



Received Jan 31/17 *Shute*
PSV # 327

2989 BOVAIRD DRIVE
BRAMPTON ON L6S 0C6

GLORIA AMOAKO-ASARE
57 SNAPDRAGON SQ
BRAMPTON ON L6P 3K2

December 29, 2016

Other Borrowers/Guarantors:

DOUGLAS OSEI

Thank you for choosing CIBC for your borrowing needs. Our goal is to help you achieve what matters to you financially, and we appreciate the opportunity to meet your needs.

Based on the information you provided in your recent application, we are pleased to approve you for a CIBC Mortgage secured by:

REAL ESTATE:

4011 BRICKSTONE MEWS MISSISSAUGA, ON L5B0G3

The key terms and conditions of the approval are outlined below. Other important terms and conditions applicable to your Mortgage are found in the Mortgage Approval and Disclosure Statement. This will be provided to you for signature prior to the release of funds.

Application Number:

Product Name:

Total Mortgage Loan Amount:

Interest Rate:

Principal and Interest Payment:

Term:

Amortization:

Closing Date:

Offer Expiry Date:

6820761199

Fixed Rate, Closed

\$262,563.84¹

2.290% * per year

\$1,148.92 Monthly

24 months

300 months

March 20, 2017

March 20, 2017

**Note: The interest rate(s) quoted on this letter includes any adjustments and full details will be provided in your Disclosure Statement and Mortgage Approval documents.*

¹ Includes mortgage default insurance premium and taxes, if applicable.

For fixed rate mortgage loans the interest rate quoted on this letter is guaranteed not to increase provided the mortgage loan amount is fully advanced within 120 days of the date of your application.

Before funds are advanced, the following conditions must be met:

- The survey and title to the property must be satisfactory to us and our solicitor.
- The sale must close in accordance with the terms set out in your purchase and sale agreement.
- The information provided in support of your application must be accurate, and there must be no change to the information or to your financial situation since the application was submitted.
- All documents we require must be completed to our satisfaction.

This letter replaces all previous versions.

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Jan 4: 88