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

Borrower Acknowledgement

*indicates Mandatory fields

Application Reference Number: CIBC -

Address Information

*Property Address

56 Prestwick Heights

*City	*Province
Calgary	AB

Accuracy of Application Information

You confirm the application information you provided to CIBC is a complete and factual statement of your financial affairs.

Consent to Timing of Receipt of Mortgage Disclosure Statement

If you enter into a mortgage loan agreement with us, you have the right to receive a disclosure statement that provides details about the mortgage loan and the cost of borrowing. You can choose when you wish to receive the disclosure statement; you can receive it when you sign the mortgage loan agreement, or you can receive it at least two business days before you sign the mortgage loan agreement. By signing below you agree to receive the disclosure statement no later than the time you sign the mortgage loan agreement. If you wish to receive the disclosure statement at least two business days before you sign the mortgage loan agreement, you can contact us at 1 888 264-6843. In some cases this may delay your mortgage loan closing date.

Date	Name of Borrower	Signature of Borrower
	Linda Sehn	X

Date	Name of Co-Borrower	Signature of Co-Borrower
	Jason Sehn	X

Cost of Borrowing Documents Consent for Mortgage Loan application

Under federal Cost of Borrowing regulations, all borrowers have the right to receive certain documents that provide details about their mortgage loan and the total cost of borrowing ("Cost of Borrowing Documents"). These documents include, but are not limited to, the Annual Mortgage Statement and the Mortgage Renewal Agreement.

The Cost of Borrowing Documents will always be provided to the first borrower as indicated below ("First Borrower"), at his/her most recent mailing address on the CIBC Group of Companies ("CIBC") records. All other borrowers on the mortgage loan ("Co-Borrowers"), may choose to receive their own separate copy of the Cost of Borrowing Documents OR choose to have a single copy of the Cost of Borrowing Documents provided to the First Borrower on their behalf.

Name of First Borrower: Linda Sehn

The Cost of Borrowing Documents will be sent to the First Borrower at his/her most recent mailing address on CIBC's records. By signing below the First Borrower agrees to receive the Cost of Borrowing Documents on behalf of those Co-Borrowers who have indicated below that they do not wish to receive separate copies.

Date	Signature of First Borrower
	X

All Co-Borrowers on the mortgage loan are required to choose ONE of the following and to sign this section:

Name of Co-Borrower 1: Jason Sehn

- ☐ No, I do NOT wish to receive separate copies of the Cost of Borrowing Documents and agree that the Cost of Borrowing Documents are to be provided to the First Borrower at his/her most recent mailing address on CIBC's records. Receipt of the Cost of Borrowing Documents by the First Borrower will be considered my receipt of the Cost of Borrowing Documents.
- ☐ Yes, I wish to receive separate copies of the Cost of Borrowing Documents at my most recent mailing address on CIBC's records.

Date	Signature of Co-Borrower 1
	X