



Mortgage Proposal

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Dear **Mr Daniyal Cann**,

We thank you for your trust and for giving us the opportunity to work with you on your mortgage requirements. We, at Lion Mortgage Consultants, keep our client's best interests in mind as we believe in nurturing lifelong partnerships.

We are delighted to present below our recommended solutions based on the following:

- ✓ Our understanding of your mortgage requirements
- ✓ The products and offers currently available with the banks in the market
- ✓ Our assessment of the most suitable solutions corresponding to your profile and your needs

We will be in contact soon to answer any questions you may have if you wish to get started, you will find instructions on the final page of this report.

Basic Requirements

Expected Property Value : 10,000,000

Previous Mortgage : No

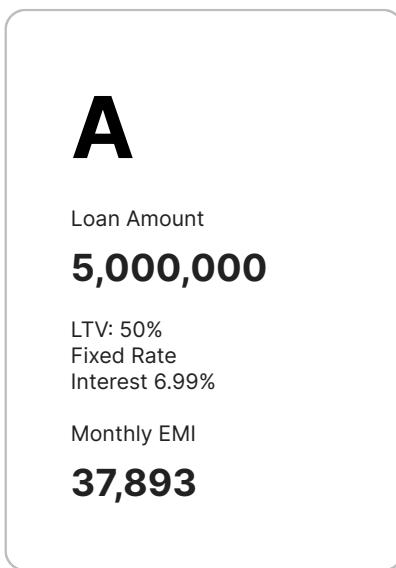
Type Of Loan :Resale

Property Location : Dubai

Property Type : Apartment

Document Type : Standard

THE BEST MORTGAGE DEAL



Product	A
Loan Amount (AED)	AED 5,000,000
Financing	Conventional
Type Of Product	Standard
LTV	50%
Rate Type	Fixed
Interest Rate	6.99% Fixed for 3 Yrs
Post Fixed Rate	2.99% + 3 Months EIBOR
Floor Rate	4.49%
Tenor	21 Yrs
Associate Fee Finance	No
Salary Transfer	No
Fees & Charges	A
Pre Approval Fee	AED 1,050
Bank Processing Fee	1% of the Loan Amount + VAT
Property Valuation Fee	AED 2,625 including VAT
Part Settlement Fees during Fixed Rate	Nil Fee- Up to 25% part settlement p.a. if, > 25%, 1% of the settlement amount, capped at AED 10,000.
Full Settlement	1% of the outstanding loan amount, capped at AED 10,000.
Life Insurance Rate (p.m)	0.0137%
Property Insurance Rate (p.m)	0.0050%

Documents Required

- Passport copy for each applicant.
- National ID copy for each applicant
- Personal bank statements for the last 6 months
- Latest credit card statement for each card held
- Details of the liabilities, if any (auto loans, personal loans)
- Latest personal credit bureau from the residing country
- Proof of current residential address (utility bill)
- Personal resume

- Trade license
- MOA with all the amendments
- Share certificate, if available
- Company facility letters, if any
- Company bank statements for the last year
- Audited Financials for the last two years
- Income tax returns for the last two years
- company profile and website

Transaction Cost

A

Bank Processing Fee Amount	52,500
Valuation Fee	2,625
Real Estate Agency Fee	210,000
Land Department Fee	400,000
Mortgage Registration Fee	12,500
Title Deed Fee	580
Knowledge Fee	290
Trustee Fee	4,200
Other Fee	-

Summary	A
Property Value	10,000,000
Loan Amount	5,000,000
Down Payment	5,000,000
Transaction Cost	682,695
Associate Fee	-
Total Fund Required Upfront	5,682,695

We trust the proposal is in line with your requirements. Upon receipt and review of your documents, we would discuss the option most suitable to you. Please note that based on the selected lender, some additional documents may be required.

We are delighted to put our expertise at your service, assisting you throughout the mortgage process, saving you time and money and taking away all the hassle! In case of any queries or any clarifications needed, please do not hesitate to contact us.

Thanking you and looking forward to your feedback.

Thanks and Regards,

Simran Walia

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Note : This mortgage proposal is for illustration purposes only and does not represent a finance offer.

All amounts are mentioned in AED value.

The rates and fees shown are for reference only on an indicative basis and are subject to change without notice. VAT may be applied to any of the above charges without notice.

The terms are provided in good faith, but Lion Mortgage Consultants accepts no liability for any errors or omissions in the material given. Detailed mortgage product information will be provided by the relevant lender.