

**SCOTIA MORTGAGE CORPORATION**

**POWER OF ATTORNEY**

**CENTRAL MORTGAGE UNIT**

WHEREAS the undersigned is one of the signatories appointed by Scotia Mortgage Corporation pursuant to a resolution passed by its Board of Directors on June 23, 2004.

WHEREAS the Undersigned is pursuant to Section 7 of the said resolution, authorized to delegate, with power of sub-delegation, the authority and powers conferred upon the undersigned to any Agent within the region of the Province of Quebec and Eastern Ontario.

THEREFORE:

1. The undersigned hereby delegates to the Central Mortgage Unit of The Bank of Nova Scotia (the "CMU") acting on behalf of Scotia Mortgage Corporation, the CMU being represented by any one of the following officers, acting alone, the following authority and powers conferred upon the undersigned:

**Director  
Manager  
Assistant Manager**

1. to sign, execute and see to the registration on behalf of Scotia Mortgage Corporation, in the Province of Quebec, in accordance with any written instructions given by Scotia Mortgage Corporation or by The Bank of Nova Scotia on behalf of Scotia Mortgage Corporation, all deeds of loan and hypothec and any amendments, accessory deeds and instruments, notarial or otherwise, relating thereto;
2. to further delegate the above authority and powers, in whole or in part, with powers of sub-delegation, to any Notary, to any staff member of the Notary's firm or any other trustworthy agent, as the delegating authorized signatory may deem fit.

Made this 21<sup>st</sup> of November, 2012

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Carole Chapdelaine  
Senior Vice-President  
Quebec and Eastern Ontario Region  
The Bank of Nova Scotia