



CIBC Mortgages

Mortgage Confirmation

#810

October 17, 2005

Kathryn Nicer

Application Number: 3700382478

2-2-810

Property Address: 3515 Kayira Drive, Mississauga, ON L5V 2R8

I am pleased to be personally responsible for helping you with your mortgage requirements. Your mortgage is Conditionally Approved on the following terms:

Mortgage Amount:	\$114,300.00	Type:	3-year Fixed Rate Mortgage
High Ratio Premium:**	\$0.00	Term:	36 months
Total Mortgage:	\$114,300.00	Amortization:	24 years, 11 months
Payment Frequency:	Biweekly	Interest Rate:**	4.700% per annum
P & I Payment:	\$297.18	Up Front Costs	\$0.00
Life Insurance: ***	\$4.54	Not Applicable	
Property Tax:	\$50.30		
Total Payment:	\$352.02		

In order to obtain final approval on your mortgage, please provide:
Deposit of gifted funds in Account 14 days prior to closing and Solicitor's information
If you have any questions please call me at my direct line 1-800-869-5921 extension 8617.

Sincerely,
Lawrence Nicolak

Lawrence Nicolak
Mortgage Representative, CIBC Mortgages Inc.
Email: nicolak@cibcmortgages.com Fax: 1-866-359-1889

I have reviewed this confirmation and ask you to proceed with this application in order to meet my mortgage requirements.

Kathryn Nicer
Kathryn Nicer signature

Oct. 17/05
Date

CIBC Mortgages Inc. has obtained a credit bureau report on you in connection with your mortgage application, based on the consent you gave us, and/or Equifax Canada; Consumer Relations Department, Box 190, Jean Talon Station, Montreal, Quebec H1S 2X2 1-800-465-7166

Note: Any changes to the application are subject to approval by CIBC Mortgages Inc. and CMHC/GEMI, if required.

* This premium is for CMHC/GEMI high ratio insurance and does not cover application fee, sales tax, or Mortgage Life Insurance.
** Interest is calculated semi-annually not in advance. The final interest rate on the mortgage will be based on the lowest rate 60 days (90 days for new construction) prior to the advance of the mortgage.
*** The Mortgage Life Insurance premium is subject to change. For information, please contact CIBC Creditor Life Insurance at 1-800-465-6020.

***Please note that all applicable prepayment penalties and/or cashback clawbacks on the mortgage be received Time Oct. 17, 4:58PM