



**CENTUM**

**COMMITMENT LETTER**

The Grand Residences At Parkside Village Suite 1601 Tower 2

Dear PING HE

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

|                                  |                 |
|----------------------------------|-----------------|
| APPLICANT:                       | PING HE         |
| CO-APPLICANT:                    |                 |
| GUARANTOR(S):                    |                 |
| PROPERTY:                        |                 |
| PRINCIPAL:                       | \$192,330.-     |
| INTEREST RATE:                   | 4.75%PRIME RATE |
| PAYMENT AMOUNT:                  | \$940.22        |
| FREQUENCY:                       | Monthly         |
| TERM:                            | 5 yrs 0 mths    |
| LENDING INSTITUTION:             |                 |
| CLOSING DATE:                    | Apr. 16, 2012   |
| 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.

Please call me at (416)587-8732 should you have any questions.  
Yours truly,

*Ying Chen*  
Centum  
Ying Chen

JUL 27, 2008 20:51

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