



PRE-AUTHORIZED PAYMENT FORM

APPLICATION ID	1508905	MORTGAGE NUMBER/STEP NUMBER
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In this Agreement, "you" and "your" mean each person who signs this agreement as borrower and co-borrower, and "we", "our" and "us" mean The Bank of Nova Scotia/Scotia Mortgage Corporation. "Loan" means the loan or mortgage referred to above.

Pre-authorized Debit (PAD) Account:		
TRANSIT NUMBER	BANK NUMBER	ACCOUNT NUMBER
LOCATED AT		
Please attach a cheque marked VOID drawn on the account where you would like the payments taken from.		

Agreement

By signing the agreement, you are authorizing us to debit your designated account for your Loan payment at this or another Financial Institution. For mortgage loans, we may deduct interest from the date of the 1st advance until the term start date (Interest Adjustment Date) at which time regular repayment will commence. You also agree that any renewal or amendment of the Loan, or adjustment in the amount required to pay your property taxes for the Loan, will result in an automatic adjustment of the payment amount.

When you give us this authorization to debit your account, it is the same as delivering a notice to your Financial Institution where you maintain your PAD account. Your Financial Institution will debit the account you specify in the same manner as if you had given written instructions.

The Financial Institution listed will not check if the debit was in accordance with this authorization nor verify that we have fulfilled the purpose of the debit as a condition to honouring the debit.

Cancellation of Agreement

The authorization applies only to the method of payment and does not have any bearing on your obligations under your Loan. You may cancel this payment method at any time by providing 10 days written notice. Termination of this authorization does not eliminate your obligation to make payment to us.

This authorization will continue until you cancel it. The amount of each debit received by us will be credited against the outstanding balance of the Loan.

Account Information

You are responsible for letting us know if there are any changes to the account information of this pre-authorized debit. Changes must be submitted to us in writing. You will provide us with another authorization if this is required.

Insufficient Funds - Mortgage Loans

We are not responsible to notify you if the pre-authorized payment was reversed due to insufficient funds or changes in the PAD account status. You are responsible for any charges that arise from this situation and to ensure that the required payment is made through an alternative method. When the PAD account is held at another financial institution, you must contact us to continue the pre-authorized payment arrangement.

Right of Reimbursement

By giving notice in writing to us at the branch indicated on this authorization within 90 days, debits charged to your account will be reimbursed if:

- The debit was not drawn in accordance with this authorization.
- This authorization has been revoked.
- The debit was posted to the wrong account due to invalid/incorrect information supplied by you.

Authority to Debit Account

You warrant that all persons whose signatures are required to sign on the PAD Account have signed this authorization.

DATE	January 18 / 2011
BORROWER	Yuliya Kolesnikova
CO-BORROWER	
BORROWER SIGNATURE	
CO-BORROWER SIGNATURE	

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