 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 3.10% 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:	January 31, 2018

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 August 01, 2017.**

**Conditions**

- RW+ Market rent to confirm shortfall not to exceed \$341/M
- FULL APPRAISAL REQUIRED

Any Mortgage Approval Confirmation previously issued for this property is no longer valid.

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 Canada Trust documentation;

- The Property meeting TD Canada Trust's normal lending requirements;
- The Property meeting the mortgage default insurer's requirements;
- Valid First Mortgage Security to be provided on the Property;
- Property value to be confirmed prior to final approval.