



Canada Trust

Conditional Approval

Reference#: tbd

Issued: Tuesday, November 10, 2009

To: Mr Hardyal Mann

339 Whiteview Rd. Ne
Calgary, AB T1Y 1P7
H: (403) 280-5619
W:

Property: 1727 54th ST SE - 415
Calgary, AB

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. And

Block or Plan: 1/9158 Hp

Concession:

Lot Number: 1

Township:

Lot Size: 60000

Solicitor:

Rob Bagga

Solicitor Address:

Phone:

Fax:

Mortgage Details:

Basic Loan Amount:	\$ 182,000.00	Loan Type:	1st Mortgage
Mtg. Insurance Premium:	\$ 0.00	Term:	5 Year Variable
Total Loan Amount:	\$ 182,000.00	Amortization:	35 Years
Survey Required:	No	Repayment:	Monthly
Taxes to be Paid By:	Borrower	Advance Date:	December 13, 2009
Basic Payment Amount:		Interest Adjustment Date:	January 1, 2010
Interest Rate: *	p+0	First Monthly Payment Date:	February 1, 2010
* Per Annum, semi-annually, not in advance		Maturity Date:	December 31, 2014

Bonus on Mortgage: **nil**

Max. Annual Effective Interest Rate w/Bonus Applied: **nil**

Inspections & Appraisal Fees: **\$ 250.00**

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: **\$ 250.00**

These fees will be deducted from our advance to you

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This Approval is conditional upon the following

- 1) **D O W N P A Y M E N T**: Satisfactory confirmation of DOWNPAYMENT of \$ 98K , without recourse to borrowing. Verification via copies of statements, bank books that include BANK ACCOUNT NUMBER AND BANK TRANSIT NUMBER, confirming a savings history of at least 30 days.
- 2) verification via appraisal to confirm market rent of \$1450/m as per application
- 3) TD Canada Trust will require Solicitor's name, Address, POSTAL CODE, Phone number and fax number before this file can be triggered and released.
- 4) THIS IS A CLOSED VIRM
PLEASE NOTE: This mortgage has been approved as a 5yr term Variable Rate Mortgage (VIRM). The rate will be set at TD/CT prime , on the first of every month.
- 5) Subject to receipt of satisfactory appraisal in the amount of \$280K max l/v 65%. Nationwide reference # is 763323
- 6) 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.
- 7) 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
- 8) The cost of the appraisal is \$250.00. waived
- 9) This application has been approved by: *funge follow-up docs to *tsuiw