

CIBC Pre-Approved Mortgage Certificate 9927691137

Issue Date:

Jul 08, 2020

Effective From:

Jul 08, 2020

Expiry Date:

Jul 07, 2025

(Note: If your certificate has expired, please contact your CIBC representative)

TO CERTIFY THAT

Zhen Tang

Property: Suite 1804, 4130 Parkside Village Dr., Mississauga, Ontario

is eligible for a mortgage loan amount of

\$599,920

with a down payment of

\$149,980

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

Mortgage Loan Type

5 Year Fixed Closed

Mortgage Loan Term Posted Interest Rate

5 Years 2.49%

Monthly Payment (Principal & Interest Payment Only)

\$2.684.45

Amortization

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 loan 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.

Mortgage Advisor :

6800 Tecumseh Rd E Windsor Ontario N8T 1E6

Tel: 519 948-5295 ext. 348

RATE INFORMATION

For fixed-rate mortgage loans, your quoted rate is guaranteed not to increase provided the mortgage loan 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 loan type and term on the date funds are advanced. Interest is calculated semi-annually, not in advance.