

PRELIMINARY MORTGAGE APPROVAL NOTICE



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

XINMEILI

Date 04/11/2017

1208 WILLOWBROOK DR.
OAKVILLE, ONTARIO
L6L 2K1

Mortgage Loan No.:

Application No.: 98171011610040

We are pleased to advise approval¹ of your request for a mortgage on the following property:

3805-510 CURRAN PL. MISSISSAUGA ON L5B 0J8

Loan details are as follows:

Total Loan Amount:	\$ 197,535.00	Term of the Loan: 2 years
Default Insurance Premium:	\$ 0.00	Amortization period: 25 years
Instalment (principal and interest):	\$ 923.71	Kind of Term: ⁵ Closed
Posted Fixed Interest Rate: ²	3.190 % per year	Payment Frequency: every month
Your Discount: ³	0.300 %	

Your Fixed Interest Rate: ⁴ 2.890 % per year

Rate Guarantee Start Date: 04/11/2017

Rate Guarantee Expiry Date: 07/31/2017

Date funds are to be advanced: 07/31/2017

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.

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.⁶

Thank you for your mortgage business.

Signature

Gerald R. Zhang
Relationship Manager/Financial Services Manager

(877) 469-2020

Telephone No.

PSA # 3805