

**COMMITMENT LETTER**

February 06, 2006

GRAZYNA LOZINSKI
4179 DURSLEY CRESCENT
MISSISSAUGA, ON, L4Z1J6

Dear GRAZYNA LOZINSKI

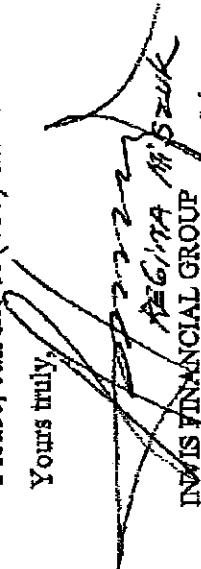
I am pleased to advise you that the following loan, to be secured by a **FIRST** mortgage on the property noted below, has been approved providing that all the information supplied is correct and subject to the conditions outlined. This commitment is not transferable, and the benefit may not be assigned.

APPLICANT: GRAZYNA LOZINSKI
CO-APPLICANT:
GUARANTOR(S):
PROPERTY: 1908 - 3515 KARIYA DRIVE, MISSISSAUGA, ON L5B3Z4
PRINCIPAL: \$ 142,935.20
INTEREST RATE: 4.990 %
PAYMENT AMOUNT: \$ 830.50
FREQUENCY: Monthly
TERM: 5 yrs 0 mths
LENDING INSTITUTION: MCAP Mortgage Corp. - Toronto
CLOSING DATE: October 15, 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,


GRAZYNA LOZINSKI
INVIS FINANCIAL GROUP
905 257 5510
416 817 6242

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