

#1803

The MORTGAGE Centre



We bring Canada's leading lenders to you.

350 Highway 7 East, Suite 217, Richmond Hill, Ontario L4B 3N2
Tel: (905) 889-9990 Fax: (905) 889-9199 email: wang.m@mortgagecentres.net

ZHOU, CHUN&PENG, BAI
48 Andrika Court
Mississauga, ON. L4Z 4E9

Dear ZHOU, CHUN&PENG, BAI

I am pleased to advise you that the following loan, to be secured by a FIRST mortgage on the property you may purchase, has been approved by our appointed lender-BMO 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.

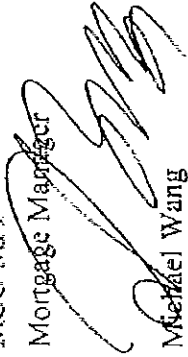
APPLICANT	ZHOU, CHUN
CO-APPLICANT	PENG, BAI
PROPERTY	3515 Kariya Drive, Suite 1803, Mississauga ON.
PRINCIPAL	\$130,050.00
PAYMENT	\$732.12/month
INTEREST RATE	1% cash back, First month Prime-2.25% Then-0.375%...
TERM	3 yrs variable close+3 yrs variable open
CLOSING DATE	Dec. 2008

NOTE: We are pleased to confirm your approved residential mortgage (subject to a satisfactory property appraisal, income and source of down payment) with the terms above.

Mortgage Centre Canada

MCC-MPI

Mortgage Manager


Michael Wang

Date: Jan. 17, 2006

(1803) OK, Richmond