

**COMMITMENT LETTER**

June 07, 2006

KHALIL YOUNAN
802 4235 SHERWOODTOWNE BLVD
MISSISSAUGA, ON, L4Z1W3

Dear KHALIL YOUNAN

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: KHALIL YOUNAN

CO-APPLICANT:

GUARANTOR(S):

PROPERTY: 3010 - 3515 KARIYA DRIVE, MISSISSAUGA, ON L4L1L1

PRINCIPAL: \$ 162,175.55

INTEREST RATE: 5.300 %

PAYMENT AMOUNT: \$ 971.11

FREQUENCY: Monthly

TERM: 5 yrs 0 mths

LENDING INSTITUTION: Merix Financial

CLOSING DATE: June 06, 2008

PREPAYMENT PRIVILEGES/PENALTIES:

- 1) CREDIT TO REMAIN SATISFACTORY
- 2) RATE TO BE SET 90 DAYS PRIOR TO CLOSING
- 3) CLOSING DATE TO BE CONFIRMED BY CLIENTS SOLICITOR

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 (905) 566-1357 should you have any questions.

Yours truly,

INTRACAP FINANCIAL INC.
INTRACAP FINANCIAL INC.

INTRACAP FINANCIAL INC. - INTRACAP FINANCIAL INC.
4216 CANTERA RD MISSISSAUGA, ONTARIO L4Z1A1
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