



July 15, 2020

Mortgage Alliance (Licence # 10530)

To Whom it May Concern:

RE: Mortgage Pre-Approval for Yangyu ZHOU

Based on the information provided, we have pre-approved a mortgage loan that currently conforms to our underwriting guidelines as stated below:

Purchase Price:	\$817,900
Pre-Approved Amount:	\$777,005
Project Reference:	Avia (Tower Two) Suite 3506, Unit 6, Level 35
Mortgage Term and Rate:	5-Years Fixed/Closed at 2.49%, amortized for 30 years
Tier One Bank Submission:	Scotiabank

The loan approval is contingent upon preliminary title report and satisfactory property appraisal.

Thank you for applying this subject application with Mortgage Alliance. Please contact us if you have any questions on this matter or any other financial matter.

Yours truly,

A handwritten signature in black ink, appearing to read 'A. Wong'.

Aaron Wong
Mortgage Alliance (Licence # 10530)
647-290-6832

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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 hanged, of employment, income, required equity, and maximum permitted loan amounts. Must maintain a credit score at least 660. Taxes, heating cost, and condo fees must be able to fit into GDS and TDS ratios. If mortgage requirements are not met or information provided has changed, Mortgage Alliance can send mortgage to alternative lending on or before closing.
 2. Expires in 120 days.
 3. The mortgage loan amount stated includes any Mortgage Insurance Premiums that may be required. Canada Mortgage and Housing Corporation (CMHC), Genworth Canada, or Canada Guaranty.