

Mary Schmidt
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June 9, 2006

Mortgage Number: 8142124.1

Claudio Di Carlo
 1974 Calgary Crt
 Mississauga ON L5H 4J1

Your application for a First Charge/Mortgage Loan (now referred to as Mortgage) has been approved on the following terms and conditions. To accept these terms, this **Mortgage Commitment** must be signed by all parties and returned to us no later than **June 19, 2006**. Thank you for choosing MCAP Service Corporation for your financing needs.

MORTGAGOR(S): Claudio Di Carlo
 SECURITY ADDRESS: 3515 Kariya Dr
 2010
 Mississauga ON
 L5B 3J2

LEGAL DESCRIPTION: Na

BASIC LOAN AMOUNT	\$153,330.00	ADVANCE DATE	Dec 15, 2008
GE PREMIUM	\$4,216.58	INTEREST ADJUSTMENT DATE	December 6, 2006
TOTAL LOAN AMOUNT	\$157,546.58	FIRST PAYMENT DATE	January 6, 2007
MONTHLY P&I PAYMENT	Unconfirmed	MATURITY DATE	December 6, 2011
		GE Premium Sales Tax	\$337.33
		GE Application Fee	\$165.00

INTEREST RATE	Interest rate to be set 120 days prior to advance of funds.
TERM	5 Years Closed
AMORTIZATION PERIOD	25 Years

An instalment for property taxes will also be required. The amount of the tax instalment will be communicated to you shortly after financing.