

## PRELIMINARY MORTGAGE APPROVAL NOTICE



✓ AMR MAGDY ABDELHAMID SHARAF  
1201-60 COLBORNE ST  
TORONTO, ONTARIO  
M5E 0B7

1151 DUNDAS ST W  
MISSISSAUGA, ONTARIO  
L5C 1C6

Date 3/Sep/2021

Mortgage Loan No.: 563,800.00

✓ We are pleased to advise approval <sup>1</sup> of your request for a mortgage on the following property:

✓ VOYA CONDOS, SUITE 2701, LEVEL 27, UNIT 01, MISSISSAUGA, ONTARIO  
PURCHASE PRICE \$704,750.00

Loan details are as follows:

✓ Total Loan Amount:	\$ 563,800.00	Term of the Loan:	60 months 5 years
Default Insurance Premium:	\$	Amortization period:	360 months 30 years
Instalment (principal and interest):	\$ 3,093.62	Kind of term <sup>5</sup> :	FIXED
Prime Interest Rate today <sup>2</sup> :	6.950 % per year	Payment Frequency:	MONTHLY
Your Premium/Discount <sup>3</sup> :	1.700 %		
Your Variable Interest Rate today <sup>4</sup> :	5.250 % per year		

Date funds are to be advanced: 30/Jun/2026

Your estimated cost of borrowing expressed as an annual percentage rate (APR) is 5.250 %.

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 for the property;
- Verification of the information contained in your application;
- Confirmation of approval by the mortgage insurer, where applicable.
- Proof of property insurance by way of copy of the policy or certificate of insurance;

- \_\_\_\_\_
- CLOSING DATE 30/06/2026
- EXPIRY DATE 30/02/2026
- \_\_\_\_\_

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.<sup>6</sup>

Thank you for your mortgage business.

Signature

SHAWN A HEDAYAT  
Relationship Manager/Financial Services Manager

(416) 574-1303  
Telephone No.