



TD Canada Trust

CENTRAL MO MMS (MKM)
3500 STEELES AVE E 4TH FLR TWR 3
MARKHAM, ON L3R0X1
www.tdcanadatrust.com

✓
UMAIR ALI SETHI
192 LIMERICK ROAD
CAMBRIDGE, ON, N3H 0B5

September 14, 2021

Dear UMAIR ALI SETHI:

Re: Confirmation of mortgage loan approval

This will confirm that you qualify for a residential mortgage loan with The Toronto-Dominion Bank ("TD"), secured by the property identified below, with the following terms, and on the following conditions, including the Standard requirements at the bottom of this confirmation:

Applicants:	UMAIR ALI SETHI
Property address:	4116 PARKSIDE VILLAGE DR, MISSISSAUGA SUITE - 3101, LEVEL 31, UNIT-1 MISSISSAUGA, ON
Purchase price:	✓\$708,750.00
Principal amount:	✓\$567,000.00
Annual interest rate:	3.99000% per year. This rate is fixed and will not change during the term of your mortgage loan. This rate is expressed as if calculated semi-annually not in advance. Interest on the outstanding principal and accrued interest amounts is calculated and charged daily.
Interest rate expiry date:	We will hold this interest rate for you until September 14, 2023.
Prepayment option:	Closed – prepayments may be subject to charges as set out in your mortgage loan agreement.
Term:	5 years
Amortization period:	30 years
Anticipated closing date:	February 2, 2026
Other charges may be payable to TD on closing.	

This approval confirmation is valid until September 14, 2023. Please note the following requirements must still be met: **Conditions**

- FULL APPRAISAL REQUIRED
- SATISFACTORY CONFIRMATION OF CLOSING COSTS

Any confirmation of mortgage loan approval previously issued for this property is no longer valid. Additional terms and conditions will be set out in the mortgage loan agreement.

Standard Requirements

- confirmation and no change in the information and the application details provided
- valid first collateral charge to be provided on the property at close by notary/solicitor

Per: _____

The Toronto-Dominion Bank

PATRICK DE SOUZA
TD BANK
MOBILE MORTGAGE SPECIALIST
Tel. 647-492-1013
Fax. 416-982-5305