## COMMITMENT LETTER

December 04, 2007

MARCIA ENGLISH 200 474 BRAMELEA ROAD BRAMPTON, ON,

Dear MARCIA ENGLISH

**FIRST** 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.

APPLICANT:

MARCIA ENGLISH

CO-APPLICANT:

GUARANTOR(S):

709 - 3525 KARIYA DRIVE , MISSISSAUGA, ON

mths

PROPERTY: PRINCIPAL:

\$ 230,267.89

INTEREST RATE:

5.990 %

PAYMENT AMOUNT:

\$ 1,368.25

FREQUENCY:

Monthly

TERM:

0

LENDING INSTITUTION:

Scotia Express Service National

CLOSING DATE:

October 31, 2010

PREPAYMENT PRIVILEGES/PENALTIES:

Please refer to the lenders commitment (enclosed) for a complete list and detailed description of conditions. 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) 625-2288 should you have any questions.

Yours truly,

Fairchoice Mortgage Co.

Fairchoice Mortgage Co. Unit 3 1015 Matheson Blvd E. Mississauga, On L4W4L8 Phone: (905) 625-2288 Fax: (905) 625-0713