



November, 02, 2016

Dear Adeeba Kh Yass Atra.

Congratulations! You have been Pre-Approved for a CIBC Mortgage!

We are pleased to advise that based on the information you provided, you qualify for a residential first mortgage on a principal residence as follows:

Mortgage Loan Amount (2):	\$190,000.00
Amortization:	30 years
Interest Rate:	3.89%
Term (3):	5 year, closed
Guaranteed Period (4):	9 months
Closing:	March, 24, 2017
Property:	2710-4011 Brickstone Mews Mississauga Ontario.

This mortgage pre-approval and the interest rate above are valid for a period of (120 days) from the date of this application. If interest rates increase during the guaranteed period, yours won't. If your mortgage is advanced within the guaranteed period and interest rates are lower on the advance date, you will receive the lower rate. Please note that if you change the mortgage term selected or if the interest rate changes, the mortgage loan amount may require revision.

Thank you for applying for a pre-approved mortgage with CIBC.

Yours truly,

Farhan Siddiqui
CIBC Mortgage Advisor

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1. Subject to the home meeting our residential mortgage standards, an appraisal report being obtained that is satisfactory to us, verification of employment, income, required equity and maximum permitted loan amounts. It is also based on the estimated taxes, heating and condo fees provided.
 2. The mortgage loan amount stated includes any CMHC/ Genworth insurance premiums that may be required. Canada Mortgage and Housing Corporation (CMHC) or Genworth Financial must insure loans in excess of 80% of the home's value.
 3. If the term chosen is less than 3 years, you must qualify at the greater of the 3 year posted rate or the actual interest rate chosen.