



Canada Trust

Conditional Approval

Reference#: tbd

Issued: Monday, January 11, 2010

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:	\$ 210,000.00	Loan Type:	1st Mortgage
Mtg. Insurance Premium:	\$ 0.00	Term:	5 Year Variable
Total Loan Amount:	\$ 210,000.00	Amortization:	35 Years
Survey Required:	No	Repayment:	Monthly
Taxes to be Paid By:	Borrower	Advance Date:	January 15, 2010
Basic Payment Amount:		Interest Adjustment Date:	February 1, 2010
Interest Rate: *	p+0	First Monthly Payment Date:	March 1, 2010
* Per Annum, semi-annually, not in advance		Maturity Date:	January 31, 2015
		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) current lease agreement on ppty at # 2-1604 main st, saskatoon to confirm gross rental of \$ 975/m as per application
- 2) solicitor to ensure that the following debts are paid OUT :
 - RBC Loc \$44K
 - mbna \$20K
- 3) 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.
- 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) The cost of the appraisal is \$250.00. waived
- 7) This application has been approved by: *funge follow-up docs to *tsuiw