

The Bank of Nova Scotia  
National Mortgage Sales  
79 Wellington St. W.  
Suite 3400, TD Centre  
Toronto, ON  
M5K 1K7



Jun 22, 2020

Thi Thanh Nhan Huynh  
828 Winderton Way  
Mississauga, ON  
L5V 2A5

Dear Thi Thanh Nhan Huynh,

We are pleased to advise that based on the information you provided, you are pre-approved for a residential first mortgage as follows:

Property Address:	Suite 209 Tower Avia 2 (Unit 9 Level 2)
Purchase Price:	\$518,900
Mortgage Amount:	\$415,120
Interest Rate:	4.39% 3 years fixed calculated semi-annually not in advance.
Anticipating Closing Date:	Oct 3, 2023

This mortgage interest rate shown above is valid until Dec 22, 2021. If interest rate increases 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 mortgage with Scotiabank. Please contact us if you have any questions on this or any other financial matter.

Your truly,

A handwritten signature in blue ink, appearing to read "Nick Zhang", written over a horizontal line.

Nick Zhang  
Home Financing Advisor  
(647) 881-2600

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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/GEMICO insurance premiums that may be required. Canada Mortgage & Housing Corporation (CMHC) or GE Capital Mortgage Insurance Company (GEMICO) 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.
  4. Amount stated above includes CMHC premium of 3.40%