

This is to certify that:

Name[s]: YIU CHUNG WONG

Property/Vendor: VOYA BUILDING A, at4116 Parkside Village Dr, Mississauga, ON

Purchase Price: \$784,750.00 for Suite:1810, Unit: 10, Level: 18.

Qualifies for Mortgage approval amount of \$627,800.00 with Scotia Bank associated with Premium Financial Services with the following Terms.

Fixed Rate:

3.70%

Fixed Loan Term:

5 years

Fixed Rate Loan Amortization:

30 years

Minimum Down Payment:

\$156,950.00

These Terms are guaranteed until the expiry date of 2 February 2026. If interest rates are lower on the day that funds are fixed, which is on or prior to the expiry date, you will receive the lower rate. Anytime before the expiry date, you can change the Fixed Rate Loan Term.

The Fixed Interest Rate will be adjusted to the published rate for that Fixed Rate Loan Term at the date of change.

The property to be mortgage meeting PREMIUM FINANCIAL SERVICES normal lending requirements

Yours truly,

Rajan Dhir (MI9000559)

Mortgage Agent

Cell No: 6474053672

Date: 14 September 2021