

**The Bank of Nova Scotia**  
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September 10, 2019

Mr. Muhammad Ghaffar  
Mrs. Saima Khan  
5343 Terry Fox Way  
Mississauga, ON L5V0C5



**AMACON DEVELOPMENT (CITY CENTRE) CORP**

Project: Avia Tower Two, 4130 Parkside Village Drive, Mississauga, ON  
Unit 11 Level 20 Floor Plan **DASH**

Dear Muhammad and Saima

**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. The details of the approval are as follows:

<b>Mortgage Loan Amount:</b>	<b>\$784109</b>
<b>Maximum Approved Amount:</b>	<b>\$784109</b>
<b>Amortization:</b>	<b>25 Years 0 Months</b>
<b>Interest Rate:</b>	<b>2.81%</b>
<b>Term:</b>	<b>3 Years Fixed Closed</b>

This mortgage pre-approval and interest rate shown above is for Scotiabank Flexible Mortgage and expires on January 08, 2020.

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,

Ana Pavlovic

\* This pre-approval does not constitute a commitment to lend. It is subject to the home meeting Scotiabank's residential mortgage standards, an appraisal report being obtained that is satisfactory to us, verification of employment, income, required equity, maximum permitted loan amounts and meeting our credit criteria applicable at the time you complete your application based on a specific home. It is also based on the estimated taxes, heating and condo fees provided. Mortgage loans in excess of 80% of the home's value require mortgage default insurance and must meet the requirements of the mortgage insurer. We may request additional information and documentation from you before any mortgage loan is finalized. We will determine, in our sole discretion, whether a condition has been satisfied.

\* The Mortgage Loan Amount is based on your requested amount. Based on the information you provided, we have assumed that mortgage default insurance will not be required for this mortgage loan and the Mortgage Loan Amount does not include any mortgage insurance premium. If your mortgage loan exceeds 80% of the home's value, mortgage default insurance will be required the related premium will be added to your Mortgage Loan Amount.

\* The Maximum Approved Amount is the maximum amount you qualify for based on Scotiabank's credit criteria applicable as of the date of this mortgage pre-approval. It includes the estimated mortgage default insurance premium that may be required based on the premium rates applicable as of the date of this pre-approval.