



The Mortgage Centre

We work for **you**, not the lenders.

PRE-QUALIFICATION CERTIFICATE

APPLICANT NAME:

Pui wai Koo & Zhuqi Pan

CO: APPLICANT NAME:

PROPERTY ADDRESS:

✓ Suite 04, Level 12, Unit 1204

› 4116 Parkside Village Drive, Mississauga (in the development known as "VOYA")

Tentative Occupancy Date: Feb. 02, 2026

✓ PURCHASE PRICE:	\$730,750.00
DOWN PAYMENT:	\$146,150.00
INSURANCE PREMIUMS:	\$0.00
✓ TOTAL MORTGAGE AMOUNT:	\$584,600
✓ LENDER:	The Bank of Nova Scotia
INTEREST RATE:	2.24%
TERM:	5 Years
AMORTIZATION:	25 Years

TOTAL PAYMENT (Principal & Interest): \$2,546.73 /Monthly
(Payment based on mortgage amount plus CMHC/Genworth Canada premium, if any)

This pre-qualification is valid for a period of **120** days from the date of this certificate issued on **Jun. 12, 2021**.

CONDITIONS

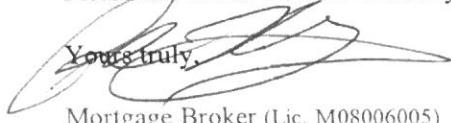
Pre-qualification is not a commitment for a loan, or for a specific rate. Any rates quoted are only an indication of current rates at the time of this pre-qualification letter. This pre-qualification applies to residential properties only and is subjected to meeting all of the selected lenders standards and lending guidelines. The qualifying rate used is 4.79%

Please ensure your offer to purchase is conditional on financing. Formal approval is subjected to the following, but not limited to:

- A satisfactory property appraisal of the subject property.
- CMHC/Genworth Canada approval, if required.
- Satisfactory credit rating and credit bureau report.
- Satisfactory confirmation of down payment from non-borrowed sources.
- Satisfactory letter of reference from a recognized financial institution, if required.
- Satisfactory income confirmation.
- Other:

If final approval is granted for your loan, the terms, loan amount, and conditions may be different than what is described here.

Please call me at 416-204-0156 if you have any questions.


Yours truly,

Mortgage Broker (Lic. M08006005)

M.O.S. MORTGAGEONE SOLUTIONS LTD. Franchise Lic. 10842
5757 Kennedy Road, Suite 2, Mississauga, Ontario. L4Z 0C5 **TF: 1-844-245-8089 FX: 1-844-245-8095**
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