

January 22, 2020

Dear Jong E Kim and Young-Oh Kim

Mortgage application number: JPMS-6941
Re: AVIA-Tower One

Thank you for choosing JP Mortgage Services for your mortgage needs. We are pleased to confirm that you have been pre-approved for a mortgage.

Mortgage details:

Purchase Price: \$736,900
Mortgage amount: \$589,520
First mortgage up to 80% on the lower of the appraised value or purchased price.
Lender: Haventree Bank
Amortization period: 25 years
Type: 5 year term Variable rate
Cap Interest rate: Prime+2% per year, calculated semi-annually, not in advance
Payment frequency: Monthly
Tentative possession date: September 05, 2023
Rate commitment expiry date: September 05, 2023

Property: 430 Square One Drive, Mississauga, ON
Suite No: 1506, Unit No: 06, Level No: 15

Final Approval Conditions:

- Recent 2 year Income documents meet lender's Debt Service Ratio
- Before the closing, the lender will get the credit report to check the Credit and Liabilities
- Latest NOA shows no tax arrears to CRA.

Your interest is guaranteed until the earlier of the closing date or the commitment expiry date. If interest rates change during this period, you will receive our lowest posted rate offered for the term selected. Should your rate commitment expire, you will need to contact us if you wish to obtain a new rate commitment. Please notify us immediately if there are any changes to your mortgage needs.

If you have any questions or require additional information, please call me at 905-232-7575.
Once again, thank you for choosing JP Mortgage Services for your mortgage needs. We look forward to serving you.

Yours truly,



JP Mortgage Services
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