



CIBC Pre-Approved Mortgage Certificate

Number: CLASS#A155.20

Issue Date: October 25/2020
Effective From: October 25/2020

Expiry Date: April 30/2024

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

TO CERTIFY THAT

Sukaina Aonali Chandoo
3206 4130 Parkside Village Dr

Mississauga, ON

is eligible for a mortgage loan amount of	\$ 667,920.00
with a downpayment of	\$ 166,980.00
to purchase a house in a price range of	\$ 834,900.00

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	4.00 %

Monthly Payment (Principal & Interest Payments Only)	
Amortization	25 Years

This certificate only applies to the purchase of a residential owner-occupied prop following conditions being met at the time of the actual mortgage loan application by CIBC Mortgages & Lending and Genworth Financial Mortgage Insurance Corporation approval (if applicable).

Note: This certificate does not apply to refinances and equity takeouts

Customer Signature(s):



Adnan Chaltaf
Mortgage Advisor

Tel: 1 855 230-9597

Cell: 416 558-8810

adnan.chaltaf@cibc.com



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.