

**Scotiabank® Scotia Total Equity® Plan**

THE BANK OF NOVA SCOTIA (83170)  
 1321 BLANSHARD STREET, SUITE 402  
 VICTORIA BRITISH COLUMBIA V8W 0B6 250-953-2600

BNS\_CSTEPE\_PWIE01 E D 83170 445

MS MAEZIE GARDE  
 51 WASHING CRESCENT  
 COURTENAY, BC V9N S4N

Page 1 of 4

Scotia Total Equity  
 Plan Number: 911

Property Address:  
 004 662  
 10 1ST STREET  
 COURTENAY BC

Questions about your Scotia Total  
 Equity Plan statement?

Call us at 1-877-268-4228 or visit  
 our website at scotiabank.com

**Your annual statement**  
 on December 31, 2019

**Overview of your Scotia Total Equity® Plan**

**Your overall STEP credit limit**

**\$420,000.00**

**Minus amounts you owe:**

Mortgages (see next 3 pages)	\$259,228.26
Loans	\$0.00
Lines of credit	\$105,797.64
Credit cards	\$0.00
Overdraft Protection	\$0.00

**Total amount you've borrowed**

**\$365,025.90**

**Total credit available to you on December 31, 2019**

**\$54,974.10**

**How you're using your Scotia Total Equity Plan**

Account Type and number	Account credit limit (\$)	Amount you owe (\$)	Available credit (\$)
<b>Mortgages</b>			
Scotia Mortgage 3939247		\$259,228.26	
<b>Loans</b>			
You do not hold this account type in your STEP			
<b>Lines of credit</b>			
ScotiaLine® Personal Line of Credit *8971	\$160,200.00	\$105,797.64	\$54,402.36
<b>Credit cards</b>			
You do not hold this account type in your STEP			
<b>Overdraft Protection</b>			
You do not hold this account type in your STEP			
<b>Total</b>		<b>\$365,025.90</b>	<b>\$54,402.36</b>
Plus additional credit available by contacting your branch			\$571.74
<b>Total credit available to you on December 31, 2019</b>			<b>\$54,974.10</b>

Your STEP Credit Limit is the total amount of credit available within your plan that can be allocated to different borrowing solutions. If you have available credit, you can save money by converting higher cost borrowing into your STEP.

The Amounts You Owe reported on this statement only include transactions that have been applied to your accounts at December 31st. It is possible that you have made transactions that do not yet appear and have not been deducted from your Available Credit.

**Note:**

As you have a Scotia Total Equity® Plan the prepayment charges and terms for each mortgage, loan or credit account apply.

**Turn to page 2 for your mortgage statement ▶**

