mortgage number
2469962

A. INFORMATION BOX (continued)

Prepayment Charges	**3 months interest or interest rate differential, whichever is higher** You will pay a penalty if you pay more of your mortgage than the prepayment privilege allows or if you pay your mortgage in full. The cost to pay off some, or the entire principal amount of your mortgage, early, is the higher of: - 3 months interest costs at the mortgage rate on the amount you want to pre-pay;or - interest rate differential, which is the difference between your interest rate and the interest rate currently charged for a mortgage similar to yours for the remaining term of the loan (our current posted rate for a fixed rate closed term mortgage with a term that is closest to the remaining term of your existing mortgage, less any rate discount you received on your existing mortgage). The penalty is calculated on the amount you wish to prepay.
Default Insurance	$ 6,404.75 Premium (included in principal amount) $ 5,938.00 Sales Tax $ 466.75 Total $ 6,404.75
Other Fees	**Fees paid at funding:** Appraisal Fee* $ ______ Inspection Fee(s) $ ______ Application Fee $ ______ Instant Funding Program Fees $ ______ You will be required to pay a **Cancellation Fee** if you cancel the loan transaction or complete the loan transaction through a solicitor/notary after initially selecting the Instant Funding Program, in addition to any **Fees for activities already completed.** The Cancellation Fee and other Fees are disclosed in the Fee Schedule for the Instant Funding Program that was provided to you. Other Charges: ______ $ ______ ______ $ ______ **Fees for servicing (to be paid at the time of servicing):†** Municipal Tax Administration Fee** $ 25.00 per year Current Document Execution Fee $ 50.00 Current Discharge Fee $ 270.00 Current Transfer/Assignment Fee $ 200.00 You may be required to pay fees to a 3rd party for services such as a survey, title insurance and legal fees and disbursements. These amounts are not charged or collected by us and the charges may vary. The timing of the payment is determined by the 3rd party but payment may be required prior to funding. These fees do not apply where the Instant Funding Program is selected. * Where paid directly by the borrower, this amount is estimated. ** This amount is estimated and is charged to your tax account. † All of the service fees are as of today's date and are subject to change. The current discharge fee does not include the government registration fee, except in Ontario and New Brunswick, and will be added where we register the discharge. You may obtain information about Scotiabank service fees by contacting your servicing branch.

B. ADVANCE/AVAILABLE AMOUNT

We will deduct from the principal amount the fees listed in the "Other Fees - Fees paid at funding" section of this statement and the total listed in the "Default Insurance" section of this statement, if applicable. After deducting these amounts, the available amount is $ 246,943.09.

Loan Payout/Consolidation:

In addition, we will also deduct from the principal amount the amount of any other loan(s) which you have agreed that we will be directly paying out or consolidating into this mortgage. Any such loan(s) payout or consolidation is referenced in your Personal Credit Agreement.

C. SECURITY

Your mortgage is secured by the real property noted at the beginning of this statement.