

Mortgage Commitment									
Response: Dec-22-2010 01:20:24 PM EST									
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BROKER INFORMATION									
Name:		VERICO Clearview Mortgage			License #: 10318				
Address:		3 1680 Lakeshore Road Mississauga ON L5J 1J5							
Attention:		Aggie Galkowska		License #: M08010369		Application Reference #: VCMT-2047			
LENDER INFORMATION									
Name:		Desjardins Credit Union							
Address:		375 Bay Street Toronto ON M5H2V5							
Lender Reference #:		19072		Mortgage Insurance Reference #:		41692884			
APPLICANT INFORMATION									
Applicant:		WALEED SALHA							
		DAREEN SALHA							
Property Information									
Address:		1707 - 3525 KARIYA DR MISSISSAUGA ON L5B0C2							
With reference to the above, Desjardins Credit Union is pleased to provide a mortgage loan offer, under the following terms and conditions:									
Loan		Terms			Payment				
Purchase/Value		\$ 282,900.00		Mortgage Type		First		Principal and Interest	
Downpayment		\$ 28,290.00		Term Type		Closed		Taxes (Estimated)	
Amount		\$ 254,610.00		Interest Rate		3.790%		Taxes Paid By	
Insurance Premium		\$ 6,110.64		Term (Months)		60		Total Installment	
Total Loan		\$ 260,720.64		Amortization (Months)		420		Borrower	
Other Mortgages				Frequency		Monthly		Commitment Expires	
Closing Date		25-Feb-2011						21-Apr-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:		Litsa Paschos							
		DESJARDINS CREDIT UNION							
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: WALEED SALHA		Signature		Signature		Date		Date	
Applicant: DAREEN SALHA		Signature		Signature		Date		Date	