

DIRECTION TO LENDER

TO: _____ (the "**Mortgagee**")

AND TO: DelZotto, Zorzi LLP, its solicitor herein

RE: Brett Kline and Clara Kline (hereinafter collectively referred to as the "**Mortgagors**") first mortgage in favour of _____ (the "**Mortgagee**") in the principal sum of \$246,000.00 (the "**Mortgage**") over Unit 8, Level 15, Metropolitan Toronto Condominium Corporation No. 879, municipally known as 1131 Steeles Ave W., PH 208, City of Toronto (the "**Real Property**")
Closing Date: _____
File Number: _____

In consideration of the receipt of the sum of \$2.00 and other valuable consideration, this is to direct you to make your cheque(s) for the above mortgage advance payable in favour of our solicitors:

_____, **IN TRUST**

or as they may otherwise direct in writing, and this shall constitute your good and sufficient and irrevocable authority for so doing.

DATED at Toronto, this ____ day of _____, 2008.

WITNESS:
(as to both signatures)

Brett Kline

Clara Kline