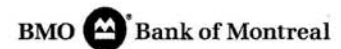


PRELIMINARY MORTGAGE APPROVAL NOTICE



Hesham Adel M Hassan and Heba Gamal Kotb

157 Bishop Ave
North York, ON
M2M 1Z7

HEARTLAND TOWN CENTRE
5800 MAVIS ROAD
MISSISSAUGA
ONTARIO L5V 3B7

Date 11/30/2020

Mortgage Loan No.: 3632201126

Application No.: 4141405

We are pleased to advise approval¹ of your request for a mortgage on the following property:

2109 4130 Parkside Village Dr Mississauga, ON

Loan details are as follows:

Total Loan Amount:	\$ 688,720.00	Term of the Loan:	5 years
Default Insurance Premium:	\$	Amortization period:	25 years
Instalment (principal and interest):	\$ 3,623.00	Kind of Term:	Closed
Prime Interest Rate today: ²	4.00%	Payment Frequency:	Monthly
Your Premium/Discount: ³	0.00 %		
Your Variable Interest Rate today: ⁴	n/a		

Date funds are to be advanced: closed

Your estimated cost of borrowing expressed as an annual percentage rate (APR) is 4.00%.

The calculation of the APR includes your interest cost and, if applicable, the following non-interest costs:

(i) an estimated appraisal and (ii) the cost of default insurance if required by us for a mortgage with a down payment of 20% or more.

This preliminary approval is subject to the Bank receiving:

- A satisfactory appraisal of the property;
- Verification of the information contained in your application;
- Confirmation of approval by the mortgage insurer, where applicable.

• Purchase Price: \$ 860,900.00

• Commitment Expiry Date: August 30/2024

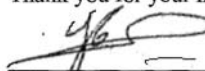
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All mortgage loan approvals are subject to there being no material change in your financial status as disclosed in your application and there being no material changes to the property that negatively affect its value. Prior to closing, we will issue you "Our Commitment to Lend and Disclosure Statement" specifying the terms of your mortgage and all closing conditions.⁶

Thank you for your mortgage business.



Signature

Relationship Manager/Financial Services Manager

(905) 567-4444

Telephone No.