



SHAN XU  
340 TOUCH GOLD CRES  
AURORA ON L4G 3X4

July 14, 2021

Thank you for choosing CIBC for your borrowing needs. Our goal is to help you achieve what matters to you financially, and we appreciate the opportunity to meet your needs.

Based on the information you provided in your recent application, we are pleased to approve you for a CIBC Mortgage secured by:

✓ REAL ESTATE: Suite 2005, Unit 5, Level 20, VOYA Condominium, Mississauga, ON L5B 0G4

The key terms and conditions of the approval are outlined below. Other important terms and conditions applicable to you Mortgage are found in the Mortgage Approval and Disclosure Statement. This will be provided to you for signature prior to the release of funds.

Application Number:	1546969354	Purchase price: 813,900
Product Name:	CIBC Variable Flex Mortgage®	
	Variable Rate, Closed	
• Total Mortgage Loan Amount:	\$651,120.00 <sup>1</sup>	✓
Interest Rate:	CIBC Prime Rate plus 0.700% per year	
CIBC Prime Rate:	2.450% per year	
Current Interest Rate:	3.150% per year	
Principal and Interest Payment:	\$2,790.84 Monthly	
Term:	60 Months	
Amortization:	360 Months	
Closing Date:	February 2, 2026	
Offer Expiry Date:	February 2, 2026	

<sup>1</sup>Includes mortgage default insurance premium and taxes, if applicable.

The interest rates quoted on this letter are based on CIBC Prime Rate in effect on the date of this letter and are subject to change.

Before funds are advanced, the following conditions must be met:

- The survey and title to the property must be satisfactory to us and our solicitor.
- The sale must close in accordance with the terms set out in your purchase and sale agreement.
- The information provided in support of your application must be accurate, and there must be no change to the information or to your financial situation since the application was submitted.
- All documents we require must be completed to our satisfaction.

This letter replaces all previous versions.

Application Number: 1546969354

We appreciate your business and look forward to continuing to meet your financial needs. This application represents one component of your overall financial plan, and we would be pleased to help you achieve your broader financial goals by working with you to build your savings, plan for the future, and get more out of your everyday banking.

Please contact your advisor if you require any additional information about this application or your broader financial needs.

Sincerely,

A handwritten signature in black ink, appearing to read 'J Yu'.

Josie Yu  
CIBC Mortgage Advisor  
Mobile: 647-982-0089