

COMMITMENT LETTER

January 02, 2008

Ravindra JALA and VEENA JALA
1393 INUIT TRAIL
MISSISSAUGA, ON, L5N7R8

Dear Ravindra JALA VEENA JALA

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: Ravindra JALA
CO-APPLICANT: VEENA JALA
GUARANTOR(S):
PROPERTY: 1208 - 3525 KARIYA DRIVE , MISSISSAUGA, ON L4Z3E6
PRINCIPAL: \$ 246,430.00
INTEREST RATE: 5.500 %
PAYMENT AMOUNT: \$ 1,260.64
FREQUENCY: Monthly
TERM: 5 yrs 0 mths
LENDING INSTITUTION: Maple Trust
CLOSING DATE: October 29, 2010
PREPAYMENT PRIVILEGES/PENALTIES:

CMHC INSURANCE :- \$6776.83 *wa*

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 416-879-6537 should you have any questions.

Yours truly,



Zack Ahsan

INVIS FINANCIAL GROUP

Zack Ahsan - INVIS FINANCIAL GROUP
18 Brownridge Crt Brampton, Ontario L6W4L6
Phone: 416-879-6537 Fax: 905-712-2101