

Eve #1709

COMMITMENT LETTER

August 23, 2007

Aref Kamal

, ON.

Dear Aref Kamal

I am pleased to advise you that the following loan, to be secured by a 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.

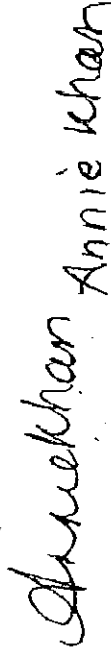
FIRST

APPLICANT: Aref Kamal
CO-APPLICANT:
GUARANTOR(S):
PROPERTY: 1709 - 3515 Kariya Dr , Mississauga, ON
PRINCIPAL: \$ 190,050.00
INTEREST RATE: 6.500 %
PAYMENT AMOUNT: \$ 1,273.00
FREQUENCY: Monthly
TERM: 5 yrs 0 mths
LENDING INSTITUTION: TD Bank - Toronto
CLOSING DATE: December 26, 2008
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 905.290.7372 should you have any questions.

Yours truly,

Annie Khan

Dream Land Financial Services
Dream Land Financial Services

Dream Land Financial Services - Dream Land Financial Services
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