

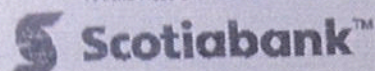
BNS 51763

Fax 19024907785

Apr 10 2014 11:10am P002/003

RANDI

THE BANK OF NOVA SCOTIA 72090
102 EAST ISLAND HIGHWAY, PO BOX 1090
PARKSVILLE BC V9P 2H1 250-951-8125



SEMPAS10000626518250011 E D 72090 09976

MR DAVID MUNRO
MRS JENNIFER MUNRO
PO BOX 204
COOMBS BC V0R 1M0

MR DAVID MUNRO, MRS JENNIFER MUNRO

Your annual mortgage statement

from January 1 to December 31, 2013

Your mortgage balance

Principal balance on January 1, 2013	\$580,004.33
Minus: Regular principal payments you made	\$17,623.90
Minus: Additional principal payments you made	\$562,380.43
Principal balance on December 31, 2013	\$0.00

Mortgage payments you made in 2013

Total principal you paid	\$580,004.33
Total interest you paid	\$23,298.10
Total amount you paid in 2013	\$603,302.43

Your regular mortgage payments

Your payment frequency	Monthly
Principal and interest payment	\$3,336.13
Property tax payment	\$0.00
Your regular mortgage payment*	\$3,336.13

Your property tax balance¹

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.

Page 1 of 2

Your mortgage number: 198391-2

Type of Mortgage: Fixed Rate

Term: 5 years

Renewal date: June 17, 2014

Interest Rate: 3.95000%¹

Property Address:
LOT A DISTRICT LOT 143 PLAN
VIP75255

2697 Alberni Hwy
Coombs, BC

Questions about your mortgage?
Call us at 1-877-268-4228 or visit
our website at scotiabank.com.

Ensure your mortgage is right for
you.

Your mortgage is coming up for
renewal. Let us show you the options
available and help you make the most
of what you have. Visit your branch to
learn more.

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.

Tips to be mortgage-free faster:

1. Take advantage of your 15% annual prepayment privileges: make a lump sum prepayment or increase your regular payment amount
2. Match-a-Payment[®] Option: Make an extra payment on any regular payment date.
3. Save interest by switching from a monthly to a bi-weekly or weekly payment. This has the effect of making an extra monthly payment every year.