FirmName:	Origination Mortgage Corp.	**Lender Name:**	TD Canada Trust
Attention:	Steve Nicholson	**Lender Reference #:**	1085979
Application Reference #:	OMGC-292	**Mortgage Insurance Reference #:**	

CONDITIONS OF APPROVAL

CONDITIONS

☑ Appraisal Report Required
Satisfactory appraisal addressed to TD Canada Trust as prepared by an AIC or CNAREA designated appraiser to meet our RESIDENTIAL standards for conventional mortgages in all respects to be sent by the appraiser directly to the following TD NAS generic id TD.NASBroker@td.com
A) Loan to value not to exceed 80 % (Value of House on maximum 5 acres - excluding outbuildings, if applicable).
B) Property not to be Hotel suite, Rental pool or Quarter ownership
C) The dwelling square footage must be minimum 850 for House, and 600 Condo
D) If the appraisal does not meet TD Canada Trust guidelines of conventional financing, the mortgage may require CMHC/Genworth insurance.
Note: Appraisals will not be accepted if not addressed to TD. A letter of transmittal with attached appraisal report will be requested in these cases.
(Source of Business)

☑ This is a BRANCH FULFILLMENT MORTGAGE. Under this program, the clients will sign mortgage documents at the TD Canada Trust servicing branch.

PRE-AUTHORIZED PAYMENT PLAN: Upon acceptance of the mortgage commitment, the client is required to complete the following and attach a VOID CHEQUE (fax copy to TD IMAC)

MORTGAGE PAYMENT OPTIONS:
Is the payment coming from a TD Canada Trust Account ? YES
If Yes, please provide: the Bank Account # 204 530037 and Branch Transit # 204
If No, please provide: the Name of the Financial Institution ________ and your Account # ________
You will need to take the original voided cheque on this bank account with you to your lawyer when you complete your mortgage documentation. (Applicant)

☑ The terms in this commitment cannot be altered unless confirmed in writing by TD Canada Trust.

☑ Power of Attorney disclaimer

Use of Power of Attorney to close a transaction must have TD Canada Trust approval.
* TD needs to be advised of the relation between applicant and POA, the reason the applicant can not be present to close the transaction, the applicant and Attorney must be TD Canada Trust clients (current account # required to confirm
(Source of Business)

☑ The last 2 Years Notice of Assessments (NOA) confirming the average annual income from line 150 as stated with no tax owing. (Source of Business)

☐ COLLATERAL CHARGE - Mortgage Loan Agreement

TD Canada Trust Mortgage Loans are now secured by a collateral charge. Customers have the opportunity to register the collateral charge for an amount greater than the approved principal amount of the mortgage loan, up to a maximum of 125% of the property value.

Please complete the following: (Client to initial by the appropriate response and sign below.)

( ) Yes, please register the collateral charge for $________ (which can be up to a maximum of 125% of the APPRAISED property value).
( ) No, please register for the MORTGAGE LOAN amount

Client(s) to sign here: ________________ (Applicant)

☐ Void Cheque Required
(Applicant)

☐ KYC-Employer Address:
Please provide complete employer details to include legal address, postal code and phone number. Please note that we can no longer accept P.O Boxes.
(Source of Business)

Date: 6 APRIL, 2014 Initials: [signature]