

Personal Pre-Authorized Debit Plan

Authorization of the Payor to the Payee to Direct Debit an Account

Instructions:

1. Please complete all sections in order to instruct your financial institution to make payments directly from your account.
2. Please see the Terms and Conditions on page 2.
3. Return the completed form with a blank cheque marked "VOID" to the Payee at the address noted below.
4. If you have any questions, please write or call the Payee.

Payor Information (please type or print clearly)

MRS SAMAR SABBARINI

Payor Name

Payor Name

225 Wellesley St PH14

Address

Toronto ON M4X 1K6

Address

()

()

Telephone No.

Signature

DD MM YYYY
09 04 2013

Signature

DD MM YYYY
Date

Payor Financial Institution/Banking Information (please type or print clearly)

35642

001

3976-365

91052

001

Branch No.

Institution No.

Account No.

Line of Credit Account Number

Bank of Montreal

Name of Financial Institution

Branch Address

City/Province

Postal Code

Payee Information (please type or print clearly)

Blaney McMurtry LLP (In Trust)

Payee Name(s)

Address

DD MM YYYY

City/Province

Postal Code

()

Date

Reference # or Account #
DD MM YYYY

Service or Utility

Start Date

Payment Information

Please specify whether the payment is a:
(Please check one)☒ Fixed Amount: (Please specify)

\$2000 -

Occurring at:
(Please check one)☐ Set Intervals: Please specify the timing
(i.e. weekly, bi-weekly, monthly)Are top-ups or adjustments permissible?
(Please check one)☐ Yes☒ No☐ Variable Amount: If variable, please specify
whether there is a maximum amount, or
indicate N/A if there is no maximum

Amount: _____

PAYOR'S PAD AGREEMENT
Personal Pre-Authorized Debit Plan
Terms & Conditions

1. In this Agreement, "I", "me" and "my" refers to each Account Holder who signs below.
2. I agree to Bank of Montreal and any successor or assign of the Bank (the "Bank") debiting my account indicated on the reverse (the "Account") for personal/household or consumer purposes and I authorize the Payee indicated on the reverse and any successor or assign of the Payee to draw a debit in paper, electronic or other form, including any top-ups or adjustments, for the purpose of making payment for consumer goods or services (a "Personal PAD"), on my Account at the financial institution indicated on the reverse (the "Financial Institution") and I authorize the Financial Institution to honour and pay such debts. This Agreement and my authorization are provided for the benefit of the Payee and my Financial Institution and are provided in consideration of my Financial Institution agreeing to process debts against my Account in accordance with the Rules of the Canadian Payments Association. I agree that any direction I may provide to draw a Personal PAD and any Personal PAD drawn in accordance with this Agreement, shall be binding on me as if signed by me and, in the case of paper debts, as if they were cheques signed by me.
3. **If the amount that I am required to pay under my agreement with the Payee changes, this authorization will continue to apply.** I may revoke authorization at any time, subject to providing notice to the Bank: this authority is to remain in effect until the Bank has received written notification from me of its change or termination. This notification must be received at least 30 days before the next debit is scheduled at any branch of the Bank of Montreal. I may obtain a sample PAD cancellation form or more information on my right to cancel a PAD Agreement at any branch of my financial institution or by visiting www.cdnipay.ca.
This authorization applies only to the method of payment and I agree that cancellation of this authorization does not terminate or otherwise have any effect on any contract that exists between me and the Bank.
4. I agree that my Financial Institution is not required to verify that any Personal PAD has been drawn in accordance with this Agreement, including the amount, frequency and fulfillment of any purpose of any Personal PAD.
5. I agree that delivery of this Agreement to the Payee constitutes delivery by me to my Financial Institution. I agree that the Payee may deliver this Agreement to the Payee's financial institution and agree to the disclosure of any personal information which may be contained in this Agreement to such financial institution.
6. (a) I understand that with respect to:
 - (i) fixed amount Personal PADs occurring at set intervals, I shall receive written notice from the Payee of the amount to be debited and the due date(s) of debiting, at least ten (10) calendar days before the due date of the first Personal PAD, and such notice shall be received every time there is a change in the amount or payment date(s);
 - (ii) variable amount Personal PADs occurring at set intervals, I shall receive written notice from the Payee of the amount to be debited and the due date(s) of debiting, at least ten (10) calendar days before the due date of every Personal PAD; and
 - (iii) fixed amount and variable amount Personal PADs occurring at set intervals, where the Personal PAD Plan provides for a change in the amount of such fixed and variable amount PADs as a result of my direct action (such as, but not limited to, a telephone instruction) requesting the Payee to change the amount of a PAD, no pre-notification of such changes is required.

-OR-

(b) I agree to waive the pre-notification requirements in section 6(a) of this Agreement.

If Payor agrees to waive pre-notification, Payor must sign where indicated



Signature of Payor

7. I agree that with respect to Personal PADs, where the payment frequency is sporadic, a password or secret code or other signature equivalent will be issued and shall constitute valid authorization for the Payee or its agent to debit my account.
8. I certify that all information provided with respect to the Account is accurate and I agree to inform the Payee, in writing, of any change in the Account information provided in this Agreement at least ten (10) business days prior to the next due date of a Personal PAD in the event of any such change. This Agreement shall continue in respect of any new account to be used for Personal PADs.
9. I warrant and guarantee that all persons whose signatures are required to sign on the Account have signed this Agreement below. In addition, I warrant and guarantee, where applicable, that I have the authority to electronically agree to commit to this Agreement by secure electronic signature and that my secure electronic signature conforms with the requirements of Rule H1.
10. I acknowledge receipt of a copy of this Authorization.
11. **Applicable to the Province of Quebec only:** It is the express wish of the parties that this Agreement and any related documents be drawn up and executed in English. Les parties conviennent que la présente convention et tous les documents s'y rattachant soient rédigés et signés en anglais.
12. I have certain recourse rights if any debit does not comply with this PAD Agreement. For example, I have the right to receive reimbursement for any debit that is not authorized or is not consistent with this PAD Agreement.

To obtain more information on your recourse rights, contact any Branch of the Bank of Montreal or visit www.cdnipay.ca.

I have full responsibility to complete this form along with the payee.

I acknowledge that Bank of Montreal has no responsibility to complete this form, and understand that this pre-authorized debit form may not be processed by the payee or the payee's financial institution if all sections are not completed correctly.

Payor's PAD Agreement

Personal Pre-Authorized Debit Plan

Authorization of the Payor to the Payee to Direct Debit an Account

Instructions:

1. Please complete all sections in order to instruct your financial institution to make payments directly from your account.
2. Please see the Terms and Conditions on page 2.
3. Return the completed form with a blank cheque marked "VOID" to the Payee at the address noted below.
4. If you have any questions, please write or call the Payee.

Payor Information (please type or print clearly)

MRS SAMAR SABBARINI

Payor Name

Payor Name

225 Wellesley St. Pt 14

Address

Toronto ON M4X 1X6

Address

()

()

Telephone No.

Telephone No.

Signature DD MM YYYY
09 05 2013

Signature

DD MM YYYY
Date

Payor Financial Institution/Banking Information (please type or print clearly)

35642 001 3976-365

Branch No. Institution No.

Account No.

91052 001

Line of Credit Account Number

Bank of Montreal

Name of Financial Institution

Branch Address

City/Province

Postal Code

Payee Information (please type or print clearly)

Blaney Mounty LP (In Trust)

Payee Name(s)

Address ()
Telephone No. DD MM YYYY
Date

Service or Utility

Reference # or Account #
DD MM YYYY

Start Date

Payment Information

Please specify whether the payment is a:
(Please check one)☒ Fixed Amount: (Please specify)

\$13,245.-

☐ Variable Amount: If variable, please specify whether there is a maximum amount, or indicate N/A if there is no maximumOccurring at:
(Please check one)☐ Set Intervals: Please specify the timing
(i.e. weekly, bi-weekly, monthly)☒ Sporadic Intervals:Are top-ups or adjustments permissible?
(Please check one)☐ Yes☒ No

Amount: _____

PAYOR'S PAD AGREEMENT
Personal Pre-Authorized Debit Plan
Terms & Conditions

1. In this Agreement, "I", "me" and "my" refers to each Account Holder who signs below.
2. I agree to Bank of Montreal and any successor or assign of the Bank (the "Bank") debiting my account indicated on the reverse (the "Account") for personal/household or consumer purposes and I authorize the Payee indicated on the reverse and any successor or assign of the Payee to draw a debit in paper, electronic or other form, including any top-ups or adjustments, for the purpose of making payment for consumer goods or services (a "Personal PAD"), on my Account at the financial institution indicated on the reverse (the "Financial Institution") and I authorize the Financial Institution to honour and pay such debits. This Agreement and my authorization are provided for the benefit of the Payee and my Financial Institution and are provided in consideration of my Financial Institution agreeing to process debits against my Account in accordance with the Rules of the Canadian Payments Association. I agree that any direction I may provide to draw a Personal PAD and any Personal PAD drawn in accordance with this Agreement, shall be binding on me as if signed by me, and, in the case of paper debits, as if they were cheques signed by me.
3. **If the amount that I am required to pay under my agreement with the Payee changes, this authorization will continue to apply.** I may revoke authorization at any time, subject to providing notice to the Bank: this authority is to remain in effect until the Bank has received written notification from me of its change or termination. This notification must be received at least 30 days before the next debit is scheduled at any branch of the Bank of Montreal. I may obtain a sample PAD cancellation form or more information on my right to cancel a PAD Agreement at any branch of my financial institution or by visiting www.cdnmpay.ca.
This authorization applies only to the method of payment and I agree that cancellation of this authorization does not terminate or otherwise have any effect on any contract that exists between me and the Bank.
4. I agree that my Financial Institution is not required to verify that any Personal PAD has been drawn in accordance with this Agreement, including the amount, frequency and fulfillment of any purpose of any Personal PAD.
5. I agree that delivery of this Agreement to the Payee constitutes delivery by me to my Financial Institution. I agree that the Payee may deliver this Agreement to the Payee's financial institution and agree to the disclosure of any personal information which may be contained in this Agreement to such financial institution.
6. (a) I understand that with respect to:
 - (i) fixed amount Personal PADs occurring at set intervals, I shall receive written notice from the Payee of the amount to be debited and the due date(s) of debiting, at least ten (10) calendar days before the due date of the first Personal PAD, and such notice shall be received every time there is a change in the amount or payment date(s);
 - (ii) variable amount Personal PADs occurring at set intervals, I shall receive written notice from the Payee of the amount to be debited and the due date(s) of debiting, at least ten (10) calendar days before the due date of every Personal PAD; and
 - (iii) fixed amount and variable amount Personal PADs occurring at set intervals, where the Personal PAD Plan provides for a change in the amount of such fixed and variable amount PADs as a result of my direct action (such as, but not limited to, a telephone instruction) requesting the Payee to change the amount of a PAD, no pre-notification of such changes is required.

-OR-

- (b) I agree to waive the pre-notification requirements in section 6(a) of this Agreement.

If Payor agrees to waive pre-notification, Payor must sign where indicated



Signature of Payor

7. I agree that with respect to Personal PADs, where the payment frequency is sporadic, a password or secret code or other signature equivalent will be issued and shall constitute valid authorization for the Payee or its agent to debit my account.
8. I certify that all information provided with respect to the Account is accurate and I agree to inform the Payee, in writing, of any change in the Account information provided in this Agreement at least ten (10) business days prior to the next due date of a Personal PAD. In the event of any such change, this Agreement shall continue in respect of any new account to be used for Personal PADs.
9. I warrant and guarantee that all persons whose signatures are required to sign on the Account have signed this Agreement below, in addition I warrant and guarantee, where applicable, that I have the authority to electronically agree to commit to this Agreement by secure electronic signature and that my secure electronic signature conforms with the requirements of Rule H1.
10. I acknowledge receipt of a copy of this Authorization.

11. **Applicable to the Province of Quebec only:** It is the express wish of the parties that this Agreement and any related documents be drawn up and executed in English. Les parties conviennent que la présente convention et tous les documents s'y rattachant soient rédigés et signés en anglais.

12. I have certain recourse rights if any debit does not comply with this PAD Agreement. For example, I have the right to receive reimbursement for any debit that is not authorized or is not consistent with this PAD Agreement.

To obtain more information on your recourse rights, contact any Branch of the Bank of Montreal or visit www.cdnmpay.ca.

I have full responsibility to complete this form along with the payee.

I acknowledge that Bank of Montreal has no responsibility to complete this form, and understand that this pre-authorized debit form may not be processed by the payee or the payee's financial institution if all sections are not completed correctly.

PSV2 - 3905

Payor's PAD Agreement

Personal Pre-Authorized Debit Plan

Authorization of the Payor to the Payee to Direct Debit an Account

Instructions:

1. Please complete all sections in order to instruct your financial institution to make payments directly from your account.
2. Please see the Terms and Conditions on page 2.
3. Return the completed form with a blank cheque marked "VOID" to the Payee at the address noted below.
4. If you have any questions, please write or call the Payee.

Payor Information (please type or print clearly)

MRS SAMAR SABBARINI

Payor Name

Payor Name

225 Wellesley St PH 14

Address

Address

Toronto ON M4X 1X6

Address

Address

()

()

Telephone No.

Telephone No.

Signature

DD MM YYYY
09 08 2013

Signature

DD MM YYYY
Date

Payor Financial Institution/Banking Information (please type or print clearly)

35642

Branch No.

001

Institution No.

3976-365

Account No.

91052

001

Line of Credit Account Number

Bank of Montreal

Name of Financial Institution

Branch Address

City/Province

Postal Code

Payee Information (please type or print clearly)

Blaney Memory LP (in Trust)

Payee Name(s)

Address

DD MM YYYY

City/Province

Postal Code

()

Telephone No.

DD MM YYYY
Date

Reference # or Account #

DD MM YYYY

Service or Utility

Start Date

Payment Information

Please specify whether the payment is a:
(Please check one)☒ Fixed Amount: (Please specify)

\$15,245.00

Occurring at:
(Please check one)☐ Set Intervals: Please specify the timing
(i.e. weekly, bi-weekly, monthly)Are top-ups or adjustments permissible?
(Please check one)☐ Yes☒ No☐ Variable Amount: If variable, please specify
whether there is a maximum amount, or
indicate N/A if there is no maximum

Amount:

PAYOR'S PAD AGREEMENT
Personal Pre-Authorized Debit Plan
Terms & Conditions

1. In this Agreement, "I", "me" and "my" refers to each Account Holder who signs below.
2. I agree to Bank of Montreal and any successor or assign of the Bank (the "Bank") debiting my account indicated on the reverse (the "Account") for personal/household or consumer purposes and I authorize the Payee indicated on the reverse and any successor or assign of the Payee to draw a debit in paper, electronic or other form, including any top-ups or adjustments, for the purpose of making payment for consumer goods or services (a "Personal PAD"), on my Account at the financial institution indicated on the reverse (the "Financial Institution") and I authorize the Financial Institution to honour and pay such debts. This Agreement and my authorization are provided for the benefit of the Payee and my Financial Institution and are provided in consideration of my Financial Institution agreeing to process debts against my Account in accordance with the Rules of the Canadian Payments Association. I agree that any direction I may provide to draw a Personal PAD and any Personal PAD drawn in accordance with this Agreement, shall be binding on me as if signed by me, and, in the case of paper debts, as if they were cheques signed by me.
3. **If the amount that I am required to pay under my agreement with the Payee changes, this authorization will continue to apply.** I may revoke authorization at any time, subject to providing notice to the Bank: this authority is to remain in effect until the Bank has received written notification from me of its change or termination. This notification must be received at least 30 days before the next debit is scheduled at any branch of the Bank of Montreal. I may obtain a sample PAD cancellation form or more information on my right to cancel a PAD Agreement at any branch of my financial institution or by visiting www.cdnmpay.ca. This authorization applies only to the method of payment and I agree that cancellation of this authorization does not terminate or otherwise have any effect on any contract that exists between me and the Bank.
4. I agree that my Financial Institution is not required to verify that any Personal PAD has been drawn in accordance with this Agreement, including the amount, frequency and fulfillment of any purpose of any Personal PAD.
5. I agree that delivery of this Agreement to the Payee constitutes delivery by me to my Financial Institution. I agree that the Payee may deliver this Agreement to the Payee's financial institution and agree to the disclosure of any personal information which may be contained in this Agreement to such financial institution.
6. (a) I understand that with respect to:
 - (i) fixed amount Personal PADs occurring at set intervals, I shall receive written notice from the Payee of the amount to be debited and the due date(s) of debiting, at least ten (10) calendar days before the due date of the first Personal PAD, and such notice shall be received every time there is a change in the amount or payment date(s);
 - (ii) variable amount Personal PADs occurring at set intervals, I shall receive written notice from the Payee of the amount to be debited and the due date(s) of debiting, at least ten (10) calendar days before the due date of every Personal PAD; and
 - (iii) fixed amount and variable amount Personal PADs occurring at set intervals, where the Personal PAD Plan provides for a change in the amount of such fixed and variable amount PADs as a result of my direct action (such as, but not limited to, a telephone instruction) requesting the Payee to change the amount of a PAD, no pre-notification of such changes is required.

-OR-

- (b) I agree to waive the pre-notification requirements in section 6(a) of this Agreement.



Signature of Payor

If Payor agrees to waive pre-notification, Payor must sign where indicated

Delete either 6(a) or 6(b) as applicable

7. I agree that with respect to Personal PADs, where the payment frequency is sporadic, a password or secret code or other signature equivalent will be issued and shall constitute valid authorization for the Payee or its agent to debit my account.
8. I certify that all information provided with respect to the Account is accurate and I agree to inform the Payee, in writing, of any change in the Account information provided in this Agreement at least ten (10) business days prior to the next due date of a Personal PAD. In the event of any such change, this Agreement shall continue in respect of any new account to be used for Personal PADs.
9. I warrant and guarantee that all persons whose signatures are required to sign on the Account have signed this Agreement below. In addition, I warrant and guarantee, where applicable, that I have the authority to electronically agree to commit to this Agreement by secure electronic signature and that my secure electronic signature conforms with the requirements of Rule H1.
10. I acknowledge receipt of a copy of this Authorization.

11. **Applicable to the Province of Quebec only:** It is the express wish of the parties that this Agreement and any related documents be drawn up and executed in English. Les parties conviennent que la présente convention et tous les documents s'y rattachant soient rédigés et signés en anglais.

12. I have certain recourse rights if any debit does not comply with this PAD Agreement. For example, I have the right to receive reimbursement for any debit that is not authorized or is not consistent with this PAD Agreement.

To obtain more information on your recourse rights, contact any Branch of the Bank of Montreal or visit www.cdnmpay.ca.

I have full responsibility to complete this form along with the payee.

I acknowledge that Bank of Montreal has no responsibility to complete this form, and understand that this pre-authorized debit form may not be processed by the payee or the payee's financial institution if all sections are not completed correctly.

Personal Pre-Authorized Debit Plan
Authorization of the Payor to the Payee to Direct Debit an Account

Instructions:

1. Please complete all sections in order to instruct your financial institution to make payments directly from your account.
2. Please see the Terms and Conditions on page 2.
3. Return the completed form with a blank cheque marked "VOID" to the Payee at the address noted below.
4. If you have any questions, please write or call the Payee.

Payor Information (please type or print clearly)

MRS SAMAR SABBARINI

Payor Name

Payor Name

225 Wellesley St PH 14

Address

Address

Toronto ON M4X 1X6

Address

Address

()

Telephone No.

Telephone No.

Signature

DD MM YYYY
09 01 2014

Signature

DD MM YYYY
Date**Payor Financial Institution/Banking Information (please type or print clearly)**

35642

Branch No.

001

Institution No.

3976-365

Account No.

91052

001

Line of Credit Account Number

Bank of Montreal

Name of Financial Institution

Branch Address

City/Province

Postal Code

Payee Information (please type or print clearly)

Blaney Munroty LP (In Trust)

Payee Name(s)

Address

DD MM YYYY

City/Province

Postal Code

()

Telephone No.

Date

Reference # or Account #
DD MM YYYY

Service or Utility

Start Date

Payment InformationPlease specify whether the payment is a:
(Please check one)☒ Fixed Amount: (Please specify)

\$ 7622.00

Occurring at:
(Please check one)☐ Set Intervals: Please specify the timing
(i.e. weekly, bi-weekly, monthly)Are top-ups or adjustments permissible?
(Please check one)☐ Yes☒ No☐ Variable Amount: If variable, please specify
whether there is a maximum amount, or
indicate N/A if there is no maximum

Amount:

PAYOR'S PAD AGREEMENT
Personal Pre-Authorized Debit Plan
Terms & Conditions

1. In this Agreement, "I", "me" and "my" refers to each Account Holder who signs below.
2. I agree to Bank of Montreal and any successor or assign of the Bank (the "Bank") debiting my account indicated on the reverse (the "Account") for personal/household or consumer purposes and I authorize the Payee indicated on the reverse and any successor or assign of the Payee to draw a debit in paper, electronic or other form, including any top-ups or adjustments, for the purpose of making payment for consumer goods or services (a "Personal PAD"), on my Account at the financial institution indicated on the reverse (the "Financial Institution") and I authorize the Financial Institution to honour and pay such debts. This Agreement and my authorization are provided for the benefit of the Payee and my Financial Institution and are provided in consideration of my Financial Institution agreeing to process debts against my Account in accordance with the Rules of the Canadian Payments Association. I agree that any direction I may provide to draw a Personal PAD and any Personal PAD drawn in accordance with this Agreement, shall be binding on me as if signed by me and, in the case of paper debts, as if they were cheques signed by me.
3. **If the amount that I am required to pay under my agreement with the Payee changes, this authorization will continue to apply.** I may revoke authorization at any time, subject to providing notice to the Bank: this authority is to remain in effect until the Bank has received written notification from me of its change or termination. This notification must be received at least 30 days before the next debit is scheduled at any branch of the Bank of Montreal. I may obtain a sample PAD cancellation form or more information on my right to cancel a PAD Agreement at any branch of my financial institution or by visiting www.cdnmpay.ca. This authorization applies only to the method of payment and I agree that cancellation of this authorization does not terminate or otherwise have any effect on any contract that exists between me and the Bank.
4. I agree that my Financial Institution is not required to verify that any Personal PAD has been drawn in accordance with this Agreement, including the amount, frequency and fulfillment of any purpose of any Personal PAD.
5. I agree that delivery of this Agreement to the Payee constitutes delivery by me to my Financial Institution. I agree that the Payee may deliver this Agreement to the Payee's financial institution and agree to the disclosure of any personal information which may be contained in this Agreement to such financial institution.
6. (a) I understand that with respect to:
 - (i) fixed amount Personal PADS occurring at set intervals, I shall receive written notice from the Payee of the amount to be debited and the due date(s) of debiting, at least ten (10) calendar days before the due date of the first Personal PAD, and such notice shall be received every time there is a change in the amount or payment date(s);
 - (ii) variable amount Personal PADS occurring at set intervals, I shall receive written notice from the Payee of the amount to be debited and the due date(s) of debiting, at least ten (10) calendar days before the due date of every Personal PAD; and
 - (iii) fixed amount and variable amount Personal PADS occurring at set intervals, where the Personal PAD Plan provides for a change in the amount of such fixed and variable amount PADS as a result of my direct action (such as, but not limited to, a telephone instruction) requesting the Payee to change the amount of a PAD, no pre-notification of such changes is required.

-OR-

(b) I agree to waive the pre-notification requirements in section 6(a) of this Agreement.

If Payor agrees to waive pre-notification, Payor must sign where indicated



Signature of Payor

7. I agree that with respect to Personal PADS, where the payment frequency is sporadic, a password or secret code or other signature equivalent will be issued and shall constitute valid authorization for the Payee or its agent to debit my account.
8. I certify that all information provided with respect to the Account is accurate and I agree to inform the Payee, in writing, of any change in the Account information provided in this Agreement at least ten (10) business days prior to the next due date of a Personal PAD in the event of any such change. This Agreement shall continue in respect of any new account to be used for Personal PADS.
9. I warrant and guarantee that all persons whose signatures are required to sign on the Account have signed this Agreement below. In addition, I warrant and guarantee, where applicable, that I have the authority to electronically agree to commit to this Agreement by secure electronic signature and that my secure electronic signature conforms with the requirements of Rule H1.
10. I acknowledge receipt of a copy of this Authorization.
11. **Applicable to the Province of Quebec only:** It is the express wish of the parties that this Agreement and any related documents be drawn up and executed in English. Les parties conviennent que la présente convention et tous les documents s'y rattachant soient rédigés et signés en anglais.
12. I have certain recourse rights if any debit does not comply with this PAD Agreement. For example, I have the right to receive reimbursement for any debit that is not authorized or is not consistent with this PAD Agreement.

To obtain more information on your recourse rights, contact any Branch of the Bank of Montreal or visit www.cdnmpay.ca.

I have full responsibility to complete this form along with the payee.

I acknowledge that Bank of Montreal has no responsibility to complete this form, and understand that this pre-authorized debit form may not be processed by the payee or the payee's financial institution if all sections are not completed correctly.

PSV2-3905

Payor's PAD Agreement

Personal Pre-Authorized Debit Plan

Authorization of the Payor to the Payee to Direct Debit an Account

Instructions:

1. Please complete all sections in order to instruct your financial institution to make payments directly from your account.
2. Please see the Terms and Conditions on page 2.
3. Return the completed form with a blank cheque marked "VOID" to the Payee at the address noted below.
4. If you have any questions, please write or call the Payee.

Payor Information (please type or print clearly)

MRS SAMAR SABBARINI

Payor Name

Payor Name

225 Wellesley St PH 14

Address

Address

Toronto ON M4X 1X6

Address

Address

()

()

Telephone No.

Telephone No.

Signature

DD MM YYYY
09 04 2014

Signature

DD MM YYYY
Date

Payor Financial Institution/Banking Information (please type or print clearly)

35642

001

3976-365

Branch No.

Institution No.

Account No.

91052

001

Line of Credit Account Number

Bank of Montreal

Name of Financial Institution

Branch Address

City/Province

Postal Code

Payee Information (please type or print clearly)

Blaney Memory LP (In Trust)

Payee Name(s)

Address

DD MM YYYY

City/Province

Postal Code

()

DD MM YYYY
DateReference # or Account #
DD MM YYYY

DD

MM

YYYY

Date

Service or Utility

Start Date

Payment Information

Please specify whether the payment is a:
(Please check one)☒ Fixed Amount: (Please specify)

\$7,622.00

Occurring at:
(Please check one)☐ Set Intervals: Please specify the timing
(i.e. weekly, bi-weekly, monthly)Are top-ups or adjustments permissible?
(Please check one)☐ Yes☒ No☐ Variable Amount: If variable, please specify
whether there is a maximum amount, or
indicate N/A if there is no maximum

Amount:

PAYOR'S PAD AGREEMENT
Personal Pre-Authorized Debit Plan
Terms & Conditions

1. In this Agreement, "I", "me" and "my" refers to each Account Holder who signs below.
2. I agree to Bank of Montreal and any successor or assign of the Bank (the "Bank") debiting my account indicated on the reverse (the "Account") for personal/household or consumer purposes and I authorize the Payee indicated on the reverse and any successor or assign of the Payee to draw a debit in paper, electronic or other form, including any top-ups or adjustments, for the purpose of making payment for consumer goods or services (a "Personal PAD"), on my Account at the financial institution indicated on the reverse (the "Financial Institution") and I authorize the Financial Institution to honour and pay such debits. This Agreement and my authorization are provided for the benefit of the Payee and my Financial Institution and are provided in consideration of my Financial Institution agreeing to process debits against my Account in accordance with the Rules of the Canadian Payments Association. I agree that any direction I may provide to draw a Personal PAD, and any Personal PAD drawn in accordance with this Agreement, shall be binding on me as if signed by me, and in the case of paper debits, as if they were cheques signed by me.
3. **If the amount that I am required to pay under my agreement with the Payee changes, this authorization will continue to apply.** I may revoke authorization at any time, subject to providing notice to the Bank: this authority is to remain in effect until the Bank has received written notification from me of its change or termination. This notification must be received at least 30 days before the next debit is scheduled at any branch of the Bank of Montreal. I may obtain a sample PAD cancellation form or more information on my right to cancel a PAD Agreement at any branch of my financial institution or by visiting www.cdnmpay.ca. This authorization applies only to the method of payment and I agree that cancellation of this authorization does not terminate or otherwise have any effect on any contract that exists between me and the Bank.
4. I agree that my Financial Institution is not required to verify that any Personal PAD has been drawn in accordance with this Agreement, including the amount, frequency and fulfillment of any purpose of any Personal PAD.
5. I agree that delivery of this Agreement to the Payee constitutes delivery by me to my Financial Institution. I agree that the Payee may deliver this Agreement to the Payee's financial institution and agree to the disclosure of any personal information which may be contained in this Agreement to such financial institution.
6. (a) I understand that with respect to:
 - (i) fixed amount Personal PADs occurring at set intervals, I shall receive written notice from the Payee of the amount to be debited and the due date(s) of debiting, at least ten (10) calendar days before the due date of the first Personal PAD, and such notice shall be received every time there is a change in the amount or payment date(s);
 - (ii) variable amount Personal PADs occurring at set intervals, I shall receive written notice from the Payee of the amount to be debited and the due date(s) of debiting, at least ten (10) calendar days before the due date of every Personal PAD; and
 - (iii) fixed amount and variable amount Personal PADs occurring at set intervals, where the Personal PAD Plan provides for a change in the amount of such fixed and variable amount PADs as a result of my direct action (such as, but not limited to, a telephone instruction) requesting the Payee to change the amount of a PAD, no pre-notification of such changes is required.

-OR-

(b) I agree to waive the pre-notification requirements in section 6(a) of this Agreement.

If Payor agrees to waive pre-notification, Payor must sign where indicated

Signature of Payor

7. I agree that with respect to Personal PADs, where the payment frequency is sporadic, a password or secret code or other signature equivalent will be issued and shall constitute valid authorization for the Payee or its agent to debit my account.
8. I certify that all information provided with respect to the Account is accurate and I agree to inform the Payee, in writing, of any change in the Account information provided in this Agreement at least ten (10) business days prior to the next due date of a Personal PAD in the event of any such change; this Agreement shall continue in respect of any new account to be used for Personal PADs.
9. I warrant and guarantee that all persons whose signatures are required to sign on the Account have signed this Agreement below. In addition I warrant and guarantee, where applicable, that I have the authority to electronically agree to commit to this Agreement by secure electronic signature and that my secure electronic signature conforms with the requirements of Rule H1.
10. I acknowledge receipt of a copy of this Authorization.
11. **Applicable to the Province of Quebec only:** It is the express wish of the parties that this Agreement and any related documents be drawn up and executed in English. Les parties conviennent que la présente convention et tous les documents s'y rattachant soient rédigés et signés en anglais.
12. I have certain recourse rights if any debit does not comply with this PAD Agreement. For example, I have the right to receive reimbursement for any debit that is not authorized or is not consistent with this PAD Agreement.

To obtain more information on your recourse rights, contact any Branch of the Bank of Montreal or visit www.cdnmpay.ca.

I have full responsibility to complete this form along with the payee.

I acknowledge that Bank of Montreal has no responsibility to complete this form, and understand that this pre-authorized debit form may not be processed by the payee or the payee's financial institution if all sections are not completed correctly.