



MERIX

Paradigm Quest Inc.
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AGREEMENT FOR PRE-AUTHORIZED DEBITS (PAD)

Account Holder Name(s) and Mortgage Number		Mortgage number: 1556127
Last and first name(s) of Account Holder(s) Boef Gordon John		Telephone number (250) 718-8918
Address (Number, Street, City, Province) 2936 Lyon Court, West Kelowna BC		Postal code V4T 1H9
Name and address of bank/financial institution RBC	Transit number 08380	Account number 5077847

Authorization of Debits

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		\$1,189.88

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]
Signature of account holder

20/06/2015.
Date (DD/MM/YYYY)

Signature of account holder

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.



RBC Royal Bank

July 20, 2015

To: Whom it may concern

Re: Void Cheque

Please accept this copy of a void cheque as confirmation of GORDON JOHN BOEF's bank account information for the purposes of pre-authorized debit or credit.

GORDON JOHN BOEF 2936 LYON CRT WESTBANK BC V4T1H9 CAN		2015 YYYY	07 MM	20 DD
PAY TO THE ORDER OF		\$		
		/DOLLARS		
 ROYAL BANK OF CANADA		VOID		
MEMO				
		08380 Transit	- 003 -	5077847 Account Number

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