



**CIBC Pre-Approved
Mortgage Certificate**

Number: 8772532515

Issue Date: January 30, 2017
Effective From: January 30, 2017

TO CERTIFY THAT

Li Yan Chen

is eligible for a mortgage amount of
with a downpayment of
to purchase a house in a price range of
subject property:

\$189,085.00
\$101,815.00
\$290,900.00

Suite 310, PSV (Tower 1)
4011 Brickstone Mews, Mississauga, Ontario

and has/have selected the following mortgage type and term:

Mortgage Type
Mortgage Term
Posted Interest Rate

5 Year Fixed Closed
5 Years
4.64%

Monthly Payment (Principal & Interest Payments Only)
Amortization

\$1,061.30
25

This certificate only applies to the purchase of a residential owner-occupied property meeting our lending guidelines and is subject to the following conditions being met at the time of the actual mortgage application: satisfactory property appraisal, satisfactory credit review by CIBC Mortgages & Lending and Genworth Financial Mortgage Insurance Company Canada/Canada Mortgage and Housing Corporation approval (if applicable).

Note: This certificate does not apply to refinances and equity takeouts

Customer Signature(s):

RATE INFORMATION

- **For fixed-rate mortgages**, your quoted rate is guaranteed not to increase provided the mortgage amount is fully advanced on or before the Expiry Date of this Certificate. Your interest rate will be determined on the date funds are advanced and you will receive the lower of the interest rate indicated on this Certificate and the interest rate posted for the selected mortgage type and term on the date funds are advanced. Interest is calculated semi-annually, not in advance.

Upon CIBC Prime Rate which fluctuates from time to time and, therefore, is. The interest rates indicated on this Certificate simply represent the rates of the Certificate and are subject to change. Interest for variable rate formula (which is the same as calculated yearly), not in advance.

Eric Nian Zou
Barrister & Solicitor

Eric Nian Zou
Law Office

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