



COMMITMENT LETTER

July 04, 2008

Sharda Ragoonanan
3387 Convent Crescent
Mississauga, ON, L5M7K6

1003 (TA)

Dear Sharda Ragoonanan

I am pleased to advise you that the following loan, to be secured by a **FIRST** mortgage on the property noted below, has been approved providing that all the information supplied is correct and subject to the conditions outlined. This commitment is not transferable, and the benefit may not be assigned.

APPLICANT: Sharda Ragoonanan

CO-APPLICANT:

GUARANTOR(S):

PROPERTY:

,, ON

PRINCIPAL:

\$ 242,725.00

INTEREST RATE:

6.000 %

PAYMENT AMOUNT:

\$ 1,323.06

FREQUENCY:

Monthly

TERM:

5 yrs 0 mths

LENDING INSTITUTION:

Scotia Express Service National

CLOSING DATE:

PREPAYMENT PRIVILEGES/PENALTIES:

Please refer to the lenders commitment (enclosed) for a complete list and detailed description of conditions. The conditions outlined form an integral part of the commitment and should be fulfilled at the earliest opportunity. Attached, you will find our Schedule A outlining the specific conditions you are responsible for fulfilling.

Please, call me at 416-888-1072 should you have any questions.

Yours truly,

Anil Joshi
The Mortgage Alliance Company Of Canada
TMACC

The Mortgage Alliance Company Of Canada - TMACC
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