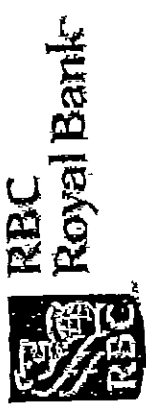


#1810

1
RBC ROYAL BANK # 6032 905/644462



Attn: Serqueti

Date: May 18, 2006.

Dear Mr. Yuriy Sokolov,

RE: Mortgage Application Secured by First Mortgage on

#1810, 3515 Kariya Drive, Mississauga
(Anacon Development Corp.)

We are pleased to advise you that your mortgage application has been approved subject to the following conditions:

- 1) A copy of permanent resident card
- 2) A copy of full set purchase agreement signed by the builder
- 3) Satisfactory property appraisal
- 4) Lawyer and payment account information

The terms of the mortgage are as follows:

- | | |
|--------------------|--|
| 1) MORTGAGE AMOUNT | : \$104,260 |
| 2) INTEREST RATE | : 6.75% (Rate capped for 30 months until Nov 15, 2008) |
| 3) INTEREST TERM | : 5 year closed |
| 4) AMORTIZATION | : 25 years |
| 5) MONTHLY PAYMENT | : \$714.24 |

Should you have any questions or concerns, please feel free to contact the undersigned. Thank you for your business and patronage.

Yours truly,

A handwritten signature in black ink, appearing to read 'Ginny Lau'.

per, Ginny Lau
Residential Mortgage Specialist
Tel: 416-617-3868 Fax: 905-762-0088