

ATTN: FRED NIB.

905-363-7672



March 31, 2017

Mao Chen Armitage  
Bill Armitage  
4281 Sarazen Dr  
Burlington, ON L7M4Y9

Re: Manulife One account application

We are pleased to inform you that you have been pre-approved for a Manulife One account. The details of your pre-approval are as follows:

**Borrowers** Mao Chen Armitage  
Bill Armitage

**Amount** You qualify for a maximum borrowing limit of \$557,032.00.

**Conditions** You must meet the following conditions before your mortgage will be approved:

- Property appraisal report, satisfactory in form and content to Manulife Bank, confirming a market value of no less than the purchase price.
- No negative change to your credit score or ability to service your debts between now and the time your account is opened.
- Completion of a signed Agreement between the borrowers listed above and Manulife Bank, setting out the terms and conditions of your Manulife One account.
- Confirmation of annual income acceptable to Manulife Bank.

**Expiry Date** September 27, 2017

Once you have signed a Purchase Agreement, please let me know you are ready to proceed. Manulife Bank will arrange for your property appraisal and then provide you with a written offer for acceptance.

If you need additional details about this offer, please feel free to contact me at 905-934-8276.

We look forward to doing business with you.

Sincerely,

Ray Wilkes

A handwritten signature in black ink, appearing to be 'Ray Wilkes', written over a large, faint circular stamp or watermark.

This Pre-Approval **does not** represent a final commitment of credit and **should not** be considered as such. Manulife Bank may cover the cost of the appraisal. You are responsible for any and all fees charged by your lawyer.

As a result of this application, Manulife Bank has opened a credit file, which contains the information the applicants have submitted to the Bank as well as any credit verification that may have been performed. Access to this information is limited to Bank employees and Bank representatives, credit bureaus and personal information agents; the Bank's service providers; those to whom the applicants gave permission; and those authorized by law for the purpose of supporting and maintaining the accuracy and the integrity of the credit reporting system and for providing the applicants with details of other financial products offered by the Bank, its affiliates and other select financial product providers. The applicants may withdraw their consent for the purpose of providing them with details of other financial products, at any time, by calling us at 1-877-765-2265.

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