



# Canada Trust

## Conditional Approval

**Reference#:** OPEN VIRM

**Issued:** Monday, November 2, 2009

**To:** Mr Shafique Fidai  
Mrs Fatima Mamdani  
4080 Goldie Crt.  
Vancouver, BC V7G 2P4  
H: (604) 929-6730  
W: (604) 764-1323

**From:** TD Canada Trust  
Mortgage Sales Force

**c/o:** Ryan Murphy  
Phone:  
Fax:

**Property:** 1727 54th ST SE - 208  
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 & 54th St.

**Block or Plan:** 1/9158hp

**Concession:**

**Township:**

**Lot Number:** 1

**Lot Size:** 60000

**Solicitor:**

**Solicitor Address:**

Phone:

Fax:

### Mortgage Details:

Basic Loan Amount:	<b>\$ 131,250.00</b>	Loan Type:	<b>1st Mortgage</b>
Mtg. Insurance Premium:	<b>\$ 0.00</b>	Term:	<b>Open</b>
Total Loan Amount:	<b>\$ 131,250.00</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>December 12, 2009</b>
Basic Payment Amount:		Interest Adjustment Date:	<b>January 1, 2010</b>
Interest Rate: *	<b>P+0.80</b>	First Monthly Payment Date:	<b>February 1, 2010</b>
* Per Annum, semi-annually, not in advance		Maturity Date:	

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 fees will be deducted from our advance to you

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

- 1) (43,750) D O W N P A Y M E N T: Satisfactory confirmation of DOWNPAYMENT, 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. If this is a CMHC/GE insured mortgage application, we require verification of 1.5% of the purchase price to cover closing costs.
- 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 \$175,000. Nationwide reference # is 756915, MAX 75% LTV WITHIN SCALE .
- 4) Subject to receipt of current dated pay slip or employment letter to support income used FOR BOTH TO CONFIRM CURRENT EMPLOYMENT.
- 5) 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.
- 6) 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
- 7)  
This application has been approved by: MITCHD7 follow-up docs to CHAUE2