



To: Youlia Kolesnikova
96 Wade
Thornhill, ON
L4J 5X4

C/O: Yliya Poltorac
Silver Line Mortgage Group

From: Scotiabank
79 Wellington Street West P.O. Box 349
Toronto, ON, M5K 1K7
Phone: (416) 350-7400,
(800) 275-5897
Fax: (416) 350-7442,
1-877-396-2236

Application ID: 1508905

Commitment Date: 01/18/2011

Property Address: 3525 Kariya Dr, Unit 707, Mississauga, ON, L5B 3J2

We are pleased to confirm that we have approved your application for a first mortgage loan under the following funding terms and conditions. You will be required to execute a Personal Credit Agreement with us for your mortgage loan and you will be provided with a disclosure statement for your mortgage loan at that time.

Advance Date	01/31/2011	Basic Loan Amount	\$218,320.00
Term	5 year Closed	Insurance Premium	\$0.00
Amortization	35 years	Total Loan Amount	\$218,320.00
Guarantor(s)			
Taxes to be paid	by Borrower	Commitment Fee	\$0.00
Interest Rate Set Date	Already Set	Interest Rate	2.25
Monthly Payment	\$750.34	See Interest Rate Condition for more details	
(Principal + Interest Only)			

Payment Frequency Options (please indicate your choice):

(Payment Frequency Options listed below are for new mortgage(s) only)

(If none selected, the mortgage payment will be set up as monthly)

(Payment amount **does not** include tax portion if taxes are to be paid through Scotiabank)

_____ \$750.34 Monthly, First payment date: February 28, 2011 or _____
_____ \$375.17 Semi-Monthly, First payment date: February 1, 2011 or _____
_____ *JA* \$375.17 Bi-Weekly, First payment date: February 14, 2011 or _____
_____ \$187.59 Weekly, First payment date: February 7, 2011 or _____

If you would like a payment date other than the default date noted above, your date selected must fall between the default date and one month (monthly payments), 14 days (bi-weekly payments) or 7 days (weekly payments) after your advance date.

PREPAYMENT POLICIES

Prepayment

Standard 15% + 15% prepayment privileges apply. Full details on prepayment privileges, Match-a-Payment® and Miss-a-Payment® Options can be obtained from your servicing branch.

INTEREST RATE

Yliya Poltorac