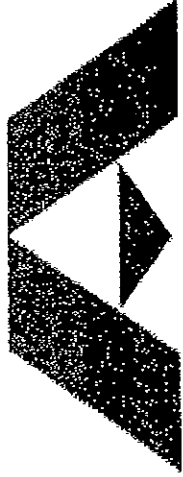


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**COMMITMENT LETTER**

August 31, 2007

Harjinder Paul Mann
94 Worthington Avenue
Brampton, ON, L7A2A2

Dear Harjinder Paul Mann

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: Harjinder Paul Mann
CO-APPLICANT:
GUARANTOR(S):
PROPERTY: 211 - 3515 Kariya Drive, Mississauga, ON
PRINCIPAL: \$ 172,425.00
INTEREST RATE: 5.350 %
PAYMENT AMOUNT: \$ 432.49
FREQUENCY: Bi-Weekly
TERM: 5 yrs 0 mths
LENDING INSTITUTION:
CLOSING DATE: December 29, 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 should you have any questions.

Yours truly,

GURDIP GILL
The Mortgage Alliance Company of Canada
Mortgage Umbrella Inc.

The Mortgage Alliance Company of Canada - Mortgage Umbrella Inc.

Phone: 416-524-3299 Fax: 905-488-9607