



# 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 - 318  
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:	<b>\$ 191,250.00</b>	Loan Type:	<b>1st Mtg Secured LOC</b>
Mtg. Insurance Premium:	<b>\$ 0.00</b>	Term:	<b>Variable</b>
Total Loan Amount:	<b>\$ 191,250.00</b>	Amortization:	<b>25 Years</b>
Survey Required:	<b>No</b>	Repayment:	<b>Monthly</b>
Taxes to be Paid By:	<b>Borrower</b>	Advance Date:	<b>December 12, 2009</b>
Basic Payment Amount:		Interest Adjustment Date:	<b>January 1, 2010</b>
Interest Rate: *	<b>prime +1</b>	First Monthly Payment Date:	<b>February 1, 2010</b>
* Per Annum, semi-annually, not in advance		Maturity Date:	
		Bonus on Mortgage:	<b>nil</b>
		Max. Annual Effective Interest Rate w/Bonus Applied:	<b>nil</b>
		Inspections & Appraisal Fees:	<b>nil</b>
		Our Lawyer's Fee & Est'd Disbursements to be paid by you of not more than:	<b>nil</b>
		Other Charges:	<b>nil</b>
		Total fees payable by you to lender will not exceed:	<b>\$ 0.00</b>
		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 766624.
- 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