3301, PSV2.

CIBC Pre-Approved Mortgage Certificate

Number: 325678975

Issue Date: January 6,2017
Effective From: January 6,2017

Expiry Date: April 24, 2017

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

TO CERTIFY THAT

FERAS JAMIL M.SALAMEH
SUITE 3301,510 CURRAN PLACE MISSISSAUGA ,ON
PSV2

is eligible for a mortgage loan amount of	$322,900.00
with a downpayment of	$64,580.00
to purchase a house in a price range of	$258,320.00

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

Mortgage Loan Type	5 Year Fixed Closed
Mortgage Loan Term	5 Years
Posted Interest Rate	4.69%
Monthly Payment (Principal & Interest Payments Only)	$1,331.19
Amortization	30

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 loan 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): ______________________

RATE INFORMATION

- ***For fixed-rate mortgage loans,*** *your quoted rate is guaranteed not to increase provided the mortgage loan 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 loan type and term on the date funds are advanced. Interest is calculated semi-annually, not in advance.*
- ***For variable-rate mortgage loans,*** *interest rates are based upon CIBC Prime Rate which fluctuates from time to time and therefore, there are no rate guarantees for variable rate mortgage loans. 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*