

THE BANK OF NOVA SCOTIA 90480  
1576 WEST, 41ST AVENUE AT CHURCHILL  
VANCOUVER BC V6M 1X5 604-668-3707

Mortgage Details,  
including reference  
number, interest rate  
and maturity date

Your mortgage number: **2000**  
Type of Mortgage: **Fixed Rate**  
Term: **5 years**  
Renewal date: **July 7, 2015**  
Interest Rate: **3.64000%**

SBMA10100\_1617653\_002

Firstname Lastname  
803 - 1234 Any Street  
VANCOUVER BC V0V 0V0

Legal and Civic  
address of the  
mortgaged property

Property Address:  
S/L 61 PL 5678 NWD  
803-1234 Any Street  
Vancouver BC

Questions about your mortgage?  
**Call us at 1-877-263-4228.**

Name of Borrower

**Protect your family and your mortgage.**

A Protection Plan from Scotiabank Financial™ helps pay your family's mortgage in the event of an illness, disability or the unexpected. Contact your branch.

**Your annual mortgage statement**

from January 1 to December 31, 2011

**Your mortgage balance**

Principal balance on January 1, 2011	\$353,562.94
Minus Regular principal payments you made	\$7,129.48
Minus Additional principal payments you made	\$15,500.00
<b>Principal balance on December 31, 2011</b>	<b>\$330,933.46</b>

**Achieve your financial goals with your Scotia Total Equity Plan.**

You can use up to 80% of the equity in your home to get what you need. Select the borrowing options that are right for you. Ask us.

**Mortgage payments you made in 2011**

Total principal you paid	\$22,629.48
Total interest you paid	\$12,336.46
<b>Total amount you paid in 2011</b>	<b>\$34,965.94</b>

**Important Information**

Please keep this statement if needed, for income tax purposes. Please review your statement carefully and call us if you have any questions.

**Your regular mortgage payments**

Your payment frequency	Bi-weekly
Principal and interest payment	\$748.69
Property tax payment	\$0.00
<b>Your total regular mortgage payment</b>	<b>\$748.69</b>

The Scotiabank Group Privacy Agreement has been revised. Please refer to the Scotiabank website at [www.scotiabank.com](http://www.scotiabank.com).

**Your property tax balance**

Our records indicate you pay your property taxes directly to the taxing authority. If you wish us to administer your property taxes, your Servicing Branch will be pleased to make the necessary arrangements.

All borrowing parties with retail borrowing products may now elect to receive separate cost of borrowing disclosure documents such as monthly or annual statements. For further information, please contact your branch.

Outstanding mortgage balance; an interim mortgage statement to confirm balance may be required if year end was too long ago

Payment frequency and amount

