

905-238-6839

Eve #1909

COMMITMENT LETTER

October 26, 2007

Faysal Najia

, ON,

Dear Faysal Najia,

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: Faysal Najia

CO-APPLICANT:

GUARANTOR(S):

PROPERTY:

1909 - 3515 Kariya Dr. Mississauga, ON L1A1A1

PRINCIPAL: \$ 168,935.00

INTEREST RATE: 6.050 %

PAYMENT AMOUNT: \$ 926.58

FREQUENCY: Monthly

TERM: 5 yrs 0 Months

LENDING INSTITUTION: RBC - Toronto

CLOSING DATE: October, 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 905.274.1963 OR 416.558.8810 should you have any questions.

Yours truly,


Adnan Chalfaf
Dream Land Financial Services

Please return all the above items/information to Dream Land Financial Services no later than 10 days before closing.

Thank you
E. & O.E.

Dream Land Financial Services
100 Westmore Dr, Suite. 11-B Etobicoke, ON M9V 5C3
Phone: 416.748.0020 Fax: 416.748.9910