

345 Lakeshore Road E,  
Suite 220,  
Oakville, ON L6J 1J5  
OFFICE: 905-287-5593



October 01, 2021

✓ Dear Sudad Nami and Zina Nasef :

Congratulations! You have been approved for a Mortgage!

We are pleased to advise that based on the information you have provided, you've qualify<sup>1</sup> for a residential first mortgage on a principal residence as follows:

✓ **Reference: Voya ( Suite # 605)**

**Purchase Price: \$900,750.00**

✓ **Mortgage Loan Amount<sup>2</sup> : \$720,600**

**Amortization: 30 Years**

**Rate used in application: 5.25%**

This mortgage pre-approval and the interest rate shown above are valid for a period of up to 120 days from the date of this application. 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 terms selected or if the interest rate changes, the mortgage loan amount may require revisions.

✓ Thank you for applying for a pre-approved mortgage with Scotiabank. Please contact us when you find the home that meets your needs or if you have any questions on this or any other financial matter.

Yours truly,

A handwritten signature in black ink, appearing to read "Ardit Zhurda", written over a horizontal line.

**Ardit Zhurda**  
Mortgage Agent  
Zhurda.ardit@gmail.com

**This pre-approval is condition to:**

- Appraisal that meets our guideline
- Verification to income and down payment that satisfy policies.