

Mortgage Rates Prepared Exclusively for
Frank Napolitano

NEW! Standard 5 Year Fixed Insured Special: 2.69%
Standard 5 Year Variable Insured Special: Prime – 0.45%
Finder's Fee of 80bps

		Purchase Owner Occupied Transactions							
		Scotia Preferred Rates		Default Insured ¹		Broker Rates			Finder's Fees (bps)
Fixed Rate Closed	Posted Rate	Broker Rates	Finder's fee	Broker Rates	Finder's fee	Refinances ³	Specialty Programs ⁴	Rental Properties	
6 Month	4.55%	4.55%	50	4.55%	50	4.60%	4.70%	4.80%	50
1 Year	3.29%	2.94%	50	2.94%	50	2.99%	3.09%	3.19%	50
2 Year	3.09%	2.29%	50	2.29%	50	2.34%	2.44%	2.54%	50
3 Year	3.39%	2.59%	50	2.59%	50	2.64%	2.74%	2.84%	50
4 Year	3.89%	2.69%	50	2.69%	50	2.74%	2.84%	2.94%	50
5 Year	4.64%	2.79%	75	2.69%	80	2.84%	2.94%	3.04%	75
7 Year	5.29%	3.24%	100	3.24%	100	3.29%	3.39%	3.49%	100
10 Year	5.79%	3.79%	100	3.79%	100	3.84%	3.94%	4.04%	100
Variable Rate									
3 Yr UVRM ²⁺	Prime ⁺ + 0.30%	Prime - 0.30%	50	Prime - 0.30%	50	Prime - 0.25%	Prime - 0.15%	Prime – 0.05%	50
5 Yr Flex Closed	Prime ⁺ + 0.20%	Prime - 0.35%	75	Prime - 0.45%	80	Prime - 0.30%	Prime - 0.20%	Prime – 0.10%	75'
5 Yr Flex Open ⁺	Prime + 0.80%	Prime + 0.80%	45	Prime + 0.80%	N/A	Prime + 0.85%	Prime + 0.95%	Prime + 1.05%	45
Other Products		Posted Rate	Finder's Fee	Comments					
Scotia Total Equity Plan (Scotia STEP Program)		Prime + 1.00%	25 bps	ScotiaLine Personal Line of Credit – 25bps on authorized credit limit AND 35bps on the average daily balance during the first 3 months after funding.					

****Note:**

1. Insured Mortgages: Discount pricing and higher compensation only applies to those mortgages with default insurance on the 5 year fixed or variable rate term
2. Capped rate = 3.39%
3. Straight Switches that are insured will receive 10bps off the 5yr fixed and 5yr VRM closed Refinance rate and an additional 5bps compensation for those terms.
4. Specialty Programs include: Mortgage for the Self-Employed Program and Start Right Programs Specialty programs that are insured will receive 10bps off the 5yr fixed and 5yr VRM closed Specialty Program rate and an additional 5bps compensation for those terms.

Scotia Preferred Rate applies to all fixed rate terms from 6 months to 10 years.
 All rates can be changed or withdrawn at any time without notice.

Qualifying Rate: The current Bank of Canada 5-year benchmark rate is 4.64%. See product factsheets for policies on Qualifying Rate.

*Prime means the prime lending rate of The Bank of Nova Scotia as published from time to time (Prime Rate –2.70%)

⁺Only available under Scotia Total Equity[®] Plan (Scotia STEP[®] Program)

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