



To: Paulo Carvalho

C/O: Eduarda Pita

Mortgage Alliance Company of Canada (The)

Property Address: 3525 Kariya Dr, Unit 2107, Mississauga, ON, L5B 0C2

In order to continue processing your mortgage financing, all borrowers and guarantors, as applicable, must sign the acceptance page of this commitment and return the signed acceptance to us together with a cheque marked "VOID" for the bank account to be used for mortgage payments by December 18, 2010.

Yours truly,
Scotiabank

Frank Tarapor
Broker Relationship Manager