



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)

Mortgage number: **1616237**

Account Holder Name(s) and Mortgage Number

Last and first name(s) of Account Holder(s) Fitchett, Steven Paul		Telephone number (604) 989 5593
Address (Number, Street, City, Province) 3026 B Lowe Court, Kelowna BC		Postal code V1Y 8L4
Name and address of bank/financial institution Royal Bank of Canada	Transit number 05010	Account number 5008966

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
Bi-weekly		

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

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

April 22, 2016

To: Whom it may concern

Re: Void Cheque

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

STEVEN PAUL FITCHETT 3026B LOWE COURT KELOWNA BC V1Y8L4 CAN		2016 YYYY	04 MM	22 DD
PAY TO THE ORDER OF		\$		
		/DOLLARS		
 ROYAL BANK OF CANADA		VOID		
MEMO				
		05010 Transit	- 003 -	5008966 Account Number

Printed from Royal Bank Online Banking.