



COMMITMENT LETTER

File #910

October 01, 2007

FAHD ESBEYT
1208 3504 HURONTARIO STREET
MISSISSAUGA, ON, L5B3W9

Dear FAHD ESBEYT

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: FAHD ESBEYT
CO-APPLICANT:
GUARANTOR(S):
PROPERTY: 910 - 3525 KARIYA DRIVE, MISSISSAUGA, ON L1L1L1
PRINCIPAL: \$ 160,941.50
INTEREST RATE: 5.790 %
PAYMENT AMOUNT: \$ 868.22
FREQUENCY: Monthly
TERM: 5 yrs 0 mos
LENDING INSTITUTION: Scotia Express Service National
CLOSING DATE: March 01, 2010
PREPAYMENT PRIVILEGES/PENALTIES:

*CMHC FEE OF \$3541 TO BE ADDED TO MORTGAGE AMOUNT ON CLOSING
*RATE TO BE SET 90 DAYS PRIOR TO CLOSING * CREDIT TO REMAIN SATISFACTORY
*PROPERTY TO BE APPRAISED UPON COMPLETION

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.