



COMMITMENT LETTER

September 05, 2008

HARJOT GREWAL
44 BLACK FORREST DRIVE
BRAMPTON, ON, L6R2M9

Dear HARJOT GREWAL

I am pleased to advise you that the following loan, to be secured by a 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.

FIRST

APPLICANT:

HARJOT GREWAL

CO-APPLICANT:

GUARANTOR(S):

PROPERTY:

2906 - TOWER 1 NORTH OF DUNDAS STREET, MISSISSAUGA

PRINCIPAL:

\$ 329,791.50

INTEREST RATE:

7.150 %

PAYMENT AMOUNT:

\$ 2,340.53

FREQUENCY:

Monthly

TERM:

5 yrs 0 mths

LENDING INSTITUTION:

CLOSING DATE: July 18, 2011

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 (416) 622-6363 should you have any questions.

Yours truly,

Raj Sekhon, AMP
Senior Mortgage Consultant
Diamond Sales Club Member

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INVIS FINANCIAL GROUP

701 EVANS AVENUE #600 TORONTO M9C 1A3

Phone: (416) 622-6363 Fax: (416) 622-5300

SCHEDULE A

This mortgage is scheduled to close 7/18/2011; please endeavour to have all conditions, outlined below, met 10-14 days prior to closing:

DOWN PAYMENT

☐ Receipt of confirmation of down payment in the amount of \$35,925.00 by way of copies of bank books or statements showing a 3 month history.

INCOME

☐ Receipt of a salary letter for HARJOT SINGH GREWAL in the amount of \$80,000.00 .

MISCELLANEOUS

☐ Credit Rating has to stay satisfactory with no late payments and no collections.

☐ Rate to be set 90 days prior to closing.

PROPERTY

☐ Receipt of a fully executed Agreement of Purchase and Sale, along with all applicable Schedules, Amendments and Waivers.

Please return all the above items/information to INVIS FINANCIAL GROUP no later than 10 days before closing.

Thank you
E. & O.E.