



# 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 - 436  
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:** 1/9159 Hp

**Concession:**

**Lot Number:** 1

**Township:**

**Lot Size:** 60000

**Solicitor:**

**Solicitor Address:**

Phone:

Fax:

### Mortgage Details:

Basic Loan Amount:	<b>\$ 224,460.00</b>	Loan Type:	<b>1st Mortgage</b>
Mtg. Insurance Premium:	<b>\$ 0.00</b>	Term:	<b>5 Year Variable</b>
Total Loan Amount:	<b>\$ 224,460.00</b>	Amortization:	<b>35 Years</b>
Survey Required:	<b>No</b>	Repayment:	<b>Monthly</b>
Taxes to be Paid By:	<b>Borrower</b>	Advance Date:	<b>January 15, 2010</b>
Basic Payment Amount:		Interest Adjustment Date:	<b>February 1, 2010</b>
Interest Rate: *	<b>p+0</b>	First Monthly Payment Date:	<b>March 1, 2010</b>
* Per Annum, semi-annually, not in advance		Maturity Date:	<b>January 31, 2015</b>
		Bonus on Mortgage:	<b>nil</b>
		Max. Annual Effective Interest Rate w/Bonus Applied:	<b>nil</b>
		Inspections & Appraisal Fees:	<b>\$ 250.00</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>\$ 250.00</b>
		These fees will be deducted from our advance to you	

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### **This Approval is conditional upon the following**

- 1) verification via appraisal to confirm market rent of \$ 1450/m as per application
- 2) solicitor to ensure that the following debts are paid OUT :
  - RBC LOC \$44K
  - MBNA \$20K
- 3) current lease agreement on ppty at #2-1604 main st, saskatoon to confirm gross rental of \$975/m as per application
- 4) TD Canada Trust will require Solicitor's name, Address, POSTAL CODE, Phone number and fax number before this file can be triggered and released.
- 5) 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 PLUS 0.% on the first of every month.
- 6) Subject to receipt of satisfactory appraisal in the amount of \$299280K max l/v 75 % . Nationwide reference # is 800548
- 7) 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.
- 8) 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
- 9) The cost of the appraisal is \$250.00. waived
- 10) This application has been approved by: \*funge, follow up doc to tsuiw.