CIBC

892 BLOOR ST W
TORONTO ON M6H 1L1

K-MOHANDIR SIWACH
366 HOWLAND AVE
TORONTO ON M5R 3B9

PSV2 #207

December 6, 2016

Thank you for choosing CIBC for your borrowing needs. Our goal is to help you achieve what matters to you financially, and we appreciate the opportunity to meet your needs.

Based on the information you provided in your recent application, we are pleased to have conditionally approved you for a total CIBC Home Power Plan® limit of $288,320.00 secured by:

REAL ESTATE:
207-510 CURRAN PLACE MISSISSAUGA,ON L5B0G4

The key terms and conditions of the approval are outlined below. Other important terms and conditions applicable to your CIBC Home Power Plan are found in the CIBC Home Power Plan Agreement, CIBC Line of Credit Statement of Disclosure and Mortgage Disclosure Statement. This will be provided to you prior to the release of funds.

This approval is conditional upon us receiving and finding the following to be satisfactory:

- K-MOHANDIR SIWACH - Most recent Pay Stub dated within the last 45 days or most recent Direct Deposit (Electronic Funds Transfer) payroll deposit dated within the last 45 days and either most recent Federal or Quebec Notice of Assessment (NOA) or most recent T4 or Employment Letter or Previous Year End Pay Stub or Direct Deposit (Electronic Funds Transfer) History Printout showing consistent pay deposits for the last 6 months if most recent Direct Deposit (Electronic Funds Transfer) is provided.
- K-MOHANDIR SIWACH - Two most recent direct deposit (Electronic Funds Transfer) payments or payment stubs dated within the last 60 days ormost recent T4A (OAS) ÍStatement of Old Age Security or T4A (P) Í Statement of Canada Pension Plan Benefits and the Federal or Quebec Notices of Assessment (NOA).
- Down payment documents as per policies and guidelines confirming the down payment amount set out in your application.
- Copy of the fully signed and witnessed Offer to Purchase including all appendices, addendums and property disclosure statement.
- Full written appraisal (by a CIBC approved appraiser) on the subject property which meets CIBC's lending requirements.

If you do not meet the condition(s) stated above at least 10 business days prior to the release of funds, we may cancel this conditional approval without notice to you.

Before funds are disbursed, the following conditions must be met:

- The survey and title to the property must be satisfactory to us and our solicitor.
- The sale must close in accordance with the terms set out in your purchase and sale agreement.
- The information provided in support of your application must be accurate, and there must be no change to the information or to your financial situation since the application was submitted.
- All documents we require must be completed to our satisfaction.

This letter replaces all previous versions.

We appreciate your business and look forward to continuing to meet your financial needs. This application represents one component of your overall financial plan, and we would be pleased to help you achieve your broader financial goals by working with you to build your savings, plan for the future, and get more out of your everyday banking.

Please contact your advisor if you require any additional information about this application or your broader financial needs.

Sincerely,

CIBC Representative

® Registered trademark of CIBC.

Marilyn Reiter-Nemetz, B.A., J.D. (U of T)
Barrister and Solicitor
Tel: 416.665.1458 ext.227
mreiter@reiternemetz.com

Reiter-Nemetz

298 Sheppard Avenue West, Suite 100
Toronto, Ontario, Canada M2N 1N5
Fax: 416.665.0895

PSV2 #2073