RANDI

THE BANK OF NOVA SCOTIA 72090
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Scotiabank™

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

MR DAVID MUNRO , MRS JENNIFER MUNRO

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.

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[1]	$3,336.13
Property tax payment	$0.00
Your regular mortgage payment*	**$3,336.13**

Your property tax balance[1]

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.