

**MCAP Service Corporation**

200 University Avenue  
Suite 600  
Toronto, Ontario  
M5H 3C6  
Fax: (416) 598-0237



Application Number:

Broker Reference Number:

██████████  
RVRE-██████████

March 2, 2013

**PRE-APPROVED MORTGAGE CERTIFICATE**

**Congratulations ██████████ and ██████████ You have been pre-approved for an MCAP Mortgage with the following terms:**

<b>Mortgage Amount:</b>	<b>\$550,000.00</b>	<b>Insurance Premium:</b>	<b>\$0.00</b>
<b>Purchase Price:</b>	<b>\$750,000.00</b>	<b>Downpayment:</b>	<b>\$200,000.00</b>
<b>Term:</b>	<b>5 Yr Fixed Rate</b>		
<b>Interest Rate:</b>	<b>3.14%</b>		

With this certificate, MCAP protects you from rising interest rates and guarantees you this rate noted above, up to the expiry date of this pre-approval.

For terms less than 5 years, today's 1-4 year fixed rates have also been reserved for you (as noted below), although the amount you qualify for may vary. The interest rates shown are maximum rates, provided your mortgage is funded with us prior to the expiry date of **June 30, 2013**.

<u>Product</u>	<u>Maximum Rate</u>
MCAP 1 Year	2.79%
MCAP 2 Year	2.79%
MCAP 3 Year	3.19%
MCAP 4 Year	3.29%

Please ensure the following supporting documents\* are readily available and are submitted to MCAP upon you entering into an offer to purchase.

- **Proof of income used to qualify**
- **Complete Purchase and Sale Agreement**
- **Proof of non-borrowed downpayment (If Applicable)**
- **MLS Listing or Builders Sketch & Floor Plan**

\* MCAP reserves the right to request additional information or documents based on the nature of the transaction.

MCAP is proud to offer customers a variety of mortgage programs that are available on many of our products. You may become eligible for a special program once you have entered into an Offer to Purchase and selected one of the products shown above. This pre-approval does not guarantee eligibility for any programs.

Although you have been pre-approved, we strongly suggest that when you enter into an offer to purchase, you make your offer **subject to financing** to protect yourself from risk as this pre-approval is conditional and should not be regarded as a guarantee to provide financing.

MCAP is offering this pre-approval solely based on the information provided to us at time of application for a first mortgage. Final approval and funding is subject to all standard underwriting guidelines being met and all supporting documents being acceptable to us.

Paul Wade  
Underwriter