



Canada Trust

Conditional Approval

Reference#: TBA

Issued: Monday, March 22, 2010

To: Ms Beena Ashar

4 Slopes Grdns. Sw
Calgary, AB T3H 4L2
H: (403) 217-6816
W: (403) 701-4660

Property: 1727 54th ST SE - 307
Calgary, AB T2A 1B7

From: TD Canada Trust
Mortgage Sales Force

c/o: Ryan Murphy
Phone:
Fax:

We are pleased to confirm that we have approved your application for a mortgage loan under the following terms and conditions:

Description of Property Location: 17th Ave. Se & 54th

Block or Plan: 1/9158 Hp

Concession:

Lot Number: 1

Township:

Lot Size: 60000

Solicitor:

Dmbh
Eva Perovich

Solicitor Address:

1200, 1015 4th St. Sw
Calgary, AB
T2R 1J4
Phone: (403) 252-9937
Fax: (403) 263-8529

Mortgage Details:

Basic Loan Amount:	\$ 149,500.00	Loan Type:	1st Mtg Secured LOC
Mtg. Insurance Premium:	\$ 0.00	Term:	5 Year Variable
Total Loan Amount:	\$ 149,500.00	Amortization:	25 Years
Survey Required:	No	Repayment:	Monthly
Taxes to be Paid By:	Borrower	Advance Date:	March 31, 2010
Basic Payment Amount:		Interest Adjustment Date:	April 1, 2010
Interest Rate: *	PRIME + 1%	First Monthly Payment Date:	May 1, 2010
* Per Annum, semi-annually, not in advance		Maturity Date:	March 31, 2015
		Bonus on Mortgage:	nil
		Max. Annual Effective Interest Rate w/Bonus Applied:	nil
		Inspections & Appraisal Fees:	nil
		Our Lawyer's Fee & Est'd Disbursements to be paid by you of not more than:	nil
		Other Charges:	nil
		Total fees payable by you to lender will not exceed:	\$ 0.00
		These fees will be deducted from our advance to you	

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This Approval is conditional upon the following

- 1) .CAS TO REDUCE EXISTING HELOC LIMIT TO \$750,000 AT ADVANCE OF THIS MTG (3258001 0169)
- 2) Subject to receipt of satisfactory appraisal in the amount of \$200,000. Nationwide reference # is 859397.
- 3) Solicitor to ensure receipt of Final Occupancy Certificate / Certificate of Possession
Note* If this is a draw mortgage then the above will be required prior to the Final Advance.
- 4) Solicitor to ensure receipt of 3rd Party Home Warranty #'.
Note, if this is a Draw mortgage it will be required prior to the final advance
- 5) This application has been approved as a Secured Line of Credit. The limit for the Line of Credit will be set at \$149,500* . The interest rate will be set monthly according to the going TD Canada Trust Prime Lending Rate + 1.0%. This Line of Credit will be registered as a 1ST* charge.
- 6) This application has been approved by: *MUKERG2 follow-up docs to *DEVERA2