

Disclosure template of Main Features		Series 2000A Cumulative Fixed Rate Preferred Shares
1	Issuer	Carolina First Mortgage Loan Trust
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	14387R302 & 14387R401
3	Governing law(s) of the instrument	South Carolina
<i>Regulatory treatment</i>		
4	Transitional Basel III rules	Tier 2
5	Post-transitional Basel III rules	Ineligible
6	Eligible at solo/group/group&solo	Group
7	Instrument type (types to be specified by jurisdiction)	Other Tier 2
8	Amount recognised in regulatory capital (Curr in millions, as of most recent reporting date)	\$0
9	Par value of instrument	USD 100,000
10	Accounting classification	Liability - amortised cost
11	Original date of issuance	December 8, 2000
12	Perpetual or dated	Dated
13	Original maturity date	January 31, 2031
14	Issuer call subject to prior supervisory approval	No
15	Optional call date, contingent call dates and redemption amount	On the occurrence of a Capital Event or Tax Event at the greater of (i) par and (ii) a U.S. Treasury make-whole
16	Subsequent call dates, if applicable	NA
<i>Coupons/dividends</i>		
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	11.125%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
21	Existence of a step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible <sup>(1)</sup>	Convertible
24	If convertible, conversion trigger (s)	Automatic exchange upon: (i) TD Bank, N.A. receives a written directive from the OCC that it has become undercapitalized according to OCC regulatory guidelines; (ii) TD Bank, N.A. is placed into bankruptcy, reorganization, conservatorship or receivership; or (iii) the OCC or the appropriate federal regulator anticipates that the Bank is becoming undercapitalized in the near term (and such anticipation is confirmed in writing)
25	If convertible, fully or partially	Fully
26	If convertible, conversion rate	One share of comparable preferred stock of TD Bank, N.A.
27	If convertible, mandatory or optional conversion	Mandatory
28	If convertible, specify instrument type convertible into	Additional Tier 1
29	If convertible, specify issuer of instrument it converts into	TD Bank, N.A.
30	Write-down feature	No
31	If write-down, write-down trigger (s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-down mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Any borrowings and obligations to creditors of Carolina First Mortgage Loan Trust
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Not NVCC compliant

<sup>1)</sup> The term "convertible" is interpreted to mean convertible into a better form of loss-absorbing instrument (i.e. common shares).