

Elle # 1108

**COMMITMENT LETTER**

November 26, 2007

PAULETTE ELLIS

, ON,

Dear PAULETTE ELLIS

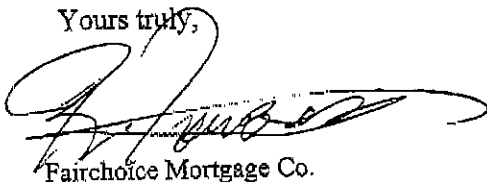
I am pleased to advise you that the following loan, to be secured by a **FIRST** mortgage on the property noted below, has been approved providing that all the information supplied is correct and subject to the conditions outlined. This commitment is not transferable, and the benefit may not be assigned.

APPLICANT: PAULETTE ELLIS  
CO-APPLICANT:  
GUARANTOR(S):  
PROPERTY: 1108 - 3525 KARIYA DRIVE , MISSISSAUGA, ON  
PRINCIPAL: \$ 252,718.76  
INTEREST RATE: 5.990 %  
PAYMENT AMOUNT: \$ 1,615.41  
FREQUENCY: Monthly  
TERM: 5 yrs 0 mths  
LENDING INSTITUTION:  
CLOSING DATE: March 01, 2010  
PREPAYMENT PRIVILEGES/PENALTIES:

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) 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