

**COMMITMENT LETTER**

June 07, 2006

JAMAL CHIYAB
710 3590 KANERF CRESCENT
MISSISSAUGA, ON, L5A3X3

Dear JAMAL CHIYAB

I am pleased to advise you that the following loan, to be secured by a 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.

FIRST

APPLICANT: JAMAL CHIYAB
CO-APPLICANT:
GUARANTOR(S):
PROPERTY: 3110 - 3515 KARIYA DRIVE, MISSISSAUGA, ON L1L1L1
PRINCIPAL: \$ 162,427.20
INTEREST RATE: 5.300 %
PAYMENT AMOUNT: \$ 972.61
FREQUENCY: Monthly
TERM: 5 yrs 0 mths
LENDING INSTITUTION: Merix Financial
CLOSING DATE: June 06, 2008
PREPAYMENT PRIVILEGES/PENALTIES:

- 1) RATE TO BE SET 90 DAYS PRIOR TO CLOSING
 - 2) CREDIT TO REMAIN SATISFACTORY
 - 3) FIRM CLOSING DATE TO BE ADVISED BY CLIENT'S SOLICITOR
- 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.
4316 CAWTHRA RD. MISSISSAUGA, ONTARIO L4Z1A1
Phone: (905) 566-1357 Fax: (905) 566-1805

3110