

Elle #3110

**MCAP Service Corporation**  
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**MCAP**

February 28, 2008

Application Number: M103500413  
Broker Reference Number: INCM033-03072-F

#3110, 3525 KARLYA DRIVE, MISS. ONT. 77.  
**PRE-APPROVED MORTGAGE CERTIFICATE** CLOSING OCT. 31/2010 77.

**Congratulations Clayton Gomes! You have been pre-approved for an MCAP Mortgage with the following terms:**

Mortgage Amount: \$184,205.00  
Purchase Price: \$193,900.00

Insurance Premium: \$6,170.87  
Downpayment: \$9,695.00

**With this certificate, MCAP protects you from rising interest rates and guarantees you the rates listed below up to the expiry date of this pre-approval.**

Once you have entered into an Offer to Purchase and are ready to proceed with a final approval, you will need to select one of the products shown below.

**The interest rates shown are maximum rates, provided your mortgage is funded with us prior to the expiry date of June 27, 2008.**

<u>Product</u>	<u>Pre-approval Rate</u>
MCAP 1 Year Closed	5.95%
MCAP 2 Year Closed	6.05%
MCAP 3 Year Closed	6.05%
MCAP 4 Year Closed	6.05%
MCAP 5 Year Closed	5.84%

**Please ensure the following supporting documents\* are readily available and are submitted to MCAP upon you entering into an offer to purchase.**

- Proof of income used to qualify
- Proof of non-borrowed downpayment (If Applicable)
- Complete Purchase and Sale Agreement
- MLS Listing or Builders Sketch & Floor Plan

\* MCAP reserves the right to request additional information or documents based on the nature of the transaction.

MCAP is proud to offer customers a variety of mortgage programs that are available on many of our products. You may become eligible for a special program once you have entered into an Offer to Purchase and selected one of the products shown above. This pre-approval does not guarantee eligibility for any programs.

Although you have been pre-approved, we strongly suggest that when you enter into an offer to purchase, you make your offer **subject to financing** to protect yourself from risk as this pre-approval is conditional and should not be regarded as a guarantee to provide financing.

MCAP is offering this pre-approval solely based on the information provided to us at time of application for a first mortgage. Final approval and funding is subject to all standard underwriting guidelines being met and all supporting documents being acceptable to us.

Pat Besteman  
Underwriter