Mortgage Commitment

Schedule A

Response: Jan-11-2011 02:00:47 PM EST

FirmName:	CENTUM Right Mortgage Group Inc.	**Lender Name:**	Street Capital Financial Corporation
Attention:	Sunita Bakshi	**Lender Reference #:**	87816
Application Reference #:	CRIZ-420	**Mortgage Insurance Reference #:**	17156949

OTHER

- ☐ Street Capital Financial Corporation has the sole discretion to renew this mortgage at maturity for any term, with or without change in the interest rate payable under the Mortgage, by entering into one or more written agreements with the mortgagor(s).

- ☐ ERRORS AND OMISSIONS EXCEPTED

- ☐ No deletions from or additions to the Mortgage are permissible unless approved by Street Capital Financial Corporation.

- ☐ Prior to the submitting for Title Insurance in this registration of this mortgage,Street Capital Financial Corporation requires the following: confirmation that property taxes are up-to-date, a copy of the fire insurance policy, a copy of the deed or title to the property in order to obtain legal description and registration numbers and that the enclosed 'Authorization to use Title Insurance' is signed and returned to us. All fees are the responsibility of the Borrower(s). If the copy of the deed or title is not available or if remote signing of the documents is required, there may be additional search fees applicable.

- ☐ The applicant is responsible for any costs relating to the mortgage including legal, appraisal, survey, Title Insurance or inspection fees, unless otherwise specified in this commitment letter.

- ☐ Please provide a void cheque with the acceptance of this commitment and complete the Mortgage Pre-Authorized Payment Plan form showing your complete banking information. By signing the form, you authorize the servicing company, to debit the account described therein for the regular mortgage payments as set out in the mortgage loan documents.

- ☐ If, at any time or from time to time, any default or breach of covenant occurs under any encumbrances registered against the land and which encumbrance has priority over this Mortgage, it shall constitute default under this Mortgage and we may pay all monies and take appropriate action to cure any default or breach under any such encumbrance. All costs, fees, charges, expenses and amounts paid by Street Capital Financial Corporation to cure any default or breach under any such prior encumbrance, shall be charged on the land and secured under this Mortgage and shall be recoverable by us in the same manner as any default or breach of covenant under this Mortgage.

- ☐ The borrower may, when not in default, and upon a bona fide arm`s length sale of the property charged hereunder and the purchase of another property, apply for approval to transfer this mortgage as a charge of the same priority and of the same amount to the new property. The closing date of the two sales must be the same. In most cases, an arm`s length sale is one where the buyer and seller are unrelated and have no personal or business relationship with each other.
  The existing borrower and the new property must both qualify under the lender`s underwriting policies, criteria, procedures and documentation requirements and those of any insurer, if applicable, in effect at the time of application. The borrower will be required to pay the port application fee, appraisal fee and insurance premiums, if any, and all other fees and prepayment compensation that may be associated with the granting of the approval to port.

- ☐ The borrower may prepay this mortgage in full at any time upon a compensation payment to the lender of three (3) months simple interest calculated by the lender as the remaining principal amount multiplied by the then current interest rate and divided by four (4).

- ☐ This Commitment shall be open for acceptance by you until 11:59 pm on Jan 14, 2011 after which time, if not accepted, shall be considered null and void.

- ☐ The 'Mortgage Requirements' section in the Solicitor's Guide contains information required to prepare the mortgage.

- ☐ Street Capital Financial Corporation must receive a copy of the fully executed Agreement of Purchase and Sale and MLS Listing for the property being purchased. Such documents must be deemed acceptable to Street Capital Financial Corporation . Street Capital does not finance private sales and if it is a Power of Sale/Foreclosure, we require a Full Appraisal.

- ☐ The terms in this commitment cannot be altered unless confirmed in writing by Street Capital Financial Corporation.

- ☐ Solicitor to provide Street Capital Financial Corporation written confirmation that the vendor(s) is/are in fact the registered owner(s) on title to the subject property being mortgaged and that the vendor appearing on the Offer to Purchase provided to Street Capital Financial Corporation matches title registration of the property along with length of time current owner has been registered on title.

	Date:	Initials: