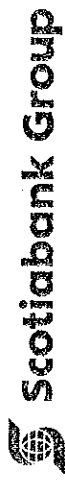


The Bank of Nova Scotia  
*Bloor & Church*  
160 Bloor Street West  
Toronto, Ontario  
Canada M4W 1B9  
Tel: (416) 515-2818  
Fax: (416) 515-2828



Tuesday March 30, 2010

Dear Ms. Samantha Demoss,

Congratulations! I am writing to confirm that you have successfully been pre-approved for a mortgage with Scotiabank as of Tuesday March 30, 2010. You have been approved for a maximum affordable mortgage amount of \$328,373. The rate we can offer you is 3.66% on a five year fixed, closed mortgage. Your application will remain in our system for the next 120 days and the rate of 3.66% can be held for the same length of time.

I look forward to working with you on your mortgage and helping you through this exciting period in your life.

Please do not hesitate to contact me with any questions or concerns via the below contact information.

Sincerely,

A handwritten signature in cursive script, appearing to read "Katharine Watkins".

Kate Watkins  
Personal Banking Officer  
Bloor and Church Banking Centre  
(416) 515-2824  
katharine.watkins@scotiabank.com