

Suite 3708 PSV

**Canada Trust****Mortgage Pre-Qualification Certificate***Confirmed*Date: Aug. 28, 2012

This is to certify that:

Name(s): Paul Lynford Yan Ramgoulam

(collectively "You", "Your")

Current Address: 1075 Islington AveEtobicoke, ON M8Z 4R8

Qualifies for a residential mortgage loan with The Toronto-Dominion Bank ("TD Canada Trust") with the following terms:

Mortgage Amount	\$ 220,050
Interest Rate	4.29%
Interest Rate Expiry Date	Sept 2015
Term	5Yr
Amortization	25 Yrs

If the Interest Rate above is filled in with a rate, and the interest rates are lower on the day funds are advanced You will receive the lower rate.

Any time before Your closing date, You can change the Term; the Interest Rate will be adjusted accordingly to the posted rate for that Term at the date of change. A new Pre-Qualification Certificate will then be issued voiding this one.

This pre-qualification is valid for 90 days from the date of this Pre-Qualification Certificate.

Final Approval 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;
- 6) Canada Mortgage and Housing Corporation or GE Capital Mortgage Insurance Canada approval if required pursuant to TD Canada Trust's normal lending requirements

Additional Conditions:

Property Address: Suite 3708 Unit 08 Level 36 PSV Condos Tower One

90 Great Lakes Drive, Brampton, ON L6R 2K

Branch location

905-790-8557

Branch telephone number

Per: _____


The Toronto-Dominion Bank