



Canada Trust

Conditional Approval

Reference#: tbd

Issued: Monday, November 16, 2009

To: Mr Dante Cay
Mrs Mary Joy Cay
182 Harvest Oak Veiw Ne
Calgary, AB T3K 4Z4
H: (403) 226-9339
W: (403) 215-5323

From: TD Canada Trust
Mortgage Sales Force

c/o: Ryan Murphy
Phone:
Fax:

Property: 1727 54th ST SE - 311
Calgary, AB T2A 1B7

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 & 54 St.

Block or Plan: 1/9158 Hp

Concession:

Township:

Lot Number: 1

Lot Size: 60000

Solicitor:

Solicitor Address:

Phone:

Fax:

Mortgage Details:

Basic Loan Amount:	\$ 191,250.00	Loan Type:	1st Mtg - Sec LOC
Mtg. Insurance Premium:	\$ 0.00	Term:	Variable
Total Loan Amount:	\$ 191,250.00	Amortization:	25 Years
Survey Required:	No	Repayment:	Monthly
Taxes to be Paid By:	Borrower	Advance Date:	December 12, 2009
Basic Payment Amount:		Interest Adjustment Date:	January 1, 2010
Interest Rate: *	prime +1	First Monthly Payment Date:	February 1, 2010
* Per Annum, semi-annually, not in advance		Maturity Date:	

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) Both on Title.
- 2) TD Canada Trust will require Solicitor's name, Address, POSTAL CODE, Phone number and fax number before this file can be triggered and released.
- 3) Subject to receipt of satisfactory appraisal in the amount of \$255000. Nationwide reference # is 766627.
- 4) Solicitor to ensure receipt of Final Occupancy Certificate / Certificate of Possession prior to funding.
Note* If this is a draw mortgage then the above will be required prior to the Final Advance.
- 5) Solicitor to ensure receipt of 3rd Party Home Warranty #'s prior to funding.
Note, if this is a Draw mortgage it will be required prior to the final advance
- 6) This application has been approved as a Secured Line of Credit. The limit for the Line of Credit will be set at \$191250* . 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.
- 7) This application has been approved by: *jacksh2 follow-up docs to *tset2