



TD Canada Trust

CENTRAL MO MMS (MKM)
3500 STEELES AVE E 4TH FLR TWR 3
MARKHAM, ON L3R0X1
www.tdcanadatrust.com



September 25, 2019

Dear [Redacted]

Re: Confirmation of mortgage loan approval

This will confirm that you qualify for a residential mortgage loan with The Toronto-Dominion Bank ("TD"), secured by the property identified below, with the following terms, and on the following conditions, including the Standard conditions at the bottom of this confirmation:

Applicants:	[Redacted]
Property address:	[Redacted]
Principal amount:	\$518,400.00
Annual interest rate:	2.65000% per year. This rate is fixed and will not change during the term of your mortgage loan. This rate is expressed as if calculated semi-annually not in advance. Interest on the outstanding principal and accrued interest amounts is calculated and charged daily.
Interest rate expiry date:	We will hold this interest rate for you until January 21, 2020.
Prepayment option:	Closed – prepayments may be subject to charges as set out in your mortgage loan agreement.
Term:	5 years
Amortization period:	25 years
Anticipated closing date:	November 1, 2019
Other charges may be payable to TD on closing.	

This approval confirmation is valid until March 22, 2020. Please note the following requirements must still be met:

Conditions

- SATISFACTORY CONFIRMATION OF DOWN PAYMENT IS REQUIRED
- COPY FIRM PURCHASE & SALE AGREEMENT. IF MLS, LISTING WITH PHOTO REQUIRED
- Non-staff income to be confirmed via recent paystub, supported with 2018 NOA
- Income exception granted on > 10% variance on 2018 NOA
- First name and address mismatch on bureau for MAPL, additional KYC required

Any confirmation of mortgage loan approval previously issued for this property is no longer valid.

Additional terms and conditions will be set out in the mortgage loan agreement.

Standard conditions

- confirmation of credit application details
- no change in, and the accuracy of, the information and the application details provided
- execution of TD documentation

- the property meeting TD's normal lending requirements
- the property value to be confirmed prior to final approval
- the property meeting the mortgage default insurer's requirements, if applicable
- valid first collateral charge to be provided on the property.

A handwritten signature in black ink, consisting of a large, stylized initial 'A' followed by several loops and a trailing flourish.

The Toronto-Dominion Bank