

**COMMITMENT LETTER**

October 07, 2008

Gulzar Singh, Amarjit Kaur  
7131 Village Walk  
Mississauga, ON L5W 1X4

Dear Sir / Madam

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:                       | Gulzar Singh                        |
| CO-APPLICANT:                    | Amarjit Kaur                        |
| GUARANTOR(S):                    | n/a                                 |
| PROPERTY:                        | ,803-3515 Kariya Dr. Mississauga ON |
| PRINCIPLE:                       | \$126,400                           |
| INTEREST RATE:                   | 4.40% VRM -35 off prime             |
| PAYMENT AMOUNT:                  | \$590.39                            |
| FREQUENCY:                       | Monthly                             |
| TERM:                            | 5 Yrs VRM                           |
| AMORT:                           | 35 Yrs.                             |
| LENDING INSTITUTION:             | TD Canada Trust                     |
| CLOSING DATE:                    | Jan,19,2009                         |
| PREPAYMENT PRIVILEGES/PENALTIES: |                                     |

SPECIAL CONDITIONS:

See Lender's commitment.

Please, call me at 416-258-1220 should you have any questions.

Yours truly,



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Mississauga, ON L5V 0A7  
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