

January 31, 2022

The Bank of Nova Scotia
Markham Business Banking Centre
7321 Woodbine Avenue
Markham, Ontario
Canada L3R 3V7



RE: Mortgage Pre-Approval for: VOYA - Amacon Development Corp, 4116 Parkside Village Drive Mississauga ON, Unit 7 Level 3 Suite 307

Dear Guo Rong Nong,

This letter shall confirm that we have Conditionally Pre- Approved you for a mortgage on the above mentioned property. The mortgage details and approval conditions are as follows:

Purchase Price: \$950,750

Downpayment: \$190,190

Mortgage Amount: \$760,560

Mortgage Loan Type: Fixed Rate, closed

Mortgage Loan Term: 5 Years

Amortization Period: 25 Years

Mortgage Rate: 5.25%

Closing Date: February 02, 2026

Approval Conditions

1. Appraisal Report Satisfactory to bank requirements
2. Receipt and Satisfactory review of Income documents for applicant
3. Satisfactory confirmation of Down Payment
4. Satisfactory review of credit bureau report for applicant

Final approval will be granted when all conditions are satisfied, at Scotiabank's discretion. Should you have any further questions or concerns, please feel free to contact me.

A handwritten signature in black ink, appearing to read 'Eric Arruda', with a stylized flourish at the end.

Eric Arruda | Branch Manager and Mutual Funds Representative*

Scotiabank | Markham BBC

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