



GAMIL YOUSSEF
3352 HAYHURST CRES
OAKVILLE ON L6L 6T8

December 17, 2015

Other Borrowers/Guarantors:

MARIAM ABOUD

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 have conditionally approved you for a CIBC Mortgage secured by:

REAL ESTATE:

4306-4011 BRICKSTONE MISSISSAUGA, ON L5B0G2

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 which will be provided to you for signature prior to the release of funds.

This approval is conditional upon us receiving the following and finding the following to be satisfactory:

- Copy of bank statements for past three (3) months confirming availability of cash being used for downpayment, plus confirmation of the source of funds for any large deposits.
- Addendum to OTP adding both clients to purchase
- You must provide a completed and signed pre-authorized debit form for the bank account where mortgage payments will be taken and a blank cheque marked void
- The name, firm name, complete address, telephone number and fax number of the solicitor handling this transaction
- Signed Borrower Acknowledgement Form 12177
- CIBC domicile transit number

If you do not meet the condition(s) stated above at least 10 business days prior to the release of funds, we may cancel this conditional approval without notice to you.

PSV #4306