



To: Paulo Carvalho

C/O: Eduarda Pita

Mortgage Alliance Company of Canada (The)

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

* For the purposes of this Authorization, Scotiabank Group means, collectively, Scotiabank and all of Scotiabank's affiliates and subsidiaries with respect to their operations in Canada. Scotiabank Group Member means Scotiabank or any one of its affiliates and subsidiaries with respect to its operations in Canada.

**VISA Int./Lic. user The Bank of Nova Scotia

2358913 (02/08)

The terms and conditions detailed in this mortgage commitment are hereby accepted this 29 day of Dec-29-2010


Paulo Carvalho

By signing your acceptance of this mortgage commitment, you acknowledge the primary borrower (the individual whose signature appears first on the commitment letter) will receive all notices on this account, and that you have been advised of your ability to receive separate notice and have declined such additional information. We may rely on this agreement through extensions and renewals, as applicable, and until such time as you give us notice in writing that you wish to change your disclosure preference. You may change this disclosure preference at any time in the future by contacting the Scotiabank branch where the mortgage will be domiciled after advance. Alternatively, if you wish to receive the additional information, please indicate by checking the box [below].

Solicitor/Notary Contact Information

Name:	LEONARD - ALAN BANKS
Firm Name:	
Address:	310-200 PONDSON DR
Phone:	TORONTO, ON M9W 5Z7
Fax:	(T) (4) 243-3394
Preferred Servicing Branch	(F) (4) 243-9692