Eve #3703

Mortgage Commitment

May 27, 2008

FIRST NATIONAL
FINANCIAL LP

Lender Reference #: 2224935

APPLICANT(S)
Amin Al Hamad

Home: (905) 270-2749

BORROWERS CURRENT ADDRESS
3110, 3880 Duke Of York Blvd
Mississauga, ON
L5B 4M7

SUBJECT PROPERTY ADDRESS
3703, 3515 Kariya Drive
Mississauga, ON
L5B 0C1

SERVICING ADDRESS
3703, 3515 Kariya Drive
Mississauga, ON
L5B 0C1

DETAILS
With reference to the above, First National is pleased to provide a mortgage loan offer under the following conditions:

Loan		Terms		Payment	
Loan Amount	$297,500.00	Int. Calculated	Semi-Annually	Life Insurance	$71.19
Insurance Premium	$4,879.00	Interest Rate	TBD	Est Realty Taxes	$3,000.00
PST on Insurance	$390.32	Term	60 Month(s)	Taxes paid by	Lender
Total Loan Amount	$302,379.00	Amortization	25 years		
		Frequency	Monthly		

Closing Date: Oct 30, 2008
Interest Adjustment Date: Oct 30, 2008
Maturity Date: Oct 30, 2013
Commitment Expires: Oct 30, 2008
Interest Rate: To be set on Jul 2, 2008
Mortgage Insurance Reference: 44-103-755 CMHC

CONDITIONS OF APPROVAL

ASSUMPTION POLICIES
The transferee or purchaser may, upon completion of a mortgage application which meets our mortgage approval criteria then in effect, personally assume (with the consent of his or her spouse where required by law) all of your obligations under the mortgage by executing an assumption agreement in the form required by us.

CONDITIONS

1. Privileges: 15% & Double Up

2. Statement of Mortgage required prior to funding.

3. Title to be taken in the name of Al Hamad, Amin

4. Subject to satisfactory confirmation of downpayment.

5. Subject to no secondary financing.

6. Subject to signed and dated mortgage application.

7. Interest rate to be set 120 days prior to closing. Borrower(s) to re-qualify at the then current interest rate.Final approval is subject to meeting First National's lending standards for property eligibility, credit history, employment income and down payment verification 120 days before closing.

8. Property shall be owner occupied as a single family residence in accordance with all zoning by-laws.

9. The mortgagor(s) may, without bonus or penalty convert at First National's "Best Rate" for any term then offered, provided the term chosen plus the already elapsed portion of the term of the Charge is equal to or greater than five (5) years.

10. The mortgage will have a term of five (5) years. The interest rate for each month shall be the prime rate of First National in

Initials AA Initials ________ Initials ________ Initials ________ Date 29 MAY 2008