



Canada Trust

Line of Credit Pre-Approval Certificate

This is to certify that:

Name(s): Amanda Nagib Samah Nakhla

Current Address: 3902 McDowell Drive
MISSISSAUGA, ONT. CANADA

qualifies for a TD Canada Trust Home Equity Line of Credit with The Toronto-Dominion Bank, with the following terms:

(a) Total Credit Limit: \$ 425,920 Property of Interest: 430 Square one Dr

(b) Fixed Rate Advantage Option (FRAO) Protect A VIA

FRAO Loan Amount: \$ 425,920 FRAO Term: 5 Year

FRAO Interest Rate: 3.14 % FRAO Amortization: 25 Years

(c) Revolving Portion: The difference between the Total Credit Limit and the FRAO Loan Amount is the Revolving Portion and the Interest Rate as of the date of this Certificate is _____ %.
This rate is subject to change.

These terms are guaranteed until the earlier of the date of Aug 1 / 2019 (the Expiry Date) or the date on which the Line of Credit becomes available for your use (the Activation Date) and are conditional on the Activation Date occurring on the same day as the FRAO is set up. If the interest rate for the term chosen on the FRAO is lower on the Activation Day, then the FRAO Interest Rate you will receive will be the lower rate.

The FRAO terms as set out above will **not** be applicable if on the Activation Date:

1. You change the FRAO Term at any time before the earlier of the Expiry Date or the Activation Date.

OR

2. You set up the FRAO Loan Amount on a day other than the Expiry Date or the Activation Date, whichever occurs first.

Final approval is subject to:

- (a) any required confirmation of credit application details;
- (b) satisfactory credit investigation;
- (c) no change in, and the accuracy of information provided;
- (d) the property to be mortgaged meeting The Toronto-Dominion Bank's normal lending requirements; and
- (e) maximum loan to appraised value being within The Toronto-Dominion Bank's normal lending requirements.

Language Provision (For Quebec Customers Only)

The undersigned hereto confirms that this document has been drawn up in the English language at the request of the parties. Le soussigné confirme que le présent document a été rédigé en langue anglaise à la demande des parties.

3255 Rathford Rd.

Branch Location

905 761 5390 ext 250

Branch Telephone Number

Date APR 30 / 19

The Toronto-Dominion Bank

Per:

FRANCES WANG
Branch Manager

513676 (040)



3255 Rathford Road, Building B 3022
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