



ABDEL QADER AL ASSAL

March 10, 2022

Thank you for choosing CIBC for your borrowing needs. Our goal is to help you achieve what matters to you financially, and we appreciate the opportunity to meet your needs.

Based on the information you provided in your recent application, we are pleased to approve you for a CIBC Mortgage Loan for a total CIBC Mortgage Loan of \$915,000.00 secured by:

REAL ESTATE:

AMACON DEVELOPMENT 1201-4128 PARKSIDE VILLAGE DR, MISSISSAUGA ONTARIO

The key terms and conditions of the approval are outlined below. Other important terms and conditions applicable to your CIBC Home Power Plan are found in the CIBC Home Power Plan Agreement, CIBC Line of Credit Statement of Disclosure and Mortgage Disclosure Statement. This will be provided to you prior to the release of funds. The interest rate quoted above is based on CIBC Prime Rate in effect on the date of this letter and is subject to change.

Mortgage Loan Application Number:	4794158711
Product Name:	Fixed Rate, Closed
Total Mortgage Loan Amount:	\$915,000.00
Interest Rate:	3.25%* per year
Principal and Interest Payment:	\$3,971.83 Monthly
Term:	60 months
Amortization:	360 months
Closing Date:	Feb 02, 2026
Offer Expiry Date:	Feb 02, 2026

**Note: The interest rate(s) quoted on this letter includes any adjustments and full details will be provided in the CIBC Home Power Plan Agreement and the Mortgage Disclosure Statement.*

For fixed rate mortgage loans the interest rate quoted on this letter is guaranteed not to increase provided the mortgage loan amount is fully advanced within 120 days of the date of your application.

Before funds are disbursed, the following conditions must be met:

- We require that you fax the fully completed Identification Verification Form ("IVF") to us no later than 5 days before the date funds are required. We will not advance funds until we have received and approved the fully completed IVF.
- Solicitor/notary to ensure the following debts are paid in full and the
- The survey and title to the property must be satisfactory to us and our solicitor.
- The information provided in support of your application must be accurate, and there must be no change to the information or to your financial situation since the application was submitted.
- All documents we require must be completed to our satisfaction.

This letter replaces all previous versions.

We appreciate your business and look forward to continuing to meet your financial needs. This application represents one component of your overall financial plan, and we would be pleased to help you achieve your broader financial goals by working with you to build your savings, plan for the future, and get more out of your everyday banking.

Please contact your Advisor if you require any additional information about this application or your broader financial needs.

Sincerely,

A handwritten signature in black ink, appearing to be a stylized 'J' or 'I' followed by a horizontal line and a small flourish.

CIBC Representative

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Registered trademark of CIBC.