

# MORTGAGE APPROVAL

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To: CIBC  
 Attn.: Jorge Neves  
 Date: Tuesday, June 26, 2007  
 Insurance Reference #: N/A

From: CIBC Mortgages Inc.  
 Loan #: HLCMCC0-20110.F

Lender Reference #: 3081288

Insurance Status: N/A

<b>DETAILS OF MORTGAGE - HONG LE</b>					
Type: First Frequency Requested: MONTHLY	Amount: \$ 195,077.03	Term: 5 Yrs	Rate: 6.490	P & I Payment: \$1,128.77	
Annuity: Purpose: Purchase	Amort: 35 Yrs	0 Mths.	Single Advance	Tax Installment:	\$166.67
Product: One Year Rate Cap	Property: 3515 Kariya Drive 2602, Mississauga, ON L5B1R2			Total Est. Pmt:	\$1,295.44
Property Type: Apartment - High rise	Applicant(s): Hong Le		Compounding: Per Annum, semi-annually, not in advance	Rate Hold (Days):	90
Guarantor(s):					
Rate Hold Expiry: September 20, 2007	Purchase Value: \$257,400.00	This Mortgage:			
Closing Date: June 20, 2008	Downpay/Equity: \$64,350.00	Insurance Premium:			\$93,050.00
Int. Adj. Date: June 20, 2008	Other Mortgagors: \$0.00	Total Mortgage:			\$2,027.03
First Payment Date: July 20, 2008					\$195,077.03
<b>TERMS OF MORTGAGE</b>					

## REFER TO ATTACHED SCHEDULE "A" FOR CONDITIONS OF APPROVAL

### LENDER AUTHORIZATION

All of our normal requirements and, if applicable, those of the mortgage insurer must be met. All costs, including legal, survey, mortgage insurance, etc. are for the account of the applicant(s). The mortgage insurance premium (if applicable) will be added to the mortgage. This mortgage is subject to the details, terms outlined as well as the conditions described on the attached Schedule A.

Approved by:

*Irene Skidola*

CIBC Mortgages Inc.

Mortgage Insurance Premium does not take into account any possible credit available; actual premium may be reduced.

### CLIENT ACCEPTANCE

We the undersigned applicants accept the terms of this mortgage as stated above and agree to fulfill the conditions of approval as outlined on the attached Schedule A to the lender's satisfaction. We further certify that the information given on the mortgage application is true and correct.

[Applicant]

[Co-Applicant]

Date:

Date:

CIBC Mortgages Inc.  
 109 University Ave, Suite 400 Toronto, ON M5J2X4  
 Phone: 416-865-0411 Fax: 416-591-2399

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