



SARAVUT BHATTI
891 MANDOLIN PLACE
MISSISSAUGA, ON, L5W1R5

Dear SARAVUT BHATTI

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: SARAVUT BHATTI
CO-APPLICANT:
GUARANTOR(S):
PROPERTY: 1907 - 3515 KARIYA DRIVE , MISSISSAUGA, ON
PRINCIPAL: \$ 212,850.00
INTEREST RATE: 6.600 %
PAYMENT AMOUNT: \$ 1,438.65
FREQUENCY: Monthly
TERM: 5 yrs 0 mths
LENDING INSTITUTION:
CLOSING DATE: December 01, 2008
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,

INVIS FINANCIAL GROUP

Raj Sekhon
Senior Mortgage Consultant
Diamond Sales Club Member

PH. 416 749 5111
FX. 416 749 9222
CL. 416 802 0438
rajsekhon@invis.ca
www.invis.ca



23 Westmore Dr., Suite 412, Toronto, On, M9V 3Y7

Head Office
701 Evans Ave., Suite 600 Toronto, On M9C 1A3

INVIS FINANCIAL GROUP
701 EVANS AVENUE #600 TORONTO TORONTO M9C1A3
Phone: (416) 622-6363 Fax: (416) 622-5300

COMMITMENT LETTER

October 17, 2006

#1907