



MERIX

Paradigm Quest Inc.
 390 Bay St, Suite 1800
 Toronto, ON
 M5H 2Y2
 T: 1-877-637-4911
 F: 1-877-637-4915

AGREEMENT FOR PRE-AUTHORIZED DEBITS (PAD)

Account Holder Name(s) and Mortgage Number

Mortgage number: 1507882

Last and first name(s) of Account Holder(s)

MCDUGALL KENTON

Telephone number

(306) 591 0499

Address (Number, Street, City, Province)

26 Plains Rd. Box 604 PILOT BUTTE SK.

Postal code

S0G 3Z0

Name and address of bank/financial institution

Royal Bank 950 Victoria Ave E Regina SK

Transit number

07218

Account number

519 4931

Authorization of Debits

SHN 7A9

I authorize Paradigm Quest Inc. ("Paradigm") and the financial institution set out above or any other financial institution I may appoint, to debit periodic mortgage payments in the amount indicated below according to my instructions.

Payment Frequency (refer to pg. 2)

Payment Date (refer to pg. 2)

Payment Amount

MONTHLY

Type of PAD Agreement: ☒ Personal/Individual

☐ Business

Waiver of Notice: I agree to waive any written notice before the first PAD is made or when any change is made to the payment amount because of an interest rate adjustment, renewal or other change.

Other PADs: Paradigm may draw additional sporadic PADs where authorized by me, for example for a prepayment on the mortgage or to pay a fee. If a debit is dishonoured, Paradigm may represent a PAD in place of the dishonoured PAD.

Change or Cancellation: I will advise Paradigm of any changes in this Authorization at least 10 business days prior to the next payment date.

I can cancel this Authorization at any time by sending a notice to Paradigm at least 10 business days prior to the next payment date. The cancellation of this Authorization applies only to the method of payment and will not change or terminate my obligations under the mortgage. To obtain a sample cancellation form or for more information on my right to cancel a PAD agreement, I may contact Paradigm or visit www.cdnpay.ca.

Paradigm can cancel this Agreement by sending 30-day notice to you. The Authorization can also be cancelled without notice if the financial institution noted above refuses the pre-authorized debits for any reason or you are in default under the mortgage.

Authorization to collect and communicate personal information: I consent to the disclosure of the personal information in this Authorization to Paradigm and its agents.

Signature(s)

I guarantee that all persons whose signatures are required for this bank account have signed this Authorization.

Reimbursement

I have certain rights of recourse if a PAD does not comply with the terms of this Agreement. For example, I have the right to receive reimbursement for any PAD that is not authorized or that is not compatible with the terms of this PAD Agreement. For more information on my rights of recourse, I may contact Paradigm or visit www.cdnpay.ca.

Signature of all account holder(s)

Signature of account holder

Signature of account holder

Date (DD/MM/YYYY)

Date (DD/MM/YYYY)

IMPORTANT: You must attach a personal cheque marked "VOID" to avoid errors in transcription. Your name and address and the account number must be preprinted on the cheque.

MERIX Financial mortgages are facilitated through Paradigm Quest Inc.

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Employee
Kenton L McDougall, Box 649, Pilot Butte, SK S0G 3Z0

Earnings and Hours
Hourly Wages
Vacation Hourly Rate
Bonus
Hourly Overtime

Taxes
CPP - Employee
Federal Income Tax
EI - Employee

Net Pay

Sick Hours and Vacation Pay
Vacation (\$)

Howden Bros. Construction Ltd., Box 291, Pilot Butte, SK, S0G 3Z0

1565

Cheque Date: 24/10/2014

Occupation
Part time Laborer
Pay Period: 09/10/2014 - 22/10/2014

Qty	Rate	Current	YTD Amount
80.00	23.00	1,840.00	34,500.00
		0.00	4,450.50
		0.00	10,000.00
		0.00	2,725.50
		1,840.00	51,676.00

Current	YTD Amount
-84.42	-2,424.74
-331.57	-12,090.97
0.00	-913.67
-415.99	-15,429.38
1,424.01	36,246.62
Earned 108.15	YTD Used 4,450.50
	Available 2,387.66

KENTON MCDUGALL

SIGNATURE

079

DATE 2 0

Y Y Y M M D D

\$ 100 DOLLARS

ROYAL BANK OF CANADA
VICTORIA EAST BRANCH
950 VICTORIA AVE E
REGINA SK S4N 7A8

MEMO

079 0072180030519493