

The Bank of Nova Scotia  
Dundas & Neyagawa  
489 Dundas Street West, Unit 1  
Oakville, ON  
Canada L6M 1L9

Tel 289.725.0688  
Fax 289.725.0088

August 31, 2019



Mr. Ghaithaa Alajwah

**RE: Unit # 712, Amacon Development – Avia Tower One**

Congratulations! You have been pre-approved for a Scotia Mortgage!  
We are please to advise that based on the information you provided, you qualify<sup>1</sup> for a residential mortgage with the following details:

**Purchase Price: \$513,400**  
**Mortgage Loan Amount<sup>2</sup>: \$411,000**  
**Amortization Period: 25 years**  
**Interest Rate: 5.19%**  
**Term<sup>3</sup>: 5 Years**

This mortgage pre-approved and the interest rate shown above are valid for a period of up to 90 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 dates, 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. 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.

Your Truly,

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

**Zaid Montazar**  
**Financial Advisor and Mutual Funds Representative**  
489 Dundas St. W, Unit 1  
Oakville, ON L6M 1L9  
289-725-0689 x 4202

SCOTIABANK  
489 DUNDAS STREET WEST, UNIT 1  
OAKVILLE, ON L6M 1L9

<sup>1</sup> 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 (if applicable) provided.

<sup>2</sup> The mortgage loan amount stated includes any CMHC/Genworth insurance premiums that may be required. Canada Mortgage and Housing Corporation (CMHC) or Genworth must insure loans in excess of 80% of the home's Value.

<sup>3</sup> You must qualify using the Bank of Canada 5-Year benchmark rate or contract rate plus 2% whichever is greater.