MORTGAGE PRE- APPROVAL June 24, 2021



BORROWER Details: YONG XIANG QIN

2417 SALCOME DR, OAKVILLE, ON L6H 7N5

We are pleased to advise you that you have been *pre-approved* for a mortgage subject to the terms and conditions as outlined below:

Purchase Price: \$625,900.00

Subject property address: VOYA - Building A, Suite 820, Level 8, Unit 20, Burnhamthorpe Rd W &

Confederation Pkwy, Mississauga, ON

Lender: TD

Expiry Date: **Dec 31, 2023**

Mortgage Amount: \$500,720.00 (this does not include any accommodation for mortgage insurers such as CMHC/GENWORTH/CGI premium where applicable).

Based upon information received at time of application qualifies for a 5 year term at 2.45%, based on a 25 years' amortization schedule (Rate *valid for 30 days and are subject to change without notice*)

Conditions:

- The subject property must meet all residential mortgage lending standards and guidelines and receive a satisfactory appraisal as deemed necessary by the lender or insurer (CMHC/ GENWORTH/CGI where applicable).
- Satisfactory review of the Borrowers mortgage application, credit bureaus review at the time of final mortgage approval and income confirmation.
- Satisfactory review of the Agreements of Purchase and Sale with all attached schedules and confirmation of down payment funds, plus closing cost. For new construction the P&S Agreement must also include Tarion Home Warranty.

This mortgage contains pre-payments privileges that you can take advantage of without additional penalties. Please call or email me if you have questions regarding this pre-approval or require my support with other financial needs.

Yours Truly,

Jessica Zhang (Lic#M17001401)

Mortgage Agent, the Mortgage Alliance of Canada (Lic#10530)

Direct: 647-466-3958 Fax: 647-351-3066

*All conditions MUST be met before the set closing date.

**The borrower is responsible for all applicable fees and taxes.