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LOAN NO: **846597** DATE: **January 16, 2008**

TO: Invis Inc
905-450-8055

Attention: Delroy Slowly

Based upon and subject to the accuracy of information furnished to us, we undertake to provide mortgage financing, subject to the following terms and conditions set out below, and on Schedules "A" & "B" & (A-1 if applicable), which schedules forms part of this Commitment.

Type of Mortgage:

Residential First Mortgage

Borrower(s)/Mortgagor(s):

Franklin Grenvion

Property Address:

3515 Kariya Drive Suite #2605 Mississauga, ON

Terms

LOAN AMOUNT \$216,675.00

				5 Year Fixed Rate 7.80% \$1,543.25 MONTHLY Principal and Interest/Jan Date Mar 01, 2008.
COMMITMENT FEE	AMORTIZATION	ALL LOANS PREPAYMENT: 10% ON ANNIVERSARY DATE, NON-CUMULATIVE Please refer to Schedule A for full details		
\$1,000.00	35 Years			

* By signing this commitment you are acknowledging that the interest adjustment date may change if the final funding date changes

Payments due under this mortgage will be made by a pre-authorized debit system. This mortgage will be paid monthly unless otherwise indicated by the Borrower and authorized by Home Trust Company on the Schedule A attached herein.

Your acceptance of this Commitment will be your undertaking to pay these costs together with all legal costs and fees incurred, whether or not this Charge/Mortgage is advanced. Please reference registered Standard Charge Terms No. 200228 (Ont) MT030113 (BC) 022412861 (A.B. North) 021352315 (A.B. South).

SOLICITOR -- To Be Determined - Subject to Home Trust Approval, will be appointed to act on our behalf in this transaction. All documentation including, but not limited to, delivery of evidence confirming valid title insurance with applicable schedules from a title insurer approved by Home Trust Company and fire insurance must be acceptable to us prior to the advance of funds. Prior to closing, the solicitor is instructed to notify Home Trust, and the relevant Underwriting Department of the title insurer, of any concerns the solicitor may have regarding the identity of the borrower, the validity of prior registered instruments (particularly transfers and discharges), and any other matters that may affect the title of the subject property and/or the enforceability or priority of Home Trust's mortgage. In these circumstances, the solicitor may not proceed to complete the transaction until such time as the solicitor has obtained both the title insurer's and Home Trust's written authorization to proceed.

IN ALL MATTERS, TIME SHALL BE OF THE ESSENCE.

This Commitment is open for your acceptance until the Commitment Acceptance Date after which time/date this Commitment will be null and void. This Commitment, if accepted is valid until the Final Funding Date after which time/date this Commitment will be null and void. If the Commitment becomes null and void and the Commitment Fee has already been paid, the non-refundable portion of the Commitment Fee set out above will be forfeited as liquidated damages and the balance of the Commitment Fee, if any, returned to the Borrower(s). If the Commitment becomes null and void and the Commitment Fee has not already been paid, the non-refundable portion of the Commitment Fee set out above will be due by the Borrower(s) to Home Trust Company as liquidated damages.

The Borrower(s) and Guarantor(s) hereby consent(s) to Home Trust Company obtaining credit and/or personal information on the Borrower(s) or Guarantor(s) from any source and each such source is hereby authorized to provide such information to Home Trust Company. Note: In British Columbia this consent allows information on a spouse to be included in any report.

COMMITMENT ACCEPTANCE DATE	FINAL FUNDING DATE	NON-REFUNDABLE DEPOSIT ON ACCOUNT OF COMMITMENT FEE
January, 23, 2008	<i>9</i> February 1, 2008 <i>Oct 7, 2</i>	\$1,000.00 on \$1,000.00 Commitment

I/We the undersigned hereby declare that I/we are not acting on behalf of a third party and that the account referred to herein does not have any beneficial owners.

ACCEPTED THIS 21 day of Jan, 2008

HOME TRUST COMPANY

Per:

Franklin Gervais
Franklin Gervais

Siva Premnath

Siva Premnath
Underwriter, Mortgage Lending

