

COMMITMENT LETTER

July 16, 2007

MATEUSZ KOPER
124 MACEDONIA CRESCENT
MISSISSAUGA, ON, L5B3J6

Dear MATEUSZ KOPER

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.

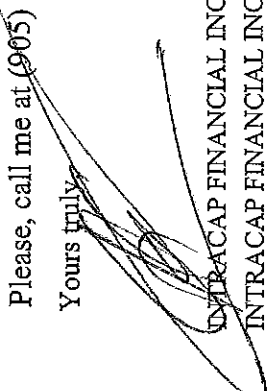
APPLICANT:	MATEUSZ KOPER
CO-APPLICANT:	
GUARANTOR(S):	
PROPERTY:	2208 - 3530 OMEATH CRT , MISSISSAUGA, ON L5B1R2
PRINCIPAL:	\$ 179,900.00
INTEREST RATE:	5.890 %
PAYMENT AMOUNT:	\$ 1,004.00
FREQUENCY:	Monthly
TERM:	5 yrs 0 mths
LENDING INSTITUTION:	Scotia Express Service National
CLOSING DATE:	October 01, 2008
PREPAYMENT PRIVILEGES/PENALTIES:	

- 1) CREDIT TO REMAIN SATISFACTORY PRIOR TO CLOSING. 2) RATE TO BE SET 90 DAYS PRIOR TO
- 3) PROPERTY TO BE APPRAISED FOR COMPLETION PRIOR TO CLOSING
- 4) CMHC FEES OF \$10,074.40 APPLICABLE ON CLOSING

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) 566-1357 should you have any questions.

Yours truly,


INTRACAP FINANCIAL INC.
INTRACAP FINANCIAL INC.

INTRACAP FINANCIAL INC. - INTRACAP FINANCIAL INC.
4216 CAWTHRA RD MISSISSAUGA, ONTARIO L4Z1A1
Phone: (905) 566-1357 Fax: (905) 566-1805

Please return all the above items/information to INTRACAP FINANCIAL INC. no later than 10 days before closing.

Thank you
E. & O.E.

2208