

Mortgage Commitment									
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BROKER INFORMATION									
Name: Advent Mortgage Services Inc.		License #: 10149							
Address: 300-178 Main Street Unionville ON L3R 2G9									
Attention: John Papadopoulos		License #: M08007322			Application Reference #ADVE-2833				
LENDER INFORMATION									
Name: National Bank of Canada									
Address: 2 County Court Blvd. Suite 100 Brampton ON L6W3W8					Mortgage Insurance Reference #: 34179692				
Lender Reference #: 1013547									
APPLICANT INFORMATION									
Applicant: Gabriela Man									
Nicolae Man									
Property Information									
Address: 206-3525 Kariya DR. Mississauga ON L5B0C2									
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	\$ 320,000.00	Mortgage Type	First	Principal and Interest	\$ 1,053.44				
Downpayment	\$ 17,000.00	Term Type	Closed	Taxes (Estimated)	\$ 283.33				
Amount	\$ 304,000.00	Interest Rate	2.100%	Taxes Paid By	Borrower				
Insurance Premium	\$ 9,576.00	Term (Months)	60	Total Instalment	\$ 1,336.77				
Total Loan	\$ 313,576.00	Amortization (Months)	420	Commitment Expires	28-Feb-2011				
Other Mortgages		Frequency	Monthly						
Closing Date	28-Feb-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: Ahilia Somai									
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: Gabriela Man		☒ Signature <u>Gabriela Man</u>			☒ Date <u>Dec 22, 2010</u>				
Applicant: Nicolae Man		☒ Signature <u>Nicolae Man</u>			☒ Date <u>Dec 22, 2010</u>				