



CIBC Imperial Service
CIBC Investor Services

Rachel D'Agostino, CRP
Financial Advisor

CIBC Investor Services Inc.
1580 - 1582 The Queensway East
Toronto, ON M8Z 1V1

Banking services are provided by CIBC
Investment services are provided by CIBC
Investor Services Inc., a subsidiary of CIBC

Tel: (416) 255-3998
Fax: (416) 255-4675

F5=CONSUMER DETAILS

The CIBC Pre-Approved Mortgage Certificate

No: 8817486206

Expiry Date JAN15, 2009

(Note: If your certificate has expired, please contact your CIBC Representative)

T O C E R T I F Y T H A T

RAYMOND DEFREITAS

is eligible for a mortgage amount of \$190,300
with a downpayment of \$100,000
to purchase in a house price range of \$290,300

and has/has selected the following mortgage type and term:
a fixed rate term of 36 months Closed

a quoted rate of 7.050% \$852 (principal + interest payments only)
and a monthly payment of \$852
based on an amortization of 25 years

This Certificate only applies to the purchase of a residential owner-occupied property meeting our lending guidelines and is subject to the following conditions being met at the time of the actual mortgage application: satisfactory property appraisal, satisfactory credit review by CMHC and CMHC/GEVI approval (if applicable).

Note: This Certificate does not apply to refinances and equity takeouts.

Customer Signature(s)

Ray D'Agostino

R A T E I N F O R M A T I O N

- **For fixed-rate mortgages**, your quoted rate is guaranteed not to increase provided the mortgage amount is fully advanced on or before the Expiry Date of this Certificate (the "Guarantee Period"). In the event the interest rates drop during the Guarantee Period and prior to the advance of the mortgage amount, you will receive the lowest interest rate posted for the selected mortgage type and term during the Guarantee Period. Interest is calculated semi-annually, not in advance.
- **For variable-rate mortgages**, interest rates are based upon CIBC prime rate which fluctuates from time to time and, therefore, there are no rate guarantees for variable rate mortgages. The interest rates indicated on this Certificate simply represent the rates based upon the CIBC prime rate in effect as at the date of this Certificate and are subject to change. For the CIBC Better Than Prime Mortgage, the quoted rate above represents the promotional interest rate which is valid for the first nine months of your mortgage term. Interest for variable-rate mortgages is calculated on the same basis as the payment frequency selected, (which is the same as calculated yearly), not in advance.