



To: Carolyn Sun
Mitchell Romeo
25 Mapleview Avenue
Brampton, ON
L6R 1M2

C/O: Carol Kollar
Mortgage Architects

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: 1680866

Property Address: Confederation Parkway, Unit 501, Mississauga, ON, L5B 1R8
Commitment Date: 07/26/2012

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	12/01/2013	Basic Loan Amount	\$291,510.00
Term	5 year Closed	Insurance Premium	\$5,830.20
Amortization	25 years	Total Loan Amount	\$297,340.20
Guarantor(s)	through Scotiabank	Commitment Fee	\$0.00
Taxes to be paid	08/03/2013	Interest Rate	3.19
Interest Rate Set Date	\$1,436.30	See Interest Rate Condition for more details	
Monthly Payment			
(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)

_____ \$1,436.30 Monthly, First payment date: December 28, 2013 or _____
_____ \$718.15 Semi-Monthly, First payment date: December 15, 2013 or _____
_____ \$718.15 Bi-Weekly, First payment date: December 13, 2013 or _____
_____ \$359.08 Weekly, First payment date: December 6, 2013 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.

LAWYER CONDITIONS