

**RBC
Royal Bank****JAGDEEP SACHA, MORTGAGE SPL**

Tel: 416-725-7872 Pager: Fax: Email: jagdeep.sacha@rbc.com

September 30, 2011

COMMITMENT LETTERJAYASHREE and CHITRASSEN BHIKAJEE
3302 MONICA DR
MISSISSAUGA, ON L4T 3E7

Dear JAYASHREE and CHITRASSEN:

RE: Purchase of 1006 PARKSIDE VILLAGE-TOWER-3 TORONTO, ON

I am pleased to advise you that the following loan, to be secured by a First mortgage on the property noted above, 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	JAYASHREE BHIKAJEE
Co-Applicant	CHITRASSEN BHIKAJEE
Guarantor(s)	
Approved Mortgage Financing	\$319,917.26
Guaranteed Interest Rate	3.700%
Term of Mortgage	5 Year(s)
Amortization Period	25 Year(s)
Payment Frequency	Monthly
Amount of Payment	\$1,636.11
Lending Institution	
Closing Date	June 24, 2013
Prepayment Privileges/Penalties	

Prior to our advancing funds for your mortgage the following conditions must be satisfied:

____ Verification of employment and income
____ Verification of downpayment
____ Property appraisal
____ Other: _____

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.

Please call me at 416-725-7872 should you have any questions.

Yours truly,

JAGDEEP SACHA, MORTGAGE SPL