



Canada Trust

Conditional Approval

Reference#: mtgl

Issued: Monday, November 2, 2009

To: Mr Pawank K Gehlot
Mrs Madhuri Gehlot
171 Scenic Cove Circle Nw
Calgary, AB T3L 1M9
H: (403) 374-2582
W:

From: TD Canada Trust
Mortgage Sales Force

Property: 1727 54th ST SE - 320
Calgary, AB T2A 1B7

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 & 54th Se

Block or Plan: 1/9158 Hp

Concession:

Lot Number: 1

Township:

Lot Size: 60000

Solicitor:

Solicitor Address:

Phone:

Fax:

Mortgage Details:

| | | | |
|--|-----------------------|-----------------------------|--------------------------|
| Basic Loan Amount: | \$ 194,670.00 | Loan Type: | 1st Mortgage |
| Mtg. Insurance Premium: | \$ 0.00 | Term: | 5 Year Variable |
| Total Loan Amount: | \$ 194,670.00 | Amortization: | 35 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: * | closed virm at | First Monthly Payment Date: | February 1, 2010 |
| * Per Annum, semi-annually, not in advance | prime | Maturity Date: | December 31, 2014 |

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 fess will be deducted from our advance to you

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This Approval is conditional upon the following

- 1) mortgage balance statement to confirm pit on the primary residence.
- 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) 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) Subject to receipt of satisfactory appraisal in the amount of \$268,320. Nationwide reference # is 757428 (appraiser has to confirm economic rent of \$1,200; otherwise, cutback the ltv.).
- 5) Subject to receipt of satisfactory confirmation of downpayment in the amount of 73,650*.
- 6) Subject to receipt of 2008* years' T4 for both to confirm in the same job for at least year and to support income used.
- 7) This application has been approved by: *faulmc2 follow-up docs to *mary tolja