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Suite 1701
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Mortgage Commitment									
Response: Nov-30-2010 05:52:36 PM EST					Page 1 of 3				
BROKER INFORMATION									
Name:		The Mortgage Centre - Valuesky Mortgages			License #:		11996		
Address:		2550 Argentia Road Mississauga ON L5N 5R1			License #:		M08008055		
Attention:		Angela Zhang			Application Reference #:		VSKY-232		
LENDER INFORMATION									
Name:		National Bank of Canada							
Address:		2 County Court Blvd. Suite 100 Brampton ON L6W3W8			Mortgage Insurance Reference #:				
Lender Reference #:		1004847							
APPLICANT INFORMATION									
Applicant:		Zongquan Xu							
		Haixia Ren							
Property Information									
Address:		1701 - 3525 Kariya DR Mississauga ON L5B3J2							
With reference to the above, National Bank of Canada is pleased to provide a mortgage loan offer, under the following terms and conditions:									
Loan		Terms		Payment					
Purchase/Value	\$ 285,900.00	Mortgage Type	First	Open	Principal and Interest	\$ 1,145.03			
Downpayment	\$ 57,180.00	Term Type	3.500%		Taxes (Estimated)				
Amount	\$ 228,720.00	Interest Rate	1		Taxes Paid By	Borrower			
Insurance Premium		Term (Months)	300		Total Installment	\$ 1,145.03			
Total Loan	\$ 228,720.00	Amortization (Months)	Monthly		Commitment Expires	31-Jan-2011			
Other Mortgages		Frequency							
Closing Date	31-Jan-2011								
LENDER AUTHORIZATION									
All of our normal requirements and, if applicable, those of the mortgage insurer must be met. All costs including legal, survey, mortgage insurance, etc. are for the account of the applicant(s). The mortgage insurance premium (if applicable) will be added to the mortgage. This mortgage is subject to the details and terms outlined as well as the conditions described on the attached Schedule A.									
Approved by:		Kim Sran							
		NATIONAL BANK OF CANADA							
CLIENT ACCEPTANCE									
I/We the undersigned applicant(s) accept the terms of this mortgage as stated above and agree to fulfill the conditions of approval as outlined on the attached Schedule A to the lender's satisfaction. I/We further certify that the information given on the mortgage application is true and correct.									
Applicant: Zongquan Xu		Signature		Date					
Applicant: Haixia Ren		Signature		Date					