

**COMMITMENT LETTER**

September 28, 2007

Noureen Syed  
3871 Rosanna Drive  
Mississauga, ON, L5M7Y2

Dear Noureen Syed

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:	Noureen Syed
CO-APPLICANT:	
GUARANTOR(S):	
PROPERTY:	3606 - 3525 Kariya Drive , Mississauga, ON L5M7Y2
PRINCIPAL:	\$ 189,934.20
INTEREST RATE:	5.400 %
PAYMENT AMOUNT:	\$ 1,148.31
FREQUENCY:	Monthly
TERM:	5 yrs 0 mths
LENDING INSTITUTION:	Scotia Express Service National
CLOSING DATE:	May 28, 2010
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 416-879-6537 should you have any questions.

Yours truly,



Zack Ahsan  
INVIS FINANCIAL GROUP