Mortgage Loan Commitment

This document is to notify you that your application for a mortgage loan has been approved subject to the following matters set forth below and hereto attached.

Amount and Terms

<table>
<thead>
<tr>
<th>Amount of Loan: $</th>
<th>Contract Interest Rate: 5%</th>
<th>LTV/CLTV: n/a</th>
</tr>
</thead>
<tbody>
<tr>
<td>Terms/ Due in: 180</td>
<td>Commitment Expires: (60 days)</td>
<td>DTI:</td>
</tr>
</tbody>
</table>

Repayment Terms

( X ) Standard Fixed Payment Mortgage: To be repaid in 180 equal monthly installments of $ including interest, with the first monthly installment due on date specified on the Truth-in-Lending Statement.

Evidence of Title

If Evidence of Title is to be provided to the Lender it must indicate no liens, encumbrances, or any advance covenants or conditions to title unless approved by Lender. The Evidence of Title must be issued from a firm or source, and in a form, acceptable to Lender.

Additional Required Items or Conditions to be satisfied prior to closing

All “prior to closing” conditions have been met.

“File has been cleared to close”

Additional Instructions

The Continuation of Commitment Conditions are attached and made a part of this Commitment. Please sign and return Lenders Copy of this Commitment, along with the required fees and items requested, to the lender at the following address, within 10 days of date hereof, or at the option of Lender, this Commitment shall become null and void.

Commitment Issued By:

_____________________________________________
Authorized Signature:
CEO

Commitment Accepted By:

_____________________________________________
Borrower:

ALL CONDITIONS MUST BE RECEIVED 48 HOURS PRIOR TO CLOSING
Mortgage Loan Commitment

<table>
<thead>
<tr>
<th>Loan Number:</th>
<th>Date Prepared:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Applicant Name(s):</td>
<td></td>
</tr>
</tbody>
</table>

**Post-closing Conditions**

1.