

PRELIMINARY MORTGAGE APPROVAL NOTICE



ADVISOR'S ADVANTAGE TRUST  
250 YONGE STREET 9TH FLOOR  
TORONTO  
ONTARIO M5B 2M8

Date 05/26/2014

MOUNIR SBEIT

503-2323 CONFEDERATION PKY.  
MISSISSAUGA, ONTARIO  
L5B 1R6

Mortgage Loan No.:

Application No.: 98141461521120

We are pleased to advise approval<sup>1</sup> of your request for a mortgage on the following property:

LP4-4099 BRICKSTONE MEWS MISSISSAUGA ON L5B 0G2

Loan details are as follows:

Total Loan Amount:	\$ 232,720.00	Term of the Loan: 5 years
Default Insurance Premium:	\$ 0.00	Amortization period: 30 years
Instalment (principal and interest):	\$ 981.16	Kind of Term: <sup>5</sup> Closed
Prime Interest Rate today: <sup>2</sup>	3.000 % per year	Payment Frequency: every month
Your Premium/Discount: <sup>3</sup>	0.000 %	
Your Variable Interest Rate today: <sup>4</sup>	3.000 % per year	

Date funds are to be advanced: 07/30/2014

Your estimated cost of borrowing expressed as an annual percentage rate (APR) is N/A %.

The calculation of the APR includes your interest cost and, if applicable, the following non-interest costs:

(i) an estimated appraisal and (ii) the cost of default insurance if required by us for a mortgage with a down payment of 20% or more.

This preliminary approval is subject to the Bank receiving:

- A satisfactory appraisal of the property;
- Verification of the information contained in your application;
- Confirmation of approval by the mortgage insurer, where applicable.

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All mortgage loan approvals are subject to there being no material change in your financial status as disclosed in your application and there being no material changes to the property that negatively affect its value. Prior to closing, we will issue you "Our Commitment to Lend and Disclosure Statement" specifying the terms of your mortgage and all closing conditions.<sup>6</sup>

Thank you for your mortgage business.

Signature

Relationship Manager/Financial Services Manager

(877) 469-2020

Telephone No.