



RBC Wealth Management
Private Banking

Royal Bank of Canada
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June 22nd, 2021

To Whom It May Concern:

This letter is to confirm WAI MAN TSANG is owner of 1631504 ONTARIO LIMITED. , has full access to funds as of today's date for the purchase of suite 704, Kazmir Condos. We will assist to process mortgage for above property subject to the conditions outlined below, and advise contract rate according to market rate once closing date is finalized. Please notify us immediately if there are any changes to your mortgage needs.

The following conditions must be met prior to funds can be advanced:

1. Satisfactory full appraisal to be completed upon completion of construction, loan to value not to exceed 65% of the lower of appraised value
2. Proof of down payment plus sufficient funds for relevant closing cost
3. Income verification at time of closing

Should you have further inquiry, please do not hesitate to contact me at 905-764-4365.

Best Regards,

Chanelle Qian

Chanelle Qian

Manager, Credit Structures