



**CIBC Pre-Approved
Mortgage Certificate**
Number: 6663748915

Issue Date: December 22, 2010
Effective From: December 22, 2010

Expiry Date: March 22, 2011

(Note: If your certificate has expired, please contact your CIBC representative)

TO CERTIFY THAT

DAVID E. GREENSPAN

is eligible for a mortgage amount of
with a downpayment of
to purchase a house in a price range of

\$330,525.12
\$50,000.00
\$380,525.12

and has/have selected the following mortgage type and term:

Mortgage Type
Mortgage Term
Posted Interest Rate

5 Year Fixed Closed
5 Years
3.75%

Monthly Payment (Principal & Interest Payments Only)
Amortization

\$1,443.33
35 Years

This certificate only applies to the purchase of a residential owner-occupied property meeting our lending guidelines and is subject to the following conditions being met at the time of the actual mortgage application: satisfactory property appraisal, satisfactory credit review by CIBC Mortgages & Lending and Genworth Financial Mortgage Insurance Company Canada/Canada Mortgage and Housing Corporation approval (if applicable).

Note: This certificate does not apply to refinances and equity takeouts

Customer Signature(s): _____

R A T E I N F O R M A T I O N

- *For fixed-rate mortgages, your quoted rate is guaranteed not to increase provided the mortgage amount is fully advanced on or before the Expiry Date of this Certificate. Your interest rate will be determined on the date funds are advanced and you will receive the lower of the interest rate indicated on this Certificate and the interest rate posted for the selected mortgage type and term on the date funds are advanced. Interest is calculated semi-annually, not in advance.*
- *For variable-rate mortgages, interest rates are based upon CIBC Prime Rate which fluctuates from time to time and, therefore, there are no rate guarantees for variable rate mortgages. The interest rates indicated on this Certificate simply represent the rates based upon CIBC Prime Rate in effect as at the date of the Certificate and are subject to change. Interest for variable rate mortgages is calculated daily using a simple interest formula (which is the same as calculated yearly), not in advance.*