

Mortgage Commitment				Page 1 of 3
Response: Dec-09-2010 04:54:06 PM EST				
BROKER INFORMATION				
Name: RMAI Real Mortgage Associates		License #: 10464		
Address: 3370 South Service Road Burlington ON L7N 3M6				
Attention: Joe Kiefer		License #: M08001402	Application Reference #:RMAI-42614	
LENDER INFORMATION				
Name: National Bank of Canada				
Address: 2 County Court Blvd. Suite 100 Brampton ON L6W3W8				
Lender Reference #: 1009387		Mortgage Insurance Reference #:		
APPLICANT INFORMATION				
Applicant: Kep Nguyen				
Thien Van Pham				
Property Information				
Address: 215 - 3525 Kayria DR Mississauga ON L5B3Y5				
With reference to the above, National Bank of Canada is pleased to provide a mortgage loan offer, under the following terms and conditions:				
Loan		Terms	Payment	
Purchase/Value	\$ 331,000.00	Mortgage Type	First	
Downpayment	\$ 66,200.00	Term Type	Closed	
Amount	\$ 264,800.00	Interest Rate	3.740%	
Insurance Premium		Term (Months)	60	
Total Loan	\$ 264,800.00	Amortization (Months)	420	
Other Mortgages		Frequency	Monthly	
Closing Date	05-Jan-2011		Commitment Expires 05-Jan-2011	
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: Vishal Kapoor				
NATIONAL BANK OF CANADA				
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: Kep Nguyen		Signature	Date	
Applicant: Thien Van Pham		Signature	Date	