MACOLIARIE

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.

Macquarie Financial 390 Bay St, Suite 1800 Toronto, ON M5H 2Y2

T: 1-877-462-3788 F: 1-888-753-5842

AGREEMENT FOR PRE-AUTHORIZED DEBITS (PAD)

Account Holder Name(s) and Mortgage Number		Mortgage number:			
Last and first name(s) of Account Holder			Telephone number		
Address (Number, Street, City, Province)		Postal code			
Name and address of bank/financial institution		Transit number		Account number	
Authorization of Debits					
I authorize Paradigm Quest Inc. ("Para institution I may appoint, to debit peri instructions.					
Payment Frequency (refer to pg. 2)	Payment Date (refer to pg. 2)		Payment Amount		
Type of PAD Agreement: Personal/	ndividual	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 F the next payment date.	Paradigm of any cha	anges in this Authoriza	tion at least 10) business days prior to	
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 communi information in this Authorization to Parad Signature(s)			the disclosure	e of the personal	
I guarantee that all persons whose signatures are required for this bank account have signed this Authorization.					
Reimbursement		ture of all account ho	lder(s)		
I have certain rights of recourse if a PAD not comply with the terms of this Agreem					

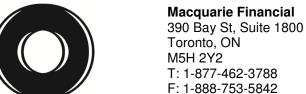
IMPORTANT: You must attach a personal cheque marked "VOID" to avoid errors in transcription. Your name and address and the account number must be preprinted on the cheque.

Signature of account holder

Signature of account holder

Date (DD/MM/YYYY)

Date (DD/MM/YYYY



AGREEMENT FOR PRE-AUTHORIZED DEBITS (PAD)



Payment Frequency Options

Weekly Accelerated	Every 7 days	
Bi-Weekly Accelerated	Every 14 days	
Semi-Monthly	Twice per month (1 st and 15 th or 2 nd and 16 th)	
Monthly	Once per month	

Payment Date Options

A. If this is a new mortgage your payments will begin immediately after your mortgage closing date.

Weekly	(Accelerated) Monthly Payment / 4	Payments will commence 7 days following the closing date and every week thereafter
Bi-Weekly	(Accelerated) Monthly Payment / 2	Payments will commence 14 days following the closing date and every other week thereafter
Semi-Monthly	(Non-Accelerated) Monthly payment / 2	Payments are due on the 1 st and 15 th of each month or the 2 nd and the 16 th of each month. An interest adjustment will be taken if the closing date does not correspond with payment due dates
Monthly	(Non-Accelerated) 12 payments	Payments start the following month on the same day as your closing date.

B. If this mortgage is already active and you are making a change to your banking information, unless otherwise indicated above, your payment frequency will not change. If you have indicated above that you are also requesting to make changes to your payment frequency, those changes will take effect after your next regularly scheduled payment date.