



TD Canada Trust

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



July 10, 2019

Dear

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:

Applicants:

Principal amount: \$480,000.00

Fixed annual interest rate: 2.71000% 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 October 25, 2019.

Prepayment option: Closed – prepayments may be subject to charges as set out in your mortgage loan agreement.

Term: 5 years

Amortization period: 25 years

Anticipated closing date: September 26, 2019

Other charges may be payable to TD on closing.

This pre-approval confirmation is valid until November 7, 2019. Please note that an approval for the mortgage loan is still required and will need to meet the following requirements:

Conditions

- EMPLOYEE INCOME CONFIRMED
- Non-staff income to be confirmed as stated as per bweb
- Income exception granted on > 10% vairance on 2018 NOA

Any confirmation of mortgage loan pre-approval previously issued for this property is no longer valid.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

A handwritten signature in black ink, consisting of a large, stylized initial 'R' followed by a long, horizontal flourish.

The Toronto-Dominion Bank