



MERIX

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

Account Holder Name(s) and Mortgage Number		Mortgage number: 1628794
Last and first name(s) of Account Holder(s) SEHN, JASON		Telephone number (250)
Address (Number, Street, City, Province) 939 Grenfell Court, Kelowna BC V1Y 8C5		Postal code V1Y 8C5
Name and address of bank/financial institution TD CANADA TRUST 100-1633 Ellis Street Kelowna BC V1Y 2A8	Transit number 02770	Account number 6483557

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	26/08/2016	\$2124.92

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)

	16/06/2016
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.



Customer Name

JASON CHARLES SEHN

Transit No.

0 2 7 7 0

Inst. No.

0 0 4

Account No.

6 4 8 3 5 5 7

You can find your branch address information on your cheques or by using our branch locator tool:
www.tdcanadatrust.com/locator

Direct Deposit

Direct Deposit is the most convenient way to receive recurring deposits (i.e. pay, pension, government payments, annuity, interest, etc.) with immediate access to funds. There are no holds on your funds or a need for special trips to your local branch or ATM to deposit your cheques.

To set up a Direct Deposit with the federal government:

1. Visit www.directdeposit.gc.ca for a Government of Canada Direct Deposit enrolment form and use your account information from the fields above when completing the form.
2. If you do not have a cheque to void, have your local TD Canada Trust branch stamp the enrolment form.
3. Once complete, mail the enrolment form to the address provided.

Note: Additional information may be required on the form such as your Social Insurance Number or date of birth. The form includes a toll free number for support with completing the form.

To set up a Direct Deposit with your employer:

1. Provide your account information from the fields above to the payroll department of your employer or company pension provider.

Pre-Authorized Debit (PAD)

A Pre-Authorized Debit (PAD) is an automatic withdrawal taken directly from your TD Canada Trust account by a company or financial institution that you have authorized to do so. PAD is a great way for you to save time with bill payments (i.e. utilities, credit cards) you pay by mail, at the ATM, in branch or by phone; and may help you avoid late fees.

To set up a PAD:

1. Call or visit the website of the company you wish to set up a Pre-Authorized Debit (PAD) with to obtain a PAD Agreement and use your account information noted from the fields above when completing the Agreement.
2. If the company allows for online form submission on its website, you will need to first register for its website and should follow the instructions provided.

*Note: If your billing company accepts Visa Debit in Canada (or Visa internationally) and you have the **enhanced TD Access Card**, setting up a PAD will be easier than ever! Simply provide them with the card's 16 digit number in place of the account information noted above.*