



mwi-103

COMMENCEMENT OF CONSTRUCTION

Purchaser: Vivienne Cebay
Vendor: Pratt Hansen Group
Property: Lot 103- 2176 Nevils St.

Purchase Agreement dated the 21st day of August, 2007, including amendments, if any.

PLEASE NOTE THAT:

Commencement of Construction of your home occurred on 17th day October, 2008.

Commencement of Construction means that work has begun on construction of foundation components or elements of your home, such as footings, piers or piles.

DATED this 20th day of October, 2008.

Vendor: Pratt Hansen Group
R. McElwray
[Signature]