PSV2 #1705

The Bank of Nova Scotia
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Oct 13, 2016

Scotiabank

CHARLES WATSON
ALICJA WATSON
3334 CHOKECHERRY CRES
MISSISSAUGA, ON. L5L 1A9

Dear CHARLES WATSON & ALICJA WATSON

Congratulations! You have been pre-approved for a Scotia® Mortgage!

We are pleased to advise that based on the information you provided, you qualify for a residential mortgage on your principal residence[1]. The details of the approval are as follows:

Mortgage Loan Amount[2]:	$228,215.00
Maximum Approved Amount[3]:	$254,714.46
Amortization:	30 Years 0 Months
Posted Rate:	4.4900 %
Rate Adjustment:	0.000 %
Interest Rate[4]:	4.4900 %
Term[5]:	5 Years Closed

- ☐ This mortgage pre-approval and interest rate shown above is for Scotiabank Value Mortgage and expires on Jan 11, 2017
- ☐ This mortgage pre-approval and interest rate shown above is for Scotiabank Flexible Mortgage and expires on Feb 10, 2017
- ☐ This mortgage pre-approval and interest rate shown above is for Scotiabank Rewards Mortgage and expires on Feb 10, 2017

Your interest rate is guaranteed until the expiry of this approval. Please note that if you change the mortgage term selected or the interest rate, the mortgage loan amount may require revision.

Thank you for applying for a pre-approved mortgage with Scotiabank. Please contact us when you find the home that meets your needs, or if you have any questions regarding your financial requirements.

Yours truly,

Zdzisław Rawi

Scotiabank Representative

1. Subject to the home meeting our residential mortgage standards, an appraisal report being obtained that is satisfactory to us, verification of employment, income, required equity, and maximum permitted loan amounts. It is also based on the estimated taxes, heating and condo fees provided.
2. The Mortgage Loan Amount stated includes any mortgage default insurance premium that may be required. Mortgage Loans in excess of 80% of the home's value require mortgage default insurance. This amount is based on your requested amount.
3. The Maximum Approved Amount stated includes any mortgage default insurance premium that may be required. Mortgage Loans in excess of 80% of the home's value require mortgage default insurance. This amount is the maximum amount you qualify for.
4. Interest rate is calculated semi-annually not in advance.
5. If the term chosen is less than 5 years, you must qualify using the Bank of Canada Benchmark rate.

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