The Bank of Nova Scotia
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Canada L5V 2X8

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Scotiabank Group

Dec 4, 2009

BLANKA KLISZ
506 CAMDEN CIRCLE
MISSISSAUGA, ON. L4Z 2P2

Dear BLANKA KLISZ

Congratulations! You have been pre-approved for a Scotia®Mortgage!

We are pleased to advise that based on the information you provided,
you qualify[1] for a residential first mortgage on a principal residence as follows:

Mortgage Loan Amount[2]: $324,496.43
Amortized over 25 years 0 months

Interest Rate: 4.5000 %, calculated semi-annually not in advance.
Term[3]: 3 year, closed

This mortgage pre-approval and the interest rate shown above are valid for a period of up to 120 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 date, 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.

Yours truly,

Scotiabank Representative

1. 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 provided.
2. 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.
3. If the term chosen is less than 3 years, you must qualify at the greater of the 3 year posted rate or the actual interest rate chosen.