



## Mortgage Pre-Approval Letter

Date August 15, 2020  
Purchaser Name(s) Di Sun  
Purchaser Address(s) 45 West Park Ave, Hamilton, ON, L8S 3M4

We are pleased to advise that you have been pre-qualified for a residential mortgage as follows:

Interest Rate	5.99%
Term	2 Years
Amortization	25 Years
Building/Address	Suite 204, Unit 4, Level 2, Tower-Avia 2, 4130 Parkside Village Drive, Mississauga, ON
Purchase Price	\$ 632,900
Mortgage Amount	\$ 569,610
Commitment Expiry	Dec 14, 2020
Interest Rate Expiry	Dec 14, 2020
Lender*	Toronto Dominion Bank

The interim mortgage offer is conditional upon our receipt of the following:

- 1) Satisfactory credit report;
- 2) Confirmation of income;
- 3) Verification of funds for down payment and closing costs;
- 4) Accepted purchase agreement;
- 5) Satisfactory evidence of equity/sale (if applicable);
- 6) No change in, and the accuracy of, the information provided at initial consultation;
- 7) Property appraisal confirming value
- 8) The property to be mortgaged meeting lending requirements;
- 9) Insurers approval (CHMC, Genworth, Canada Guaranty if applicable)
- 10) Confirmation of property taxes and condo fees

\*We will be looking to close with Toronto Dominion Bank or National Bank

Upon Acceptance of your offer to purchase, we will customize your mortgage with the most competitive product available to align with your closing date

Sincerely,

Jagdeep Sacha

Mortgage Broker | LML Mortgages Group Inc.

#4-1332 Khalsa Drive Mississauga ON L5S 1N6

Direct: 416 725 7872 | Office: 905 672 0808 | Fax: 905 672 0909 | jagdeepsacha05@gmail.com

Agent License # M14000907 | Brokerage License #12527

### Terms & Condition

**\*\*Your mortgage application will be subject to standard lending criteria as well as the criteria of a mortgage default insurer if applicable. We recommend that you do not waive a financing condition in an offer to purchase until we formalize our approval. Also, you might not qualify for the above-mentioned mortgage amount at closing, as it is subject to the credit guidelines applicable at that time.**

**\*\*Lender guidelines and policy are subject to change at any time without notice**

**\*\*Post accepting this letter, the developer and purchaser also acknowledge that Mortgage Alliance company of Canada Inc. nor the mortgage agent takes any responsibility if the deal falls through due to financing at the time of closing.**