

Mortgage Commitment

Response: Feb-02-2010 03:15:10 PM EST

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BROKER INFORMATION

Name: VERICO Personal Choice Mortgage Services Inc.
Address: 216 550 Fennell Avenue Hamilton ON L8V 4S9

License #: 10733

Attention: Brent Beattie

License #: m08003720

Application Reference #: PCMS-7225

LENDER INFORMATION

Name: ING DIRECT

Address: 111 Gordon Baker null Toronto ON M2H3R1

Lender Reference #: 38926470

Mortgage Insurance Reference #:

APPLICANT INFORMATION

Applicant: Christian Bernier

Karen Berteron

Property Information

Address: Not Available ON

With reference to the above, ING DIRECT is pleased to provide a mortgage loan offer, under the following terms and conditions:

Loan	Terms	Payment
Purchase/Value	Mortgage Type	First Principal and Interest
\$ 400,000.00		\$ 1,622.80
Downpayment	Term Type	Closed Taxes (Estimated)
\$ 40,000.00		\$ 416.67
Amount	Interest Rate	3.990% Taxes Paid By
\$ 360,000.00		60 Total Installment
Insurance Premium	Term (Months)	60
\$ 8,640.00		420
Total Loan	Amortization (Months)	420
\$ 368,640.00		Monthly
Other Mortgages	Frequency	Commitment Expires
		02-Jun-2010
Closing Date		

LENDER AUTHORIZATION

All of our normal requirements and, if applicable, those of the mortgage insurer must be met. All costs including legal, survey, mortgage insurance, etc. are for the account of the applicant(s). The mortgage insurance premium (if applicable) will be added to the mortgage. This mortgage is subject to the details and terms outlined as well as the conditions described on the attached Schedule A.

Approved by:

ING DIRECT Underwriting

ING DIRECT

CLIENT ACCEPTANCE

I/We the undersigned applicant(s) accept the terms of this mortgage as stated above and agree to fulfill the conditions of approval as outlined on the attached Schedule A to the lender's satisfaction. I/We further certify that the information given on the mortgage application is true and correct.

Applicant: Christian Bernier	Signature	Date
Applicant: Karen Berteron	Signature	Date