PSVA #4206

CENTUM
Looking out for your best interest®

CENTUM Paradigm Financial Inc.
204-7045 Edwards Blvd. Mississauga, ON L5S 1X2
Tel: 905 482 1797 Fax: 905 482 1799
mariam_azimi@centum.ca ~ www.centum.ca/paradigmfinancial

Date: Monday September 12, 2016
Borrowers: Razia Ismatullah
Property: 510 Curran Place Sutie 4206 – Unit 6 Leve 41 Floor Plan LPH-6

Loan Type: Mortgage
Purchase Price $348,900.00
Closing Date: TBD

The above-mentioned buyer(s) has applied for a mortgage and has been approved through Centum Paradigm Financial Inc. for a mortgage amount of $261,675.00 Approved for a 5 year fixed rate term rate of (2.79%) Approval Expiry date is July 30, 2017 – This mortgage is for a 5 year fixed term with a 30 year amortization. This approval is based on a completed Residential Loan Application.

Conditions prior to loan documents are:

1. Satisfactory appraisal report to support value
2. Satisfactory Income documents to support income stated on application
3. Credit report to remain satisfactory and in good standing
4. Downpayment - 25% will come from savings

Please do not hesitate to contact us at our office at (905) 482-1797 with any questions. We look forward to servicing your future real estate financing needs.

Thank you,

Mariam Azimi

Mariam Azimi
Mortgage Broker
Centum Paradigm Financial
204-7045 Edwards Blvd Mississauga, ON L5S 1X2
T 905 482 1797 | F 905 482 1799
E mariam_azimi@centum.ca
W www.centum.ca/paradigmfinancial
License # M0800489

PSV # 4804

BMO Bank of Montreal

Date: April 29, 2016

Borrower: Jaclyn Deme

Address: 3554 Burgess Cres.
Mississauga, Ont. L5L4Y8

Dear : Jaclyn Deme

Re: **Application for Financing: 98161172014110**

Builder Name: Amacon
Builder Site : PSV Posh Condo
Purpose – Cap Rate Mortgage
Suite Number: 4804
Mortgage Amount: $ 264,720.00
Mortgage Rate : 3.69%
Mortgage Commitment Expiry Date: 26-Apr-2018

We are pleased to advise that your application for financing has been approved subject to the terms and conditions as outlined in your financing approval.

In addition, all financing approvals are subject to:

- There being no material change in your financial status as disclosed in your application and
- If a property is to secure your financing, there being no material changes to the property that negatively effect its value

Please do not hesitate to contact us should you require further details.

Yours truly,

Rosa Berretta

Name: Rosa Berretta
Title: Mortgage Development Manager
Tel: 905-601-0021
Fax: 905-812-2470
Email: rosa.berretta@bmo.com

PSV2 #1705

The Bank of Nova Scotia
Sheridan Centre
2225 Erin Mills Parkway
Mississauga, Ontario
Canada L5K 1T9

T 1.905.822.5354
F 1.905.822.1053

Oct 13, 2016

Scotiabank

CHARLES WATSON
ALICJA WATSON
3334 CHOKECHERRY CRES
MISSISSAUGA, ON. L5L 1A9

Dear CHARLES WATSON & ALICJA WATSON

Congratulations! You have been pre-approved for a Scotia® Mortgage!

We are pleased to advise that based on the information you provided, you qualify for a residential mortgage on your principal residence[1]. The details of the approval are as follows:

Mortgage Loan Amount[2]:	$228,215.00
Maximum Approved Amount[3]:	$254,714.46
Amortization:	30 Years 0 Months
Posted Rate:	4.4900 %
Rate Adjustment:	0.000 %
Interest Rate[4]:	4.4900 %
Term[5]:	5 Years Closed

- ☐ This mortgage pre-approval and interest rate shown above is for Scotiabank Value Mortgage and expires on Jan 11, 2017
- ☐ This mortgage pre-approval and interest rate shown above is for Scotiabank Flexible Mortgage and expires on Feb 10, 2017
- ☐ This mortgage pre-approval and interest rate shown above is for Scotiabank Rewards Mortgage and expires on Feb 10, 2017

Your interest rate is guaranteed until the expiry of this approval. Please note that if you change the mortgage term selected or the interest rate, the mortgage loan amount may require revision.

Thank you for applying for a pre-approved mortgage with Scotiabank. Please contact us when you find the home that meets your needs, or if you have any questions regarding your financial requirements.

Yours truly,

Rouzo Zdala Rawi

Scotiabank Representative

1. Subject to the home meeting our residential mortgage standards, an appraisal report being obtained that is satisfactory to us, verification of employment, income, required equity, and maximum permitted loan amounts. It is also based on the estimated taxes, heating and condo fees provided.
2. The Mortgage Loan Amount stated includes any mortgage default insurance premium that may be required. Mortgage Loans in excess of 80% of the home's value require mortgage default insurance. This amount is based on your requested amount.
3. The Maximum Approved Amount stated includes any mortgage default insurance premium that may be required. Mortgage Loans in excess of 80% of the home's value require mortgage default insurance. This amount is the maximum amount you qualify for.
4. Interest rate is calculated semi-annually not in advance.
5. If the term chosen is less than 5 years, you must qualify using the Bank of Canada Benchmark rate.

1341618 (01/16)