



COMMITMENT LETTER

The Grand Residences At Parkside Village Suite 1803 Tower 2

July 26, 2008

Dear JING GUO

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

APPLICANT:	JING GUO
CO-APPLICANT:	
GUARANTOR(S):	
PROPERTY:	
PRINCIPAL:	\$234,360.-
INTEREST RATE:	4.75%PRIME RATE
PAYMENT AMOUNT:	\$1145.68
FREQUENCY:	Monthly
TERM:	5 yrs 0 mths
LENDING INSTITUTION:	
CLOSING DATE:	Apr. 16, 2012
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.

Please call me at (416)587-8732 should you have any questions.

Yours truly,

Yingchen
Centum
Ying Chen