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| To: Ling Cai Derui Lai | C/O: Angela Peng Zhang (TMC) - ValueSky Mortgage Services Inc |
| Property Address: 3525 Kariya Dr, Unit 308, 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 10, 2010.

Yours truly,
Scotiabank

Kevin Chalmers
Underwriter