

 Pre-Approved Mortgage Certificate

MERIDIAN CREDIT UNION IS PLEASED TO CONFIRM THAT:

EVERETT AND KAREN LUCENTI has/have been

pre-approved for a mortgage of up to \$ 184,425

at an interest rate of 4.72 %, subject to the Terms & C

Conditions indicated below ("✓"):

Terms **Conditions**

< Check all that apply >

☒ Mortgage Term: 5 years.☒ Amortization: 20 years.☐ Rate is conditional upon a full service Meridian membership which consists of a chequing account, ATM card, PIN for online banking and/or telephone banking, Direct Deposit, Group Mortgage Protection.☒ Receipt of written confirmation of Income.☒ Receipt of confirmation of Down Payment. (Down payment cannot be borrowed.)☐ Receipt of confirmation of sufficient Life Insurance Coverage.☒ Copy of survey or title insurance☒ Copy of Offer to Purchase / Sale Agreement☐ GE Capital or CMHC Approval Required☐ Other:

- THIS IS A PREAPPROVAL ON 1207-3515 KARIYA DRIVE, MISSISSAUGA, ONTARIO

- PROPERTY SET TO CLOSE AROUND DECEMBER 2008

- INTEREST RATE GOOD FOR 90 DAYS, HOWEVER,

RATE WILL BE REASSESSED 90 DAYS PRIOR TO CLOSE

- CONFIRMATION OF INCOME TO INCLUDE 3 YEARS

NOTICE OF ASSESSMENTS FOR BOTH APPLICANTS

- SATISFACTORY APPRAISAL OF NEW PROPERTY

CONFIRMING PURCHASE PRICE OF \$245,900.00

October 17, 2005

Date

Jasmine Amoh

Meridian Representative

Kipling

Branch

Happy House Hunting
from Meridian

January 15, 2006 - DECEMBER 2008

Certificate Expiry Date

Pre-Approval Mortgage Certificate MAJ2003

Pre-Approved Mortgage Certificate

#1207