



Fixed Rate Special Instructions Letter

Further to our recent letter on margin calls, the following instructions are provided to expedite the resolution process:

Option "A" - Pledge Additional Collateral

1. If the client holds open mutual funds, please complete and send a B2B Trust Pledge Letter via courier to B2B Trust, 130 Adelaide Street West, Suite 200, Toronto, Ontario, M5H 3P5 (available at www.b2btrust.com)
2. If the client is purchasing additional mutual funds to pledge as collateral, please send the clients' cheque (payable to B2B Trust) and purchase instructions on a B2B Trust Financial Change Form to the address listed above.

Option "B" - Pay Down the Loan

1. Send via courier the client's cheque (payable to B2B Trust) to B2B Trust, 130 Adelaide Street West, Suite 200, Toronto, Ontario, M5H 3P5. Please make reference to the client's loan account number on the face of the cheque.

Option "C" - Fixed Rate Loan

1. Forward via courier the completed Fixed Rate Letter of Privilege (copy attached with this transmission) to B2B Trust, 130 Adelaide Street West, Suite 200, Toronto, Ontario, M5H 3P5. This document must be signed by the client and their signature must be appropriately witnessed.
2. Upon receipt, B2B Trust will amend the clients' loan in accordance with the Fixed Rate terms and conditions and send confirmation of the amendments and terms, including the new payment amount, to the client.

In every case, we ask that the applicable instructions be received by B2B Trust no later than 10 business days from the date of the margin call, and in the case of Option C, no later than April 10 2009.