



October 16, 2008

International Swaps and Derivatives Association, Inc.
Send to: WaMuProtocol@isda.org

RE: 2008 Washington Mutual CDS Protocol - Adherence

Dear Sirs,

The purpose of this letter is to confirm our adherence to the 2008 Washington Mutual CDS Protocol, as published by the International Swaps and Derivatives Association, Inc. on October 15, 2008 (the "Protocol"). This letter constitutes an "Adherence Letter" as referred to in the Protocol.

The definitions and provisions contained in the Protocol are incorporated into this Adherence Letter, which will supplement and form part of each Covered Transaction (now or in the future) between us and each other Adhering Party.

1. Specified Terms

The amendments in Section 1 and Schedule 1 of this Protocol shall apply to Covered Transactions to which we are a party.

2. Appointment as Agent and Release

We hereby appoint ISDA as our agent for the limited purposes of the Protocol and accordingly we waive, and hereby release ISDA from, any rights, claims, actions or causes of action whatsoever (whether in contract, tort or otherwise) arising out of, or in any way relating to, this Adherence Letter or our adherence to the Protocol or any actions contemplated as being required by ISDA.

3. DTCC Account Number

For purposes of electronic matching and counterparty recognition, our DTCC Account Number is as follows, but you understand and agree that our failure to provide any such details pursuant to this letter will not affect the legal validity and binding nature of the Protocol with respect to us:

DTCC Account Number: 000062L6

4. Contact Details

Our contact details for purposes of this Adherence Letter are:

Name: Vice-President, Securities Investments and Financial Engineering
Address: 1, complexe Desjardins
South Tower, 25th Floor
P.O. Box 153, Desjardins Station
Montréal, Québec, H5B 1B3
Telephone: 514 285-7961
Fax: 514 285-1529
E-mail: jacques.lussier@desjgam.com

We consent to the publication of the conformed copy of this letter by ISDA and to the disclosure by ISDA of the contents of this letter.

Yours faithfully,

**DESJARDINS GLOBAL ASSET MANAGEMENT INC.
solely in its capacity as agent of Computershare
Trust Company of Canada as trustee of MM Trust
pursuant to a trust agreement**

By:

Name: Jacques Lussier
Title: Vice-President, Securities Investments and Financial Engineering
Signature:

By:

Name: Caroline Thomassin
Title: Vice-President, General Counsel, Corporate Secretary and Chief Compliance Officer
Signature: