

COMMITMENT LETTER

December 17, 2007

STACY-ANN PALMER
1311 KNOTTY PINE DRIVE
MISSISSAUGA, ON, L5W2H5

Dear STACY-ANN PALMER

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:	STACY-ANN PALMER
CO-APPLICANT:	
GUARANTOR(S):	
PROPERTY:	1511 - 3525 KARIYA DRIVE , MISSISSAUGA, ON
PRINCIPAL:	\$ 230,755.95
INTEREST RATE:	6.030 %
PAYMENT AMOUNT:	\$ 1,273.84
FREQUENCY:	Monthly
TERM:	5 yrs 0 mths
LENDING INSTITUTION:	Macquarie Financial
CLOSING DATE:	October 31, 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