



The Bank of Nova Scotia
Home Financing Solutions
79 Wellington St. W.
Suite 3400, TD Centre
Toronto, ON M5K 1K7

September 13, 2021

17 SADDLECREEK DR
MARKHAM, ON L3T 0A4 Canada

Dear RUO YAN ZHANG

Congratulations! You have been pre-approved for a Scotia® Mortgage!

We are pleased to advise that based on the information you provided, you qualify¹ for a residential first mortgage on a principal residence as follows:

- ✓ **Address:** :VOYA - BUILDING A Suite: 1307 - 4116 Parkside Village Drive Unit 7, Level 13
- ✓ **Purchase Price:** \$933,750.00
- ✓ **Mortgage Loan Amount²:** \$747,000.00
- Term:** 5-year fixed closed
- Interest Rate:** 4.34%
- Amortization:** 25 years

This mortgage pre-approval and the interest rate shown above are valid until September 12, 2026. If interest rates increase during the guaranteed period, yours won't. If your mortgage is advanced within the guaranteed period and interest rates are lower on the advance date, you will receive the lower rate. Please note that if you change the mortgage term selected or if the interest rate changes, the mortgage loan amount may require revision.

Thank you for applying for a pre-approved mortgage with Scotiabank. If you have any questions on this or any other financial matter, please contact the person below.

Yours truly,

Tiffany Zhang
Scotiabank Group | Home Financing Solutions
Home Financing Advisor
647-861-1838

1. Subject to the home meeting our residential mortgage standards, an appraisal report being obtained that is satisfactory to us, verification of employment, income, required equity, and maximum permitted loan amounts. It is also based on the estimated taxes, heating and condo fees provided.
2. The mortgage loan amount stated includes any CMHC/GEMICO insurance premiums that may be required. Canada Mortgage & Housing Corporation (CMHC) or GE Capital Mortgage Insurance Company (GEMICO) must insure loans in excess of 80% of the home's value.
3. If the term chosen is less than 3 years, you must qualify at the greater of the 3-year posted rate or the actual interest rate chosen, if is 3 years or greater, you must qualify at the contract rate.
4. Amount stated above includes CMHC premium of 1.75%

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