


✓  **TD Canada Trust**
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SABA KHALID BAHNAM
51 BAHA CRES
BRAMPTON, ON L7A 2J4

October 19, 2021

✓ Dear SABA KHALID BAHNAM and FAIZ NATHEER KAGO:

Re: Confirmation of mortgage loan pre-approval

This will confirm that you qualify for a residential mortgage loan with The Toronto-Dominion Bank ("TD") with the following terms and on the following conditions:

Property Address	4116 PARKSIDE VILLAGE DR – UNIT 2202 MISSISSAUGA, ON
Applicants:	SABA KHALID BAHNAM FAIZ NATHEER KAGO
✓ Principal amount:	\$656,600.00
✓ Purchase price:	\$820,750.00
Variable annual interest rate:	TD Mortgage Prime Rate minus 1.16000%. We call this percentage from TD Mortgage Prime your variance. This rate is variable and may change automatically during the term of your mortgage loan, if and when the TD Mortgage Prime Rate changes. This rate is expressed as if calculated monthly not in advance. Interest on the outstanding principal and accrued interest amounts is calculated and charged daily. TD Mortgage Prime Rate, as of September 27, 2021, is 2.60000%, and is subject to change.
Prepayment option:	Closed - prepayments may be subject to charges as set out in your mortgage loan agreement.
Term:	5 years
Amortization period:	30 years
Other charges may be payable to TD on closing.	

This pre-approval confirmation is valid until January 25, 2022. Please note that an approval for the mortgage loan is still required and will need to meet the following requirements:

Conditions

- DEBTS EXCLUDED FROM TDS CALCULATIONS MUST BE PAID OUT AND CLOSED

Any confirmation of mortgage loan pre-approval previously issued for this property is no longer valid.

Additional terms and conditions will be set out in the mortgage loan agreement.

Standard conditions

- confirmation of credit application details
- confirmation of down payment from non-borrowed sources
- satisfactory credit investigation
- no change in, and the accuracy of, the information provided
execution of TD documentation
- the property meeting TD's normal lending requirements, a satisfactory appraisal may be required
- the property meeting the mortgage default insurer's requirements, if applicable
- valid first priority collateral charge to be provided on the property.

Per: _____

The Toronto-Dominion Bank