

COMMITMENT LETTER

June 10, 2008

Re: Amer Hafeez Chaudry:

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 proving that all the information supplied is correct and subject to the conditions outlined this commitment is not transferrable, and the benefit may not be assigned.

Applicant: Amer Hafeez Chaudry

Co applicant:

Gurantor(s):

Property: Suite 303, 3525 Kariya Dr. Mississauga, ont.

Principal: \$296,644.39

Interest Rate: 4.15

Type: Variable closed

Frequency: Monthly

Term: 5 years

Lending Institution: Scotia Bank

Closing Date: Oct. 31, 2010

Prepayment Privileges/Penalties

Closed variable prime minus .50

Only a pre-approval commitment

This commitment is based on 95% LTV

Refer to lenders commitment for complete details.

Please refer to the lenders commitment for a complete list and detailed description of conditions. The conditions outlined

Form an integral part of the commitement and should be fullfilled at the earliest opportunity.

for your time in this matter,

itima Qureshi Centum Mortgages

(416)937-4528