



HEMAL SHAH
14 MCECHEARN CRES
CALEDON ON L7C 3R4

July 7, 2021

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 approve you for a CIBC Mortgage secured by:

REAL ESTATE:
312-4116 PARKSIDE VILLAGE MISSISSAUGA, ON L5B0K8

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

Application Number:	8232448269
Product Name:	Fixed Rate, Closed
Total Mortgage Loan Amount:	\$528,287.00 ¹
Interest Rate:	2.940%* per year
Principal and Interest Payment:	\$2,483.86 Monthly
Term:	60 months
Amortization:	300 months
Closing Date:	July 15, 2026
Offer Expiry Date:	July 15, 2026

**Note: The interest rate(s) quoted on this letter includes any adjustments and full details will be provided in your Disclosure Statement and Mortgage Approval documents.*

¹ Includes mortgage default insurance premium and taxes, if applicable.

For fixed rate mortgage loans the interest rate quoted on this letter is guaranteed not to increase provided the mortgage loan amount is fully advanced within 120 days of the date of your application.

Before funds are advanced, the following conditions must be met:

- The survey and title to the property must be satisfactory to us and our solicitor.
- The sale must close in accordance with the terms set out in your purchase and sale agreement.
- The information provided in support of your application must be accurate, and there must be no change to the information or to your financial situation since the application was submitted.
- All documents we require must be completed to our satisfaction.

This letter replaces all previous versions.

We appreciate your business and look forward to continuing to meet your financial needs. This application represents one component of your overall financial plan, and we would be pleased to help you achieve your broader financial goals by working with you to build your savings, plan for the future, and get more out of your everyday banking.

Application Number: 8232448269

Please contact your advisor if you require any additional information about this application or your broader financial needs.

Sincerely,

A handwritten signature in black ink, consisting of several loops and a final vertical stroke, positioned above the printed name.

CIBC Representative

Parkside Village Admin1

From: Puri, Shalu <Shalu.Puri@cibc.com>
Sent: Wednesday, July 07, 2021 4:18 PM
To: Hemal Shah; Parkside Village Admin1
Cc: Parkside Village Sales; Parkside Village Admin2; ckgurdata@hotmail.com
Subject: RE: Voya Condo - Lot/Unit: 312 Pre-Approval

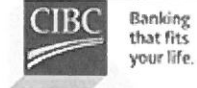
Sensitivity: Confidential

Hello Mr shah

Hope all well. As discussed we have done financing verifying the rest of the funds coming as down payment. And we offer commitment letters only no preapproval letters. The letter format is as is. Kindly find this e mail as confirmation of the letter being the authentic approval. Feel free to contact me for any questions/concerns.

Thank you

Shalu Puri | Mobile Mortgage Advisor | Brampton | Ontario West | Mobile Advice
Head Office: 55 Yonge St, 7th Floor, Toronto, ON M5E 1J4
Cell: 416 902 1030 | Toll Free: 1 877 739 6472
shalu.puri@cibc.com



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Sent with BlackBerry Work
(www.blackberry.com)

From: Hemal Shah <shah.hemal.s@gmail.com>
Date: Wednesday, Jul 07, 2021, 3:27 PM
To: 'Parkside Village Admin1' <admin1@lifeatparkside.com>, Puri, Shalu <Shalu.Puri@cibc.com>
Cc: 'Parkside Village Sales' <sales@lifeatparkside.com>, 'Parkside Village Admin2' <admin2@lifeatparkside.com>, ckgurdata@hotmail.com <ckgurdata@hotmail.com>
Subject: RE: Voya Condo - Lot/Unit: 312 Pre-Approval

(/s/)

Investors Group Financial Services Inc.

Edit Account Nickname

Hemal-RRSP | RRSP IGAA (N) - 217306851

Total Market Value

All amounts in CAD. Unless otherwise indicated.

\$47,996.42

Unrealized Gain/Loss	+ \$8,437.46 (21.3%)
Book Cost	\$39,558.96
Client Number	8486817
Balance Date	Jul 02, 2021
Contribution amount first 60 days	\$800.00
Contribution amount remainder of year	\$1,800.00

Investment Profile

Investment Profile	Investment Objective
Very Aggressive	Retirement Savings
Risk Tolerance	Investment Time Horizon
Very High	6-10 Years

Rate of Return

As of Mar 31, 2021

Holdings

Name	Holding %	Book Cost	Market Value ▾
TD GLOBAL ENT & COMMUNICATIONS - ISC TDB324	79.74%	\$30,648.10	\$38,273.32 +\$7,625.22 (24.90%)
TD GLOBAL ENT & COMMUNICATIONS - F TDB424	9.76%	\$4,275.00	\$4,683.21 +\$408.21 (9.60%)
FIDELITY INSIGHTS CLASS SERIES F FID5494	9.59%	\$4,200.00	\$4,604.03 +\$404.03 (9.60%)
CASH 2CASHREG	0.91%	\$435.86	\$435.86 \$0.00 (0.00%)



*This may not represent the total growth of your account, it is showing the current taxable position of your holdings in your account- rebalancing of position, interest and dividends may not impact your book value. Book cost unavailable for RDSP accounts.

Recent Transactions

[View All \(activity\)](#)

Date	Holding	Activity	Amount
Jul 02, 2021	Cash 2CASHREG	Buy	-\$50.00

Date	Holding	Activity	Amount
Jul 02, 2021	Cash 2CASHREG	Buy	-\$50.00
Jun 30, 2021	Cash 2CASHREG	Interest earned	\$0.10
Jun 29, 2021	Cash 2CASHREG	Contribution Remainder	\$100.00
Jun 29, 2021	FIDELITY INSIGHTS CLASS SERIES F FID5494	Buy	\$50.00

Instructions

Holding	Type	Date
FIDELITY INSIGHTS CLASS SERIES F, TD GLOBAL ENT & COMMUNICATIONS - F	FD	Jun 13, 2020

User Agreement (/s/user-agreement-auth)

Investment Performance (/s/investment-performance-auth)

Help (/s/help-auth)

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(/s/)

Investors Group Financial Services Inc.

Edit Account Nickname

Hemal-TFSA | TFSA IGAA (N) - 217307065

Total Market Value

All amounts in CAD. Unless otherwise indicated.

\$7,444.03

Unrealized Gain/Loss	+ \$509.88 (7.4%)
Book Cost	\$6,934.15
Client Number	8486817
Balance Date	Jul 02, 2021

Investment Profile

Investment Profile
Very Aggressive
Risk Tolerance
Very High

Investment Objective
Retirement Savings
Investment Time Horizon
6-10 Years

Rate of Return

As of Mar 31, 2021

Holdings

Name	Holding %	Market Value	Book Value	Cost
TD GLOBAL ENT & COMMUNICATIONS - F TDB424	26.13%	\$17,914.84	\$17,914.84	
				+\$153.26 (8.60%)
FIDELITY GLOBAL INNOVATORS CLASS SERIES F FID5982	22.99%	\$17,001.21	\$17,001.21	
				+\$11.39 (0.70%)
MACKENZIE GLOBAL GROWTH BALANCED FUND F NL MFC5941	14.25%	\$9,568.48	\$9,568.48	
				+\$102.68 (10.70%)
FIDELITY FOUNDERS CLASS SERIES F FID6283	13.69%	\$10,001.11	\$10,001.11	
				+\$19.11 (1.90%)
MACKENZIE US SMALL-MID CAP GROWTH CLASS F NL MFC1802	8.58%	\$658.97	\$658.97	
				+\$153.11 (31.50%)
MACKENZIE US ALL CAP GROWTH FUND F NL MFC2000	7.33%	\$551.33	\$551.33	
				+\$70.33 (14.80%)
CASH 2CASHREG	7.04%	\$523.99	\$523.99	
				\$0.00 (0.00%)

*This may not represent the total growth of your account, it is showing the current taxable position of your holdings in your account- rebalancing of position, interest and dividends may not impact your book value. Book cost unavailable for RDSP accounts.

Recent Transactions

[View All \(activity\)](#)

Date	Holding	Activity	Unit Price	Quantity	Amount
Jul 02, 2021	Cash 2CASHREG	Contribution	\$1.00	100	\$100.00
Jun 30, 2021	Cash 2CASHREG	Interest earned	\$1.00	0.1	\$0.10

Jun 30, 2021	Cash 2CASHREG	Interest earned	\$1.00	0.1	\$0.10
Date	Holding	Activity	Unit Price	Quantity	Amount
Jun 28, 2021	Cash 2CASHREG	Buy	\$1.00	-50	-\$50.00
Jun 28, 2021	Cash 2CASHREG	Buy	\$1.00	-50	-\$50.00
Jun 24, 2021	Cash 2CASHREG	Contribution	\$1.00	100	\$100.00

Instructions

Holding	Next Run Date
FIDELITY GLOBAL INNOVATORS CLASS SERIES F, TD GLOBAL ENT & COMMUNICATIONS	JUN 30, 2021

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User Agreement (/s/user-agreement-auth)

Investment Performance (/s/investment-performance-auth)

Help (/s/help-auth)

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Top



Tel: 1-866-222-3456
TTY: 1-800-361-1180

TDCDA71400_4533731_008 E R 01224 04875

RY CONSULTING INC.
14 MCECHEARN CRES
CALEDON ON L7C 3R4

Please ensure that you report in writing any errors or irregularities found within this statement within 30 days of the statement date. If you do not, the statement of account shall be conclusively deemed correct except for any amount credited to the account in error.

Accounts issued by: **THE TORONTO-DOMINION BANK**

TDCDA71400_4533731_008 - 0074875 008582



1224-5222282
CHEQUE # 01185 \$4,155.72

RY CONSULTING INC.
14 MICEHEARN CRES
CALEDON, ONTARIO L7C 3P4
PH: 647.478.7374, FAX: 647.689.2981

Canada Trust
COLLIER PARK, 377 BAY ST
TORONTO, ONTARIO M5G 1C4

001185
DATE 30042021
DATE D D M M Y Y Y Y

PAY TO THE ORDER OF Hernal Shah \$ 4,155.72.
Four thousand one hundred fifty five 72/100 DOLLARS

FOR Payroll AUTH. SIGN. Hernal Shah

⑈001185⑈ ⑆12242⑈004⑆ 0525⑈5222282⑈

Printer ID # 1014

Deposit date: 05/17/21
Deposit transit / FI: 30800-010
Code source: 49
Deposit Number: 555219
Deposit account: 20000040285918

Endorsement - Signature or Stamp

TDCT OFI 010 TOR 20210518 ISN: 1143465843 BACK/ENDOS

1224-5222282
CHEQUE # 01186 \$940.62

RY CONSULTING INC.
14 MICEHEARN CRES
CALEDON, ONTARIO L7C 3P4
PH: 647.478.7374, FAX: 647.689.2981

Canada Trust
COLLIER PARK, 377 BAY ST
TORONTO, ONTARIO M5G 1C4

001186
DATE 30042021
DATE D D M M Y Y Y Y

PAY TO THE ORDER OF Rupal Shah \$ 940.62.
Nine hundred forty 62/100 DOLLARS

FOR Payroll AUTH. SIGN. Rupal Shah

⑈001186⑈ ⑆12242⑈004⑆ 0525⑈5222282⑈

Printer ID # 1014

Deposit date: 05/17/21
Deposit transit / FI: 30800-010
Code source: 49
Deposit Number: 555234
Deposit account: 20000040285918

Endorsement - Signature or Stamp

TDCT OFI 010 TOR 20210518 ISN: 1143465843 BACK/ENDOS

1224-5222282
CHEQUE # 01187 \$11,300.00

RY CONSULTING INC.
14 MICEHEARN CRES
CALEDON, ONTARIO L7C 3P4
PH: 647.478.7374, FAX: 647.689.2981

Canada Trust
COLLIER PARK, 377 BAY ST
TORONTO, ONTARIO M5G 1C4

001187
DATE 17052021
DATE D D M M Y Y Y Y

PAY TO THE ORDER OF 2586537 Ontario Inc. \$ 11,300.00
Eleven thousand three hundred 00/100 DOLLARS

FOR Pay for Service AUTH. SIGN. Hernal Shah

⑈001187⑈ ⑆12242⑈004⑆ 0525⑈5222282⑈

Printer ID # 1014

Negotiating Institution: RBC ROYAL BANK
Deposit Transit Number: 09970-003
Account Number: 1007053
Date (YYYYMMDD): 20210525
Item Sequence Number: 9638068334

MOC ATMD: Y397
Envelope #: 508

Endorsement - Signature or Stamp

TDCT OFI 003 TOR 20210525 ISN: 3141722325 BACK/ENDOS

TDCA71400_3930331_008 - 0074515 008130



1224-5222282
CHEQUE # 01181 \$11,300.00

RY CONSULTING INC.
14 MACEHEARN CRES
CALEDON, ONTARIO L7C 3R4
PH: 647.478.7374, FAX 647.689.2981

Canada Trust
COLLEGE PARK, 779 BAY ST.
TORONTO, ONTARIO M5G 1G4

001181
DATE 05042021

PAY TO THE ORDER OF 2586537 Ontario Inc. \$ 11,300/00
Eleven thousand three hundred

FOR fee for service AUTH. SIGN. [Signature]

⑈001181⑈ ⑆12242⑆004⑆ 0525⑆5222282⑆

Negotiating Institution: RBC ROYAL BANK
Deposit Transit Number: 09970-003
Account Number: 1007053
Date (YYYYMMDD): 20210405
Item Sequence Number: 9631049570

MDC ATMD: Y397
Envelope #: 679

Printer ID # 1014

Endorsement - Signature or Stamp

TDCI OFI 003 TOR 20210405 ISSN: 1141211379 BACK/ENDOS

1224-5222282
CHEQUE # 01179 \$6,102.00

RY CONSULTING INC.
14 MACEHEARN CRES
CALEDON, ONTARIO L7C 3R4
PH: 647.478.7374, FAX 647.689.2981

Canada Trust
COLLEGE PARK, 779 BAY ST.
TORONTO, ONTARIO M5G 1G4

001179
DATE 21032021

PAY TO THE ORDER OF One Step to Change Inc. \$ 6102/00
Six thousand one hundred & two

FOR fee for service AUTH. SIGN. [Signature]

⑈001179⑈ ⑆12242⑆004⑆ 0525⑆5222282⑆

Negotiating Institution: RBC ROYAL BANK
Deposit Transit Number: 05142-003
Account Number: 1019322
Date (YYYYMMDD): 20210405
Item Sequence Number: 9631086061

MDC ATMD: Y771
Envelope #: 940

Printer ID # 1014

Endorsement - Signature or Stamp

TDCI OFI 003 TOR 20210405 ISSN: 1141255848 BACK/ENDOS

1224-5222282
CHEQUE # 01183 \$627.08

RY CONSULTING INC.
14 MACEHEARN CRES
CALEDON, ONTARIO L7C 3R4
PH: 647.478.7374, FAX 647.689.2981

Canada Trust
COLLEGE PARK, 779 BAY ST.
TORONTO, ONTARIO M5G 1G4

001183
DATE 31032021

PAY TO THE ORDER OF Rupal Shah \$ 627.08
Six hundred twenty seven & 08

FOR Payroll AUTH. SIGN. [Signature]

⑈001183⑈ ⑆12242⑆004⑆ 0525⑆5222282⑆

Deposit date: 04/12/21
Deposit transit / FI: 30800-010
Code source: 49
Deposit Number: 308994
Deposit account: 20000040285918

Printer ID # 1014

Endorsement - Signature or Stamp

TDCI OFI 010 TOR 20210413 ISSN: 3148961862 BACK/ENDOS

1224-5222282
CHEQUE # 01174 \$627.08

RY CONSULTING INC.
14 MACEHEARN CRES
CALEDON, ONTARIO L7C 3R4
PH: 647.478.7374, FAX 647.689.2981

Canada Trust
COLLEGE PARK, 779 BAY ST.
TORONTO, ONTARIO M5G 1G4

001174
DATE 28022021

PAY TO THE ORDER OF Rupal Shah \$ 627.08
Six hundred twenty seven & eight cents

FOR Payroll AUTH. SIGN. [Signature]

⑈001174⑈ ⑆12242⑆004⑆ 0525⑆5222282⑆

Deposit date: 04/12/21
Deposit transit / FI: 30800-010
Code source: 49
Deposit Number: 309007
Deposit account: 20000040285918

Printer ID # 1014

Endorsement - Signature or Stamp

TDCI OFI 010 TOR 20210413 ISSN: 3143961863 BACK/ENDOS



1224-5222282
CHEQUE # 01173 \$2,770.48

RY CONSULTING INC.
14 MCECHEARN CRES
CALEDON, ONTARIO L7C 3R4
PH: 647.478.7374, FAX 647.689.2981

Canada Trust

COLLEGE PARK, 701 BAY ST.
TORONTO, ONTARIO M5G 1C3

001173
28022021
DATE D M M Y Y Y Y

PAY TO THE ORDER OF

Hemal Shah

two thousand seven hundred seventy & four cents

\$ 2770.48

48 /100 DOLLARS

FOR

Payroll

AUTH. SIGN.

Shah

#001173# 12242=0041 0525=5222282#

CHEQUE # 01173

Printer ID # 1014

Deposit date: 04/12/21
Deposit transit / FI: 30800-010
Code source: 49
Deposit Number: 309043
Deposit account: 20000040285918

Endorsement - Signature or Stamp

TIXT OF 010
20210413 ISS: 3143962889

TOR BACK/ENDOS

1224-5222282
CHEQUE # 01182 \$2,770.48

RY CONSULTING INC.
14 MCECHEARN CRES
CALEDON, ONTARIO L7C 3R4
PH: 647.478.7374, FAX 647.689.2981

Canada Trust

COLLEGE PARK, 701 BAY ST.
TORONTO, ONTARIO M5G 1C3

001182
31032021
DATE D M M Y Y Y Y

PAY TO THE ORDER OF

Hemal Shah

two thousand seven hundred seventy & four cents

\$ 2770.48

48 /100 DOLLARS

FOR

Payroll

AUTH. SIGN.

Shah

#001182# 12242=0041 0525=5222282#

CHEQUE # 01182

Printer ID # 1014

Deposit date: 04/12/21
Deposit transit / FI: 30800-010
Code source: 49
Deposit Number: 309021
Deposit account: 20000040285918

Endorsement - Signature or Stamp

TIXT OF 010
20210413 ISS: 3143962907

TOR BACK/ENDOS

1224-5222282
CHEQUE # 01184 \$11,300.00

RY CONSULTING INC.
14 MCECHEARN CRES
CALEDON, ONTARIO L7C 3R4
PH: 647.478.7374, FAX 647.689.2981

Canada Trust

COLLEGE PARK, 701 BAY ST.
TORONTO, ONTARIO M5G 1C3

001184
19042021
DATE D M M Y Y Y Y

PAY TO THE ORDER OF

2586537 Ontario Inc.

Eleven thousand three hundred

\$ 11,300.00

00 /100 DOLLARS

FOR

fee for service

AUTH. SIGN.

Shah

#001184# 12242=0041 0525=5222282#

CHEQUE # 01184

Printer ID # 1014

Negotiating Institution: RBC ROYAL BANK
Deposit Transit Number: 09970-003
Account Number: 1007053
Date (YYYYMMDD): 20210420
Item Sequence Number: 9633295026

Endorsement - Signature or Stamp

MDC ATMid: Y397
Envelope #: 802

TIXT OF 003
20210420 ISS: 014712973

TOR BACK/ENDOS