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December 21, 2017

Sunil Adalja
Executive Director, Securitization,
CIBC Capital Markets
161 Bay St, 5th Floor,
Toronto, ON
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Commercially Sensitive

Dear Sunil,

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legal opinions in an appropriate medium, and in a form satisfactory to Moody's, within 30 days of the date of this letter.

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Sincerely,
Yours faithfully,

Zulaikha Khurram
Analyst