CIBC

LINDA SEHN
939 GRENFELL CRT
KELOWNA BC V1Y 8C5

June 16, 2016

Other Borrowers/Guarantors:

JASON SEHN

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 have conditionally approved you for a CIBC Mortgage secured by:

REAL ESTATE:
56 PRESTWICK HEIGHTS SE CALGARY,AB T2Z4H8

The key terms and conditions of the approval are outlined below. Other important terms and conditions applicable to your Mortgage are found in the Mortgage Approval and Disclosure Statement which will be provided to you for signature prior to the release of funds.

This approval is conditional upon us receiving the following and finding the following to be satisfactory:

- Full written appraisal (by a CIBC approved appraiser) on the subject property which meets CIBC lending requirements and confirms estimated rental income.
- Confirmation of 2,000/m rental income from 2318 DEVON COURT property.
- The following debts will be paid before/from the advance of funds: FLM mortgage $260,919 approx.

If you do not meet the condition(s) stated above at least 10 business days prior to the release of funds, we may cancel this conditional approval without notice to you.

Application Number:	4956492171
Product Name:	Fixed Rate, Closed
Total Mortgage Loan Amount:	$282,000.00[1]
Interest Rate:	2.540%* per year
Principal and Interest Payment:	$1,268.89 Monthly
Term:	60 months
Amortization:	300 months
Closing Date:	July 15, 2016
Offer Expiry Date:	July 15, 2016

**Note: The interest rate(s) quoted on this letter includes any adjustments and full details will be provided in your Disclosure Statement and Mortgage Approval documents.*

[1] Includes mortgage default insurance premium and taxes, if applicable.

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 advanced, the following conditions must be met:

- 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,

CIBC Representative