

V I L L A
DI MANNO
B A K E R Y^{LTD.}

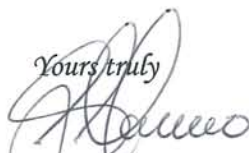
*Commercial Finance One
9040 Leslie Street, Suite 218
Richmond Hill, Ontario
L4B 3M4*

Dear Sir,

Re: Refinance of Commercial Property

Mark Kay managed to arrange our commercial mortgage at a rate of mid 5% for 10 year fixed term, which was a significant savings compared to what my Bank had offered! He dealt with the process from start to finish, coordinating all documentation with my advisors to dealing with his appraisers, environmentalists and building inspectors, which expedited the process.

I will be recommending his services to my business partners as in my experience very few brokers have the depth of knowledge and experience he has in this field - I was genuinely surprised at how much time and money he saved me!!

Yours truly

Joe DiManno
President