



June 8, 2006

Private and Confidential

Cervus Financial Corp.
20 Toronto Street
Suite 1000
Toronto, Ontario
M5C 2B8

**Attention: Mr. Murray Thomas
Chief Financial Officer**

Dear Sirs/Mesdames:

You have advised that Cervus Financial Group Inc. ("**Holdco**"), Cervus Financial Corp. (the "**Borrower**") and others, as applicants, intend to apply to the Ontario Superior Court of Justice (Commercial List) sitting at Toronto, Ontario (the "**CCAA Court**") for an order seeking relief (the "**Initial CCAA Order**") under the *Companies' Creditors Arrangement Act (Canada)* (the "**CCAA**").

Royal Bank of Canada (the "**Bank**") hereby offers its commitment to provide to the Borrower the credit facility described below (the "**Credit Facility**") during the course of the proceedings pursuant to the CCAA (the "**CCAA Proceedings**"), subject to the terms and conditions of this agreement.

DEFINITIONS AND SCHEDULES

The attached schedules are incorporated into this agreement by reference. Schedule "A" contains definitions of capitalized terms used and not otherwise defined in this agreement. Unless otherwise provided, all dollar amounts are in Canadian currency and accounting terms are to be interpreted in accordance with GAAP.

BORROWER

Cervus Financial Corp.

LENDER

Royal Bank of Canada

CREDIT FACILITY

\$15,000,000 revolving demand facility, by way of RBP based loans ("**RBP Loans**").

Each use of the Credit Facility is a "**Borrowing**" and all such usages outstanding at any time are "**Borrowings**". Upon this agreement becoming effective, any amounts outstanding under the prior letter agreement made as of September 27, 2004 between the Borrower and the Bank, as amended, supplemented, modified or otherwise varied from time to time (the "**Prior Letter Agreement**") shall be deemed to be a Borrowing under this agreement.

SWAPS

At the Borrower's request the Bank may enter into interest rate swaps ("**Swaps**") with the Borrower from time to time. The Bank makes no commitment to enter into any Swaps and may at any time in its sole discretion decline to enter into any Swap. Swaps will be governed by the terms and conditions set forth in separate agreements with the Bank.

PURPOSE

To finance up to 100% of the insured portion of the principal amount (the "**Insured Amount**") of new Inventory Mortgages strictly in accordance with the terms of this agreement and the Initial CCAA Order and for no other purposes, with the exception of amounts outstanding on the date this agreement becomes effective, which are deemed to be Borrowings hereunder.

AVAILABILITY

The Borrower may borrow, repay and reborrow up to the amount of the Credit Facility, provided that:

- (a) Borrowings under the Credit Facility may only be used for the purposes set forth in the Purpose section of this agreement;
- (b) the Credit Facility is made available at the sole discretion of the Bank and the Bank may cancel or restrict availability of any unutilized portion of the Credit Facility at any time and from time to time without notice or demand;
- (c) without limitation, the aggregate Borrowings outstanding under the Credit Facility plus the amount of all Potential Prior-Ranking Claims shall not exceed at any time:
 - (i) the aggregate of the Insured Amounts of Inventory Mortgages legally and beneficially owned by the Borrower,
less
 - (ii) the sum of the following, without duplication:
 - (1) the aggregate of the Insured Amounts of Inventory Mortgages held by the Borrower for in excess of thirty (30) days from the date of origination;
 - (2) the aggregate of the Insured Amounts of Inventory Mortgages to the extent that the origination thereof has been funded in advance by deposits or otherwise by the Purchaser; and

- (3) the aggregate amount of provisions or reserves taken by the Borrower in accordance with GAAP for impairment in respect of Inventory Mortgages.

The Borrower shall make all repayments necessary to ensure that at all times the outstanding Borrowings under the Credit Facility are in compliance with the foregoing provisions of this Availability section of the agreement.

REPAYMENT

Borrowings under the Credit Facility are to be repaid and revolve with the proceeds of the sales of the Inventory Mortgages.

The Borrower agrees not to hold Inventory Mortgages for more than seven (7) days, in the case of Inventory Mortgages originating in Ontario, or fourteen (14) days, in the case of Inventory Mortgages originating in Quebec. The Borrower shall make such payments to the Bank as are required under the Credit Facility in order to ensure compliance with this covenant.

Without limiting the Bank's rights under the following paragraph, Borrowings under the Credit Facility shall be due and payable in full and the Credit Facility shall terminate immediately on the first to occur of (i) July 13, 2006 or such later date as may be agreed to by the Bank in its sole and absolute discretion, (ii) closing or earlier termination of the purchase agreement between 6578268 Canada Inc. ("**Macquarie**"), the Borrower and Holdco with respect to the acquisition by Macquarie of, *inter alia*, the shares of the Borrower (the "**Macquarie Purchase Agreement**") or (iii) the date upon which the Bank receives notice from Macquarie that it does not intend to purchase the shares of the Borrower.

Notwithstanding the foregoing provisions of this Repayment section or any other provisions of this agreement, and regardless of compliance with the Covenants section and all other provisions of this agreement, all Borrowings under this agreement are repayable on demand and the Bank may terminate the Credit Facility at any time without notice or demand.

PREPAYMENT

Borrowings under the Credit Facility may be repaid at any time without notice or bonus.

INTEREST RATES AND FEES

RBP Loans: RBP plus 2.25% per annum.

Commitment Fee

A commitment fee of \$50,000 is payable by the Borrower to the Bank upon acceptance of this agreement. This commitment fee is non-refundable and is deemed to have been earned by the Bank upon acceptance of this agreement to compensate the Bank for its time, effort and expense incurred in connection with the Credit Facility.

Revolvement Fee

An administration fee of \$500 per month is payable by the Borrower monthly in arrears on the last Business Day of each month.

CALCULATION AND PAYMENT OF INTEREST AND FEES**RBP Loans**

The Borrower shall pay interest on each RBP Loan, monthly in arrears, on the 26th day of each month. Such interest will be calculated monthly and will accrue daily on the basis of the actual number of days elapsed and a year of 365 days.

Limit on Interest

The Borrower shall not be obligated to pay any interest, fees or costs under or in connection with this agreement in excess of what is permitted by law.

Overdue Payments

Any amount that is not paid when due hereunder shall, unless interest is otherwise payable in respect thereof in accordance with the terms of this agreement or the instrument or contract governing same, bear interest until paid at the rate of RBP plus 5% per annum.

Equivalent Yearly Rates

The annual rates of interest or fees to which the rates calculated in accordance with this agreement are equivalent, are the rates so calculated multiplied by the actual number of days in the calendar year in which such calculation is made and divided by 365.

Time and Place of Payment

Amounts payable by the Borrower hereunder shall be paid at the Branch of Account in the applicable currency. Amounts due on a day other than a Business Day shall be deemed to be due on the Business Day next following such day. Interest and fees payable under this agreement are payable both before and after any or all of default, demand and judgment.

EVIDENCE OF INDEBTEDNESS

The Bank shall maintain at the Branch of Account accounts and records evidencing the Borrowings made available to the Borrower by the Bank under this agreement. The Bank shall record the principal amount of each Borrowing, the payment of principal and interest and all other amounts becoming due to the Bank under this agreement.

The Bank's accounts and records constitute, in the absence of manifest error, conclusive evidence of the indebtedness of the Borrower to the Bank pursuant to this agreement.

The Borrower authorizes and directs the Bank to automatically debit, by mechanical, electronic or manual means, any bank account of the Borrower for all amounts payable by the Borrower to the Bank pursuant to this agreement.

WAREHOUSE ACCOUNT

The Borrower has established with the Bank a special warehouse current account with the Bank (the "Warehouse Account") for the funding of the Inventory Mortgages. If the balance in the Warehouse Account:

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- (a) is a credit, the Bank may apply, at any time in its discretion, the amount of such credit or part thereof, rounded to the nearest \$50,000, as a repayment of Borrowings outstanding by way of RBP Loans under the Credit Facility, or
- (b) is a debit, the Bank may, subject to availability, make available a Borrowing by way of an RBP Loan under the Credit Facility in an amount, rounded to the nearest \$50,000, as is required to place the Warehouse Account at not less than a zero balance.

CONDITIONS PRECEDENT

Without limitation, the availability of any Borrowing is subject to and conditional upon:

- (a) receipt by the Bank of a duly executed copy of this agreement;
- (b) completion by the Bank of its due diligence, including receipt and review by the Bank and its counsel of the fully executed Macquarie Purchase Agreement, the Initial CCAA Order and the fully executed revolving loan facility agreement between Macquarie Bank Limited, as lender ("**Macquarie Bank**"), and the Borrower, as borrower, (the "**Macquarie Commitment**"), all to be in form and substance satisfactory to the Bank in its sole and unfettered discretion;
- (c) receipt by the Bank of the security contemplated herein, all to be in form and substance satisfactory to the Bank and registered as required to perfect and maintain the security created thereby and such certificates, authorizations, resolutions and legal opinions as the Bank may reasonably require;
- (d) receipt by the Bank of the Macquarie LC, the terms and conditions of which to be satisfactory to the Bank in its sole and unfettered discretion;
- (e) receipt by the Bank of copies of all agreements between the Borrower and Merrill Lynch, the terms and conditions of which to be satisfactory to the Bank in its sole and unfettered discretion;
- (f) payment of the commitment fee provided for herein and the fees and disbursements of the Bank's legal counsel billed and unpaid as of the date hereof in the amount of \$20,860.92;
- (g) the Bank shall have received such other financial and other information or documents relating to the Borrower as the Bank may reasonably require;
- (h) the representations and warranties of the Borrower contained in this agreement shall be true and correct in all material respects; and
- (i) the Borrower shall be in compliance with all the covenants and other terms and conditions of this agreement, including, without limitation, the margin requirements and all other provisions of the Availability section of this agreement.

SECURITY

To secure the Borrowings and all other obligations of the Borrower to the Bank under or in connection with this agreement including, without limitation all obligations under Swaps and all settlement obligations in respect of the operation of the Borrower's accounts in respect of the acquisition, funding and sale of Inventory Mortgages (collectively, the "**Obligations**") the Bank shall be granted and will receive, pursuant to the Initial CCAA Order and such other definitive documentation as the Bank shall require, a fully perfected security interest and court ordered charge (or equivalent thereof outside the Province of Ontario) on all of the existing and after acquired, real and personal, tangible and intangible, assets of the Borrower, such security interest and charge to be a first priority and first ranking security interest and charge on all Inventory Mortgages (and any other mortgages, if any, at any time financed by Borrowings hereunder) and a second priority and second ranking security interest and charge on all other assets of the Borrower, subject only to a first priority and first ranking security interest over such other assets in favour of Macquarie Bank to secure obligations due Macquarie Bank pursuant to the Macquarie Commitment. All assets in which the Bank shall have a security interest and charge (the "**Collateral**") shall be free and clear of all other liens, encumbrances and claims of any kind, save and except for the CCAA Charges as provided for in the Initial CCAA Order (as defined therein) and such other charges as may be consented to by the Bank in its sole discretion.

As additional security for the Obligations the Bank shall be provided with a letter of credit from Macquarie Bank in the amount of CDN\$5,000,000 on terms and conditions satisfactory to the Bank in its sole discretion (the "**Macquarie LC**").

Without limitation, and notwithstanding any provisions thereof to the contrary, the Borrower and Holdco agree that all security documentation previously provided to the Bank by the Borrower or Holdco as security for the obligations of the Borrower to the Bank under the Prior Letter Agreement (including, without limitation, the hypothecation of cash collateral in the amount of \$1,500,000) is and shall continue in full force and effect, and shall be held by the Bank and be good, valid and continuing collateral security for the Obligations. In the event of conflict between the provisions of this agreement and the provisions of any of such previously provided security, the provisions of this agreement shall govern to the extent of such conflict.

REPRESENTATIONS AND WARRANTIES

The Borrower represents and warrants to the Bank, which representations and warranties are deemed to be repeated as at the time of each Borrowing hereunder, that:

- (a) it is a corporation validly incorporated and subsisting under the laws of Canada and it is duly registered or qualified to carry on business in all jurisdictions where the character of the properties owned by it or the nature of its business transacted makes such registration or qualification necessary;
- (b) it is a wholly owned subsidiary of Cervus Financial Group Inc.;
- (c) the execution, delivery and performance by it of this agreement and the security have been duly authorized by all necessary actions and does not violate its constating documents or any Applicable Laws or agreements to which it is subject or by which it is bound;

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- (d) no event has occurred which constitutes, or which, with notice, lapse of time, or both, would constitute, a breach of any covenant or other term or condition of this agreement;
- (e) it has filed all material tax returns which were required to be filed by it, paid or made provision for payment of all taxes (including interest and penalties) and Potential Prior-Ranking Claims which are due and payable, and provided adequate reserves for payment of any tax or Potential Prior-Ranking Claims, the payment of which is being contested;
- (f) there is no claim, action, prosecution or other proceeding of any kind pending or threatened against it or any of its properties or any properties subject to any Inventory Mortgages of which it is aware before any court or administrative agency which relates to any non-compliance with any Environmental Law or any Release from such properties of a Contaminant into the natural environment or which, if adversely determined, might have a material adverse effect upon its financial condition or operations or its ability to perform its obligations under this agreement or any of the Bank's security, and there are no circumstances of which it is aware which might give rise to any such proceeding which it has not fully disclosed to the Bank;
- (g) it has good and marketable title to all of its properties and assets, free and clear of any encumbrances other than (i) customary encumbrances that do not materially detract from the use or value of the properties and assets, and (ii) the security provided for herein;
- (h) it is in compliance in all material respects with all Applicable Laws including, without limitation, all Environmental Laws; and
- (i) it possesses all licenses, permits and governmental approvals, free from material restrictions, that are necessary for the ownership, maintenance and operation of its assets and businesses and it is not in violation of any such licenses, permits or governmental approvals with respect to any of the foregoing.

REPORTING COVENANT

The Borrower covenants and agrees to provide to the Bank, while this agreement is in effect or any Borrowings advanced hereunder are outstanding:

- (a) on a weekly basis and at such other times as the Bank may request:
 - (i) a detailed breakdown of all Inventory Mortgages then outstanding, including the principal outstanding and the amount of the insured portion thereof, the rate of interest, arrears of principal or interest, added expenses, maturity date, the date each Inventory Mortgage was funded, the date of projected sale of each Inventory Mortgage, the name of the Purchaser and such other information as the Bank may reasonably require from time to time; and

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- (ii) a summary listing of mortgage portfolios under administration by the Borrower showing portfolio arrears in excess of 30 days expressed as a dollar amount and a percentage of all mortgages under administration by the Borrower.
- (b) on a monthly basis, monthly unaudited Borrower prepared financial statements for the Borrower;
- (c) at any time upon request, a list of CMHC claims indicating the property, origination date, processing outcomes, provisions and mortgage delinquencies, and such other information as the Bank may reasonably require from time to time;
- (d) on an annual basis, within 90 days after each fiscal year end of the Borrower, audited annual financial statements for the Borrower duly certified by the directors of the Borrower on behalf of its Board;
- (e) promptly as and when filed, copies of all pleadings, motions, applications, judicial information, financial information and other documents filed by or on behalf of the Borrower or the other applicants or the monitor under the CCAA Proceedings with the CCAA Court;
- (f) promptly, as and when delivered, copies of all reports provided to Macquarie Bank pursuant to the Macquarie Commitment;
- (g) on a weekly basis, the Borrower's cash flow budget, updated by the monitor, together with a comparison to the previous week's forecast versus actual results; and
- (h) such other statements, reports and information respective the Borrower's business, financial condition, prospects or operations as and when the Bank shall reasonably require.

COVENANTS

The Borrower covenants and agrees with the Bank, while this agreement is in effect or any Borrowings are outstanding:

- (a) to pay all sums of money when due by it under this agreement;
- (b) to provide the Bank with prompt written notice of any event which constitutes, or which, with notice, lapse of time, or both, would constitute a breach of any covenant or other term or condition of this agreement;
- (c) to maintain at all times its status as a CMHC and Genworth approved lender and to pay all insurance premiums payable to CMHC and Genworth promptly, and in any event, within forty-eight (48) hours of receipt of such insurance premiums by the Borrower;

- (d) to keep its assets fully insured against such perils and in such manner as would be customarily insured by companies carrying on a similar business or owning similar assets;
- (e) to file all material tax returns which are to be filed by it from time to time, to pay or make provision for payment of all taxes (including interest and penalties) and Potential Prior-Ranking Claims when due, and to provide adequate reserves for the payment of any tax, the payment of which is being contested;
- (f) to comply in all material respects with all Applicable Laws including, without limitation, all Environmental Laws;
- (g) not to, without the prior written consent of the Bank, grant, create, assume or suffer to exist any mortgage, charge, lien, pledge, security interest, or other encumbrance affecting any of its properties, assets or other rights, except for the CCAA Charges provided for in the Initial CCAA Order;
- (h) to ensure that all properties subject to an Inventory Mortgage are insured and to ensure that same are kept fully insured, with loss payable to the Borrower as first mortgagee;
- (i) at all times all Inventory Mortgages shall be either CMHC or Genworth insured mortgages funded up to but not in excess of 95% of the appraised value of the mortgaged property;
- (j) to maintain its existence as a validly incorporated and subsisting corporate entity; and
- (k) to permit the Bank or its representatives, from time to time, to visit and inspect the Borrower's premises, properties and assets and examine and obtain copies of the Borrower's records and discuss the Borrower's affairs with the auditors, counsel and other professional advisers of the Borrower.

SUCCESSORS AND ASSIGNS

This agreement shall be binding upon and enure to the benefit of the parties and their respective successors and permitted assigns.

The Bank may assign all or part of its rights and obligations under this agreement to any Person. The rights and obligations of the Borrower under this agreement may not be assigned without the prior written consent of the Bank.

The Bank may disclose to potential or actual assignees confidential information regarding the Borrower (including, any such information provided by the Borrower to the Bank) and shall not be liable for any such disclosure, provided that prior to any such disclosure of confidential information to any potential or actual assignee the Bank shall require such assignee receiving such disclosure of confidential information to agree in writing to hold all such confidential information in accordance with customary practices and procedures for handling confidential information of such nature.

GENERAL

Expenses

The Borrower agrees to pay all fees, costs and expenses (including legal fees) incurred by the Bank in connection with (i) the preparation, negotiation and documentation of this agreement and the security provided for herein, including in connection with all due diligence, (ii) the administration, operation or enforcement of this agreement and the security provided for herein, and (iii) the CCAA Proceedings.

Consent

The Borrower hereby grants its consent to the Bank entering into discussions with any of Merrill Lynch, Macquarie or Macquarie Bank in connection with the Credit Facilities, the arrangements between Merrill Lynch and the Borrower, Macquarie and the Borrower and Macquarie Bank and the Borrower, or any other matters related thereto. The foregoing grant by the Borrower shall remain in force as long as this agreement is in effect or any Borrowings are outstanding.

Potential Prior-Ranking Claims

The Borrower hereby grants its consent (such grant to remain in force as long as this agreement is in effect or any Borrowings are outstanding) to any Person having information relating to any Potential Prior-Ranking Claim to release such information to the Bank at any time upon its written request for the purpose of assisting the Bank to evaluate the financial condition of the Borrower.

Set Off

The Bank is authorized, but not obligated, at any time, upon notice to the Borrower, to apply any credit balance, whether or not then due, to which the Borrower is entitled on any account in any currency at any branch or office of the Bank in or towards satisfaction of the obligations of the Borrower due to the Bank under this agreement. The Bank is authorized to use any such credit balance to buy such other currencies as may be necessary to effect such application.

Non-Merger

The provisions of this agreement shall not merge with any security provided to the Bank, but shall continue in full force for the benefit of the parties hereto.

Amendments and Waivers

No amendment or waiver of any provision of this agreement will be effective unless it is in writing signed by the Borrower and the Bank. No failure or delay, on the part of the Bank, in exercising any right or power hereunder shall operate as a waiver thereof.

Severability

If any provision of this agreement is or becomes prohibited or unenforceable in any jurisdiction, such prohibition or unenforceability shall not invalidate or render unenforceable the provision concerned in any other jurisdiction nor invalidate, affect or impair any of the remaining provisions of this agreement.

Counterparts, etc.

This agreement may be executed and delivered in any number of counterparts, each of which when executed and delivered is an original but all of which taken together constitute one and the same instrument. A party's transmission by facsimile or other form of electronic transmission of a copy of this agreement duly executed by that party shall constitute effective delivery.

Governing Law

This agreement shall be construed in accordance with and governed by the laws of the Province of Ontario and of Canada applicable therein.

Whole Agreement

This agreement, the security and any other written agreement delivered pursuant to or referred to in this agreement constitute the whole and entire agreement between the parties in respect of the Credit Facility. There are no verbal agreements, undertakings or representations in connection with the Credit Facility.

Time

Time shall be of the essence in all provisions of this agreement.

Acceptance


This offer is open for acceptance until 6:00 p.m. on June 8, 2006, after which date it will be null and void, unless extended in writing by the Bank.

Please confirm your acceptance of this agreement by signing the attached copy of this letter in the space provided below and returning it to the undersigned.

Yours truly,

ROYAL BANK OF CANADA

By: _____


Rod Moran
Senior Manager

We acknowledge and accept the foregoing terms and conditions as of June 8, 2006.

CERVUS FINANCIAL CORP.

By: Peter H. Williams

Name: PETER H. WILLIAMS

Title: ~~CEO~~ PRESIDENT

By: Grant Mackenzie

Name: GRANT MACKENZIE

Title: C.O.O.

I/We have authority to bind the Corporation.

We acknowledge and confirm our agreement with the foregoing terms and conditions as June 8, 2006.

CERVUS FINANCIAL GROUP INC.

By: Peter H. Williams

Name: PETER H. WILLIAMS

Title: CEO

By: Grant Mackenzie

Name: GRANT MACKENZIE

Title: C.O.O.

I/We have authority to bind the Corporation.

Schedule "A" to the agreement dated June 8, 2006 between Cervus Financial Corp., as Borrower, and Royal Bank of Canada, as the Bank.

DEFINITIONS

For the purpose of this agreement, the following terms and phrases shall have the following meanings:

"Applicable Laws" means, with respect to any Person, property, transaction or event, all present or future applicable laws, statutes, regulations, rules, orders, codes, treaties, conventions, judgments, awards, determinations and decrees of any governmental, regulatory, fiscal or monetary body or court of competent jurisdiction in any applicable jurisdiction;

"Branch of Account" means the branch of the Bank at which the Borrower's accounts are maintained. As at the date of this agreement, the **"Branch of Account"** is the Bank's branch at 20 King Street West, Toronto, Ontario;

"Business Day" means a day, excluding Saturday, Sunday and any other day which shall be a legal holiday or a day on which banking institutions are closed in the province of the Branch of Account;

"Contaminant" includes, without limitation, any pollutant, dangerous substance, liquid waste, industrial waste, hazardous material, hazardous substance or contaminant including any of the foregoing as defined in any Environmental Law;

"CMHC" means Canada Mortgage & Housing Corporation;

"Environmental Activity" means any activity, event or circumstance in respect of a Contaminant, including, without limitation, its storage, use, holding, collection, purchase, accumulation, assessment, generation, manufacture, construction, processing, treatment, stabilization, disposition, handling or transportation, or its Release into the natural environment, including movement through or in the air, soil, surface water or groundwater;

"Environmental Laws" means all Applicable Laws relating to the environment or occupational health and safety, or any Environmental Activity;

"GAAP" means, generally accepted accounting principles in effect from time to time in Canada applied in a consistent manner from period to period;

"Genworth" means Genworth Financial Mortgage Insurance Company Canada;

"Inventory Mortgages" means CMHC or Genworth insured high-ratio and conventional first mortgages which meet CMHC or Genworth underwriting criteria, and which are originated by the Borrower for sale pursuant to binding prearranged presale agreements to Purchasers;

"Person" includes an individual, a partnership, a joint venture, a trust, an unincorporated organization, a company, a corporation, an association, a government or any department or agency thereof, and any other incorporated or unincorporated entity;

“Potential Prior-Ranking Claims” means all amounts owing or required to be paid, where the failure to pay any such amount could give rise to a claim pursuant to any law, statute, regulation or otherwise, which ranks or is capable of ranking in priority to the Bank’s security or otherwise in priority to any claim by the Bank for repayment of any amounts owing under this agreement (including, without limitation, amounts owing for unremitted employee source deductions, vacation pay, sales tax, excise tax, workers compensation and pension fund obligations);

“Purchasers” means the life insurance companies, financial institutions, pension funds or investment dealers that purchase the Inventory Mortgages pursuant to binding prearranged presale agreements with the Borrower;

“RBP” and **“Royal Bank Prime”** each means the annual rate of interest announced by the Bank from time to time as being a reference rate then in effect for determining interest rates on commercial loans made in Canadian currency in Canada; and

“Release” includes discharge, spray, inject, inoculate, abandon, deposit, spill, leak, seep, pour, emit, empty, throw, dump, place and exhaust, and when used as a noun has a similar meaning.