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The Scotiabank Healthcare+ Physician Banking Program has mortgage solutions designed for your evolving career, like mortgages based on your estimated future earnings\*. With the Scotia Total Equity Plan®, you can also unlock your home equity to access funds when you need them. We understand physicians have unique financial needs and we're here to help you get a mortgage on your terms.

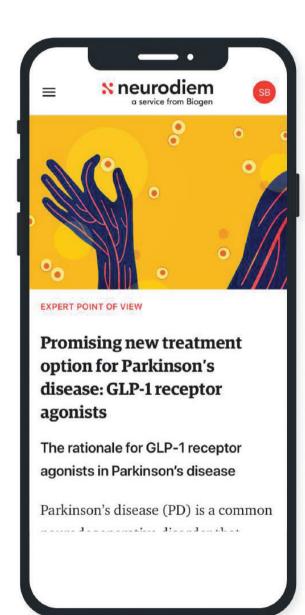
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\*For residents, fellows and new-to-practice physicians, the mortgage amount qualified for is based on estimated projected income. The projected income is an average estimated amount based on available industry data and is subject to change. Your actual income may any. Terms and conditions apply, All banking and credit products and services available through the Scotiabank Healthcare+ Physician Banking Program are offered by The Bank of Nova Scotia (Scotiabank). Credit and lending products are subject to credit approval by Scotiabank.

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