



RBC Wealth Management™

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Attention: **Jacques Plante**

9179-5849 Quebec Inc
1250, René-Lévesque West,
Suite 2200, Montreal,
Quebec, H3B 4W8, Canada

Dear Sirs,

We are pleased to confirm that RBC, an approved facilitator for the Federal Immigrant Investor program will provide financing for 9179-5849 Quebec Inc clients referred to RBC in accordance with the RBC Referral Program.

As part of our mutual working arrangements, RBC will assist in establishing the immigrant investors' personal banking accounts in Canada at the time of financing. To provide a seamless service to the immigrant client, 9179-5849 Quebec Inc will notify the immigrant client at the time of arranging the financing that RBC representatives will directly contact them to arrange setting up and providing them directly with a personal banking account.

About RBC Financial Group (as of April 2009)

- RBC is the largest bank in Canada as measured by assets \$680 billion and market capitalization \$59.6 billion.
- Number of branches across Canada: 1,756
- Number of automated banking machines in Canada: 5,012
- Additional details to the RBC Quick Facts section are available on our web site http://www.rbc.com/investorrelations/pdf/qf_q2_09.pdf

Services for Immigrant Investor clients

We welcome the opportunity to provide a variety of International and Canadian banking services delivered through an integrated primary relationship management approach. These services meet the unique needs of international clients who have been approved by the Canadian government under the Federal Investor Program and due to become permanent residents of Canada. We are pleased to offer these services to clients before immigrant investors land in Canada.

- Personal Bank accounts (multi-currency) established prior to their landing in Canada
- Secured Visa Credit Card with a minimum limit of C\$10,000

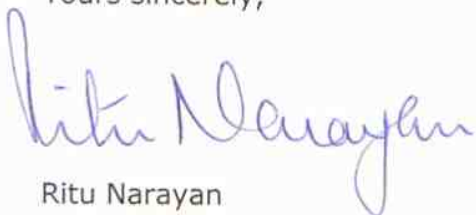
- Canadian mortgages
- International Wealth Management services including Canadian pre-immigration tax planning solutions.

Our aim is to individually contact each investor loan client in their country of origin at the earliest possible date to provide them with an overview of the choices and the process of getting started with their banking relationships in Canada and financially planning their move to Canada.

We look forward to working with mutual cooperation to meet the specialized needs of the immigrant investor clients and to deliver a seamless service and quality client experience.

Best regards

Yours sincerely,



Ritu Narayan
Program Director



Lucila Branco
Regional Vice President