

MONTHLY PAYMENT CHART— EXCLUSIVE VARIABLE RATES

<i>Purchase Price</i>	<i>Monthly Payment*</i>	<i>Amortization</i>	<i>Interest Rate</i>
\$ 5,000	\$ 58.67	120	7.24%
\$ 6,000	\$ 70.41	120	7.24%
\$ 7,000	\$ 82.14	120	7.24%
\$ 8,000	\$ 93.88	120	7.24%
\$ 9,000	\$ 105.61	120	7.24%
\$ 10,000	\$ 113.50	120	6.49%
\$ 11,000	\$ 124.85	120	6.49%
\$ 12,000	\$ 136.20	120	6.49%
\$ 13,000	\$ 147.55	120	6.49%
\$ 14,000	\$ 158.90	120	6.49%
\$ 15,000	\$ 170.25	120	6.49%
\$ 16,000	\$ 181.60	120	6.49%
\$ 17,000	\$ 192.95	120	6.49%
\$ 18,000	\$ 204.29	120	6.49%
\$ 19,000	\$ 215.64	120	6.49%
\$ 20,000	\$ 226.99	120	6.49%
\$ 21,000	\$ 238.34	120	6.49%
\$ 22,000	\$ 249.69	120	6.49%
\$ 23,000	\$ 261.04	120	6.49%
\$ 24,000	\$ 272.39	120	6.49%
\$ 25,000	\$ 277.43	120	5.99%
\$ 26,000	\$ 288.52	120	5.99%
\$ 27,000	\$ 299.62	120	5.99%
\$ 28,000	\$ 310.72	120	5.99%
\$ 29,000	\$ 321.81	120	5.99%
\$ 30,000	\$ 332.91	120	5.99%
\$ 31,000	\$ 344.01	120	5.99%
\$ 32,000	\$ 355.10	120	5.99%
\$ 33,000	\$ 366.20	120	5.99%
\$ 34,000	\$ 377.30	120	5.99%
\$ 35,000	\$ 388.40	120	5.99%

Effective February 9th, 2011. For current prime rate visit: <http://www.tdcanadatrust.com/Numbers/prime.jsp>

*On approved credit. Approvals are valid for 90 days. Based on prime + 4.24% on loans between \$5,000 and \$9,999, prime + 3.49% on loans between \$10,000 and \$24,999, prime +2.99% on loans between \$25,000 and \$35,000 (based on current prime rate of 3.00%), with term and amortization not to exceed 120 months. Administration fee may apply. Rates subject to change without notice. The Homeworks name and logo are trademarks of Homeworks Services Inc.

MONTHLY PAYMENTS—FIXED RATE PROGRAM

<i>Purchase Price</i>	<i>Monthly Payment*</i>	<i>Amortization</i>	<i>Interest Rate</i>
\$1,000	\$25.00**	120	13.50%
\$2,000	\$ 30.45	120	13.50%
\$3,000	\$ 39.63	120	9.99%
\$4,000	\$ 52.84	120	9.99%
\$5,000	\$ 61.33	120	8.25%
\$6,000	\$ 73.59	120	8.25%
\$7,000	\$ 85.86	120	8.25%
\$8,000	\$ 98.12	120	8.25%
\$9,000	\$ 110.39	120	8.25%
\$10,000	\$ 117.40	120	7.25%
\$11,000	\$ 129.14	120	7.25%
\$12,000	\$ 140.88	120	7.25%
\$13,000	\$ 152.62	120	7.25%
\$14,000	\$ 164.36	120	7.25%
\$15,000	\$ 174.09	120	6.99%
\$16,000	\$ 185.69	120	6.99%
\$17,000	\$ 197.30	120	6.99%
\$18,000	\$ 208.90	120	6.99%
\$19,000	\$ 220.51	120	6.99%
\$20,000	\$ 232.11	120	6.99%
\$21,000	\$ 243.72	120	6.99%
\$22,000	\$ 255.33	120	6.99%
\$23,000	\$ 266.93	120	6.99%
\$24,000	\$ 278.54	120	6.99%
\$25,000	\$ 290.14	120	6.99%
\$26,000	\$ 301.75	120	6.99%
\$27,000	\$ 313.35	120	6.99%
\$28,000	\$ 324.96	120	6.99%
\$29,000	\$ 336.57	120	6.99%
\$30,000	\$ 348.17	120	6.99%
\$31,000	\$ 359.78	120	6.99%
\$32,000	\$ 371.38	120	6.99%
\$33,000	\$ 382.99	120	6.99%
\$34,000	\$ 394.59	120	6.99%
\$35,000	\$ 406.20	120	6.99%

***Effective February 9th, 2011.** On approved credit. Approvals are valid for 90 days. Maximum term is 60 months. Maximum amortization is 120 months. Administration fee may apply. Rates subject to change without notice.

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**\$25 is the minimum monthly payment