



Welcome To CCDR *Debt Relief* Program!

Thank you for giving **CCDR** the opportunity to be of service to you.

We look forward to assisting you to re-gain your financial freedom and eliminate the burden of debt! We understand how confusing and overwhelming the world of credit and debt can be and we want to assure you we are here to help!

The following documents are provided to you in order to prevent any misunderstandings of any nature between us.

As you read these documents, if you do not understand any of the statements or need further clarification, please call **CCDR** to provide further explanation.

Sincerely,

Canadian Customer Debt Relief Inc.

Tel: 866-804-7750

Toll Free Fax: 855-337-2237

Web: www.ccdr.ca

Saskatchewan
#228 – 408 Broad Street
Regina Saskatchewan S4R 1X3

Ontario
55 King Street West 7th Floor
Kitchener, ONT N2G 4W1

(R.02/12)

**PLEASE CHECK OFF EACH DOCUMENT AS SIGNED,
COMPLETED AND SENT**

- PLAN AND PAYMENT AGREEMENT - 1 Page**
- AGENCY AGREEMENT: - 2 Pages**
- POWER OF ATTORNEY/CEASE & DESIST:**
Be sure to have 2 witness signatures (friend, family or spouse)
Need one of these forms filled out for each applicant
- PRIVACY AND DISCLOSURE AGREEMENT -1 Page**
- DEBT SETTLEMENT OF DISCLAIMER OF SERVICES - 1 Page**
- PRE-AUTHORIZATION PLAN AGREEMENT AND VOID CHEQUE**
- FINANCIAL STATEMENT**
- FINANCIAL CAPACITY ASSESSMENT - 2 Pages**
- FINANCIAL SNAPSHOT - 1 Page**
- CREDITOR LIST TO SETTLE -1 Page**
- Letter of Hardship (1 – 3 Pages)**

After completing the documents, please return via scan/email, fax, or mail.

DATE OF 1st Pre-Authorized Debit will be

_____, 20____

Client Initials _____

Plan and Payment Agreement

I/WE, _____ Choose option:

A: \$ _____ B: \$ _____ C: \$ _____/per month

Re: my/our debt settlement program with *Canadian Customer Debt Relief Inc.*

2) If monthly payment arrangement is made our payment date will be:

On the 1st _____ or the 15th _____ of each month until completion of program or until either party terminates agreement (30 day written notice by either party is required).

3) All payments made to *Canadian Customer Debt Relief Inc.* will be non-interest bearing if agreement is or is not cancelled.

4) (A) Any payments returned non-sufficient funds or NSF will incur a \$50.00 NSF fee. The NSF fee will be taken directly and immediately from the client settlement account with *Canadian Customer Debt Relief Inc.*

(b) If payment is returned NSF twice in addition to the NSF fee all services with the client will be terminated immediately and first payment will be retained by *Canadian Customer Debt Relief Inc.* for administration, time and effort put into the file to that date by *Canadian Customer Debt Relief Inc.*

This agreement is dated on this _____ day of _____, 20____

Client Signature

Client Signature

Canadian Customer Debt Relief Inc. Representative



Agency Agreement

This agreement is entered into pursuant to the Agency and Power of Attorney appointed dated _____, 20____ between *Canadian Customer Debt Relief Inc.* hereinafter referred to as “Consultant” and _____; hereinafter referred to as “Client” in consideration for work performed by the Consultant, client agrees to the following:

MONTHLY PAYMENT ARRANGEMENTS

- A. Confirmed settlement agreement fees will be at a rate of 30% of amount saved. The effected savings on each creditor claim shall be defined as the total savings realized by the client/debtor based on the amount of the confirmed debt and shall be calculated by deducting the amount of settlement from the confirmed debt. Monthly fees paid to *Canadian Customer Debt Relief, INC.* will be divided as follows:
1. All monies received from the client will be placed in a trust account, 30% will be put towards the client settlement fee, as per this contractual agreement, for consultants services provided for the length of the program, thus eliminating the need for the client to be invoiced for services upon completing the program. Upon completion of each individual settlement arrangement the creditors will be forwarded the agreed upon amount of settlement by *Canadian Customer Debt Relief, INC.* on behalf of the client.
 2. Upon completion of all settlements, fees will be calculated and any monies unused at the end of the program will be paid back to the client with no accrued interest. Any monies owed to the consultant must be received by *Canadian Customer Debt Relief, INC.* before Settlement Documents can be released. Any outstanding past due balance shall accrue interest after 30 days at 18% per annum.
 3. Settlement fees are subject to applicable GST taxes.
- B. This agreement is executed under the exclusive laws and jurisdictions of the Province of the client. It has been explained and the client fully understands that the consultant is not a legal firm. No legal advice can or will be provided under this agreement. The parties agree that this appointment and agreement does not create personal liability on the part of the consultant for the debts of the client.

****** The agreement carries an obligation on the part of the client to honor all negotiated settlements based on representation of the client. The consultant is only obligated to provide professional assistance to the best of its ability in order to effectuate reasonable settlement. ******

Lump Sum Agreements

All Lump Sum arrangements will require a retainer fee of \$250.00 to be paid to the consultant upon commencement of services. This fee will be deducted from the final bill at the end of services.

Settlement fees may be subject to applicable taxes.

The undersigned agree that each of the parties may sever this relationship at any time upon giving reasonable written notice to the other. In such event, the client shall only be responsible for fees earned to the date of cancellation for any confirmed settlements arranged to date. As well as any out of pocket expenses regarding the clients file specifically incurred by the consultant, including but not limited to telephone, secretarial, travel and fax.

In the event that the client ceases services with *Canadian Customer Debt Relief, INC.* within the first 30 days, first payment will be refunded. If after 30 days, first payment will be retained for administration services provided prior to cancellation.

I am aware that it is in my best interest to discontinue using any credit cards, line of credit and/or banking institution that I have submitted to CCDR to settle. _____ (initial(s))

**** Signatures verify that this contract has been reviewed by the client and understands the terms of this agreement.**

* _____
Client Signature

* _____
Client Signature

Canadian Customer Debt Relief, INC.

Date

To whom it may concern: Power of Attorney & Cease and Desist,

I _____ /_____/_____
(Client Name) (Date of Birth) (social insurance number)
direct you to contact Canadian Customer Debt Relief Inc. (CCDR) as they have sole and absolute discretion to act on my behalf with respect to negotiation, settlement and payment of any and all my creditor claims and/or disputes assigned to them by me.

I hereby make, constitute and appoint Canadian Customer Debt Relief Inc. (hereinafter referred to as "CCDR"), as my agent and true and lawful attorney-in-fact, giving unto CCDR, full power to do and perform all and every act that I may legally do, and every power necessary to carry out the specific purposes for which this power is granted; i.e.: To negotiate the creditors claims and effect a reasonable settlement. This Power of Attorney Appointment shall provide a full working arrangement to effectuate legitimate settlements of all creditors' claims owing and assigned for negotiation. I agree that this appointment does not create liability on the part of the debtor to honour all negotiated settlements and/or repayment plans. CCDR will not provide legal services, but will assign an attorney to creditor claims as needed.

If this debt has charged off and this letter has reached a 3rd party collection agency acting on behalf of the creditor my consumer protection rights are of concern to me and as such I authorize CCDR to address any inappropriate or illegal collection activity as needed.

CCDR is not a consumer proposal company, they are assisting me as an alternative to bankruptcy and consumer proposals. I am currently in the process of establishing a dollar amount and source of available funds to settle numerous debts. CCDR will keep you updated on the progress of events as they occur, as there are no funds available at this time to make a reasonable settlement offer.

I have given CCDR full and sufficient authority and power of attorney to deal with my case which means all *communication regarding your alleged claim should be directed to CCDR'S* office. Numerous calls to my place of employment could constitute as harassment and it also could effect my employment as I am not permitted to receive personal calls at work. Continuation of contact other than to CCDR after being notified of this **CEASE and DESIST** will be treated as harassment according to the Business Practices and Consumer Protection Act regarding Debt Collections, Section (114) (identical legislation exists for each province).

It is also within my rights according to section 116, subsections (4) (a)(b) to document all correspondence from your company, and I am aware that is within my rights as a consumer to take legal action against your company and its agents if you fail to comply with my wishes and the legislation laid out for these specific issues.

**CCDR can be reached at
#228-408 Broad Street Regina, Sask. S4R 1X3 T: 866-804-7750 F: 306-584-2237**

I sincerely thank you for your cooperation during my time of hardship.

Executed this _____ Day of _____ 20_____

Name: _____

Signature: _____

Date: _____

Witness: _____

Date: _____

Witness: _____

Date: _____

To whom it may concern: Power of Attorney & Cease and Desist,

I _____ /_____/_____
(Client Name) (Date of Birth) (social insurance number)
direct you to contact Canadian Customer Debt Relief Inc. (CCDR) as they have sole and absolute discretion to act on my behalf with respect to negotiation, settlement and payment of any and all my creditor claims and/or disputes assigned to them by me.

I hereby make, constitute and appoint Canadian Customer Debt Relief Inc. (hereinafter referred to as "CCDR"), as my agent and true and lawful attorney-in-fact, giving unto CCDR, full power to do and perform all and every act that I may legally do, and every power necessary to carry out the specific purposes for which this power is granted; i.e.: To negotiate the creditors claims and effect a reasonable settlement. This Power of Attorney Appointment shall provide a full working arrangement to effectuate legitimate settlements of all creditors' claims owing and assigned for negotiation. I agree that this appointment does not create liability on the part of the debtor to honour all negotiated settlements and/or repayment plans. CCDR will not provide legal services, but will assign an attorney to creditor claims as needed.

If this debt has charged off and this letter has reached a 3rd party collection agency acting on behalf of the creditor my consumer protection rights are of concern to me and as such I authorize CCDR to address any inappropriate or illegal collection activity as needed.

CCDR is not a consumer proposal company, they are assisting me as an alternative to bankruptcy and consumer proposals. I am currently in the process of establishing a dollar amount and source of available funds to settle numerous debts. CCDR will keep you updated on the progress of events as they occur, as there are no funds available at this time to make a reasonable settlement offer.

I have given CCDR full and sufficient authority and power of attorney to deal with my case which means all *communication regarding your alleged claim should be directed to CCDR'S* office. Numerous calls to my place of employment could constitute as harassment and it also could effect my employment as I am not permitted to receive personal calls at work. Continuation of contact other than to CCDR after being notified of this **CEASE and DESIST** will be treated as harassment according to the Business Practices and Consumer Protection Act regarding Debt Collections, Section (114) (identical legislation exists for each province).

It is also within my rights according to section 116, subsections (4) (a)(b) to document all correspondence from your company, and I am aware that is within my rights as a consumer to take legal action against your company and its agents if you fail to comply with my wishes and the legislation laid out for these specific issues.

**CCDR can be reached at
#228-408 Broad Street Regina, Sask. S4R 1X3 T: 866-804-7750 F: 306-584-2237**

I sincerely thank you for your cooperation during my time of hardship.

Executed this _____ Day of _____ 20 _____

Name: _____

Signature: _____

Date: _____

Witness: _____

Date: _____

Witness: _____

Date: _____



CONSENT TO COLLECTION, USE AND DISCLOSURE OF PERSONAL INFORMATION

In order to service your application and approved account for Debt Settlement we require you to provide certain personal information and permit us to disclose to, and obtain from, industry sources this and other information. In addition, we will collect and exchange information relating to information regarding your account. This consent outlines the purposes for which we require this information. If you do not agree with our use and disclosure of your information in connection with your application and servicing your account we will not be able to offer you the services you will need to effectively handle your Debt Settlement Account.

In addition, unless you advise us not to, we also use and share among our affiliate companies your information for the purposes of providing you with information about additional service related products. IE: Mortgage Broker, Third Party Lender, etc. We also may share information with business partners to provide you with approved products and services that we feel could benefit you. If you do not want your information used for these purposes you may decline to provide this consent.

If you have any questions regarding this privacy policy, please speak with your agent or contact Canadian Customer Debt Relief’s Head Office at 866-804-7750.

Consent

I, _____ and _____, am an applicant(s) for Debt Settlement under the accompanying application. I understand that by signing this form I consent to the collection, use and disclosure of my personal information by Canadian Customer Debt Relief, INC for the required purposes described above. As well, unless otherwise noted, I consent to the use and disclosure of my information to contact me about additional information regarding my account; for financial or other related purposes. I confirm that any other persons whose personal information is contained in the accompanying application have consented to the collection, use and disclosure for their personal information as described above.

_____ Client

_____ Date

_____ Client

_____ Date

By enrolling in the **CCDR** Program; you have taken a cutting edge step towards freeing yourself from the wasteful burden of debt.

One of **CCDR'S** FIRST steps will be notifying your creditors that you are now on the **CCDR DEBT SETTLEMENT PROGRAM** and that they must now contact us, not you; in regards to your accounts.

In order for the program to work effectively, **CCDR'S** representatives **must be** the only individuals speaking with your creditors.

If your creditors persist in calling you; you should **only** say to them what we have advised; as per the scripts we have provided to you or termination of program could result.

For each and every telephone call from any of your creditors, **you** should notify your personal **CCDR** Arbitrator ASAP to ensure that you are protected from further bother or harassment. You can also do this via "Customer Support Centre" at www.ccdr.ca

The debt collection business sometimes is very brutal. Collectors often will say anything they can to intimidate or confuse you. Remember, collectors only make money when they collect money from you.

In order to ensure the integrity and success of your program; you should never, under any circumstances discuss with creditors or collectors any of the financial arrangements you have through our program. To do so may damage the success of your outcome and your expected results.

These are just some of the offences, your creditors may use during their attempts to collect money from you. Offences should be immediately reported to your **CCDR** Arbitrator or emailed/faxed to us. With the proper notification/documentation, we may be able to pursue the creditor for violations on your behalf.

Your Rights as a Consumer

1. Creditors may only call a debtor between the hours of 8:00 a.m. and 9:00 p.m. (in most areas)
2. Creditors may only call Monday through Saturday. (No Sundays)
3. Creditors may not call you at work once you have instructed them not to call you at your place of employment;
4. Creditors may not call you at home if notified in writing.
5. Creditors may not threaten you in any manner other than the initiation of proper judicial remedies. (For instance, a creditor may say that he is going to initiate an action in the courts for the collection of the entire amount of the outstanding balance). A creditor cannot indicate that his company will contact your employer in order to garnish your wages.
6. Creditors may not use any vulgar or obscene language while speaking with you.

Again, notify your **CCDR** Arbitrator every time a creditor calls you.
Forward creditor statements or letters you might receive to **CCDR**.

If you have any questions or just need someone with whom to speak, feel free to call **CCDR** at 866-804-7750 between 9:00 AM and 4:00 PM Mountain Standard Time Monday ~ Friday; or via “Customer Support Center” anytime at www.ccdr.ca

With patience, this program will work for you.

It took you years to get in your present situation, and, as such, results will not happen overnight.

If you stick to the program, we will set forth a concerted effort to relieve you of your crushing burden of debt.



CREDITOR CALL SCRIPT

******PLEASE KEEP THIS DOCUMENT HANDY FOR YOUR REFERENCE******

IF A CREDITOR CALLS YOU WHILE YOU ARE AT HOME:

When you answer the telephone ask the person calling to hold while you get a paper and pencil; Wait 10 to 15 seconds then ask the following questions. Remember at this point YOU are in charge!

Ask them the following questions ONLY, and record their responses on a piece of paper:

- a) WHAT IS YOUR NAME?
- b) WHICH CREDITOR DO YOU REPRESENT?
- c) ARE YOU A COLLECTION AGENCY? IF SO, WHICH ONE?
- d) WHAT IS YOUR TELEPHONE NUMBER AND EXTENSION?

After writing down this information, you should state: "I am a client of "CCDR" and that they have my Power of Attorney to handle your claim. They can be reached at 866-804-7750."

THEN HANG UP! DO NOT, UNDER ANY CIRCUMSTANCES, discuss any financial arrangements; including any payments to us with your creditors."

YOU SHOULD NOT PROVIDE TO THE CREDITOR ANY INFORMATION OR ANSWER ANY OF HIS/HER QUESTIONS!

DEVIATION FROM THIS SCRIPT CAN RESULT IN TERMINATION OF SERVICES.

DO NOT RETURN CREDITOR CALLS (i.e. messages left on your voice mail or answering machine).

IF A CREDITOR CALLS YOU WHILE YOU ARE AT WORK:

You should inform the creditor that your employer does not permit personal telephone calls during your workday. **THEN HANG UP!**

Please keep any calls from "CCDR" at the top of your priority list. Please provide us with any address or phone number changes.

Debt Settlement Disclaimer of Services:

Please Read and Sign Prior to your Debt Settlement program.

We at Canadian Customer Debt Relief value your decision in considering us as your debt solutions provider. Unlike other companies we want you, as a consumer to be fully aware of what a Debt Settlement program is and how it works.

We have put this in a point form for ease of reading and to avoid confusion.

Debt Settlement:

- If your credit is good, a debt settlement program will have some adverse effects, not the extent of credit counselling or bankruptcy as there is no public record filed for 7+ years with debt settlement.
- We do provide you as a client a script to follow in the event a creditor or collector calls. This will help to get the calls to slow down or stop and keep us informed and on top of any harassment you may be receiving from creditors or collectors. While the accounts are still with the original creditors they may be more abusive than an actual bill collector as they are not held to the same restrictions.
- While on a Debt Settlement program your creditors have options as well. An unsecured creditor may try to serve a statement of claim to obtain a judgment to try and seize property, garnishee wages, etc. It is ***VERY RARE*** that they actually would follow through and in most cases they settle long before. A statistic quoted by a Canadian Lawyer that specialized in collection law stated *“less than 6% of 10,000 files go as far as legal action, although almost 100% threaten to.”*
- Every month, you as a client, make your payment to CCDR. It is put in trust until there is sufficient funds to settle your debt. Settlements are made to each of your creditors as funds allow us to do so. We do not make monthly payments to your creditors prior to reaching a settlement agreement in writing from your creditor or their collection agent.
- Individual results will vary from case to case.
- There is no way to guarantee specific results on any individual claim.
- We do not provide Legal Advice; if required, please seek the aid of a licensed attorney.

We as a professional and trusted Canadian Company that has helped thousands of Canadians overcome the burden of debt always want to be upfront with consumers. We want to be sure you understand our program before you become our client. If you have any further questions our lines are always open to be of assistance when you need us.

Please sign and date below that you have read and understood the contents of this document prior to commencement of services.

Applicant #1
Name _____ Signed _____ Date _____

Applicant #2
Name _____ Signed _____ Date _____





PAD Agreement

PAYOR/PAYEE INFORMATION (MANDATORY)

Account Holder(s) Name(s) and Address(es) (the "Payor")

NAME- _____

ADDRESS- _____

CITY- _____ PROVINCE- _____ POSTAL CODE- _____

PHONE- (____) - _____ EMAIL- _____

Payee Name and Address (the "Payee")

Canadian Customer Debt Relief Inc.
228-408 Broad Street
Regina, Saskatchewan
S4R 1X3
Telephone: 866-804-7750 E-mail: assistance@customerhelp.ca

PAYMENT DETAILS

___ Specimen cheque marked "VOID" attached. **OR** PLEASE ENTER YOUR ACCOUNT INFO

DESCRIPTION OF PAD	CPA TRANSACTION TYPE	PAYMENT TYPE
Debt Settlement Program	450	Business PAD

PAYOR ACCOUNT (the Pay or's account at the Processing Institution; the "Account")

Institution	Branch I.D.	Account No.
_____	_____	_____

PAYOR FINANCIAL INSTITUTION (the "Processing Institution YOUR BANK")

NAME- _____

ADDRESS- _____

CITY- _____ PROVINCE- _____ POSTAL CODE- _____

AMOUNT OF MONTHLY PAYMENT \$ _____

___ **ONCE A MONTH**

OR

___ **SPLIT THE PAYMENT** Half on the 1st AND Half on the 15th

DATES

1st of each month beginning _____

15th of each month beginning _____

1st and 15th beginning _____

*** Be sure to mark off how much on what dates Under "Amount Of Payment" section

AUTHORIZATION

I/We acknowledge that this Authorization is provided for the benefit of the "Payee" and "Processing Institution" and is provided in consideration of Processing Institution agreeing to process debits ("PADs") against the Account with Processing Institution in accordance with the Rules of the Canadian Payments Association (the "CPA Rules").

By signing this Authorization, the Payor acknowledges having received and having read a copy of this Agreement, including the terms and conditions on page 2, acknowledges understanding the terms and conditions of this Agreement, and agrees to be bound by the terms and conditions of this Agreement, including the terms and conditions on page 2.

I/We warrant and guarantee that the person(s) whose signature(s) are required to sign on the Account have signed the Authorization.

X _____
Payor Signature

X _____
Payor Signature

Note: If only one signature is required for the Account, then only one Payor need sign. However, if two or more signatures are required, then both or all Payors must sign.

WAIVER OF PRE-NOTIFICATION

I/W the PAD due to a change in any applicable tax rate, top-up, or adjustment.

X _____
Payor Signature

X _____
Payor Signature

Note: If only one signature is required for the Account, then only one Payor need sign. However, if two or more signatures are required, then both or all Payors must sign.

CANCEL PAYMENT (5 Business DAYS NOTICE IS REQUIRED **BEFORE** THE NEXT PAD WILL BE ISSUED. CANNOT EXCEED 30 DAYS)

The Payor hereby cancels this Payor's PAD Agreement effective: _____

X _____
Payor Signature

X _____
Payor Signature

Note: If only one signature is required for the Account, then only one Payor need sign. However, if two or more signatures are required, then both or all Payors must sign.

TERMS AND CONDITIONS

1. I/We hereby authorize Payee, in accordance with the terms of my/our account agreement with Processing Institution, to debit or cause to be debited the Account for the purposes indicated in the "Payment Type" section on page 1 of this Agreement.
2. Particulars of the Account that Payee is authorized to debit are indicated in the "Payment Details" section on page 1 of this Agreement. A specimen cheque, if available for the Account, has been marked "VOID" and attached to this Authorization.
3. I/We undertake to inform the Payee, in writing, of any change in the Account information provided in this Authorization prior to the next due date of the PAD.
4. This Authorization is continuing but may be cancelled at any time upon notice being provided by me/us, either in writing or orally, with proper authorization to verify my/our identity within the specified number of days before the next PAD is to be issued as noted on Page 1, Cancel Payment section. I/we acknowledge that I/we can obtain a sample cancellation form or further information on my/our right to cancel this Acknowledgement from Processing Institution or by visiting www.cdnpay.ca. I/we acknowledge that if I/we wish to cancel this Authorization or if I/we have any questions or need further information with respect to a PAD, I/we can contact the Payee at the telephone number or address set out in this Agreement.
5. Revocation of this Authorization does not terminate any contract for goods or services that exists between me/us and Payee. This Authorization applies only to the method of payment and does not otherwise have any bearing on the contract for goods or services exchanged.
6. I/We acknowledge that provision and delivery of this Authorization to Payee constitutes delivery by me/us to Processing Institution. Any delivery of this Authorization to Payee constitutes delivery by the Payor.
7. If this Authorization is for fixed or variable amount business, personal or funds transfer PADs recurring at set intervals, unless I/we have waived any and all requirements for pre-notification of debiting in the "Waiver of Pre-Notification" section on page 1 of this Agreement, or unless the change in the amount of any such PAD will occur as a result of my/our direct action (such as, but not limited to, telephone instructions or other remote measures), I/we acknowledge I/we will receive: (a) with respect to fixed amount business or personal PADs, written notice from the Payee of the amount to be debited and the due date(s) of debiting, at least 10 calendar days before the due date of the first PAD, and such notice will be received every time there is a change in the amount or the payment date(s); or (b) with respect to variable amount business or personal PADs, written notice from the Payee of the amount to be debited and the due date(s) of debiting, at least 10 calendar days before the due date of every PAD; or (c) with respect to business, personal or funds transfer PADs, at least 10 calendar days written notice from the Payee of any change in the amount of the PAD which results from a change in any applicable tax rate, a top-up or other adjustment. No pre-notification will be given if the amount of the PAD decreases as a result of a reduction in municipal, provincial, or federal tax. Pre-notification may be given in writing or in any form of representing or reproducing words in visible form, which, if I/we have provided an email address to the Payee, includes an electronic document. The amount of pre-notification provided will change when there is a change in the pre-notification requirements contained in the CPA Rules.
8. If this Authorization provides for PADs with sporadic frequency, I/we understand that the Payee is required to obtain an authorization from me/us for each and every PAD prior to the PAD being exchanged and cleared. I/we agree that a password or security code or other signature equivalent will be issued and will constitute valid authorization for the Processing Institution to debit the Account.
9. I/ We acknowledge that Processing Institution is not required to verify that a PAD has been issued in accordance with the particulars of this Authorization, including, but not limited to, the amount.
10. I/ We acknowledge that Processing Institution is not required to verify that any purpose of payment for which the PAD was issued has been fulfilled by Payee as a condition to honouring a PAD issued or caused to be issued by Payee on the Account.
11. I/We acknowledge that, if this Authorization is for personal or business PADs or for funds transfer PADs that have recourse through the clearing system, a PAD may be disputed but only under the following conditions: (a) the PAD was not drawn in accordance with this Authorization; (b) this Authorization was revoked; or (c) pre-notification was required and was not received. I/ We further acknowledge that in order to be reimbursed, a declaration to the effect that either (a), (b), or (c) took place must be completed and presented to the branch of Processing Institution holding the Account on or before the 90th calendar day in the case of a personal PAD or a funds transfer PAD that has recourse through the clearing system or, in the case of a business PAD, on or before the 10th business day, in each case after the date on which the PAD in dispute was posted to the Account.
12. I/ We acknowledge that any claim made after the periods set out above must be resolved solely between me/us and the Payee and there is no entitlement to reimbursement from the Processing Institution.
13. I/ W e acknowledge and agree that if this Authorization is for funds transfer PADs and the Payee does not provide recourse through the clearing system, then no recourse will be provided through the clearing system (that is, I/we will not receive automatic reimbursement in the event of a dispute) and I/we must seek reimbursement or recourse from the Payee in the event a PAD is erroneously charged to the Account.
14. Unless this Authorization is for a funds transfer PAD that does not have recourse through the clearing system, I/w e acknowledge that I/we have certain recourse rights if a debit does not comply with this Authorization. For example, I/we have the right to receive reimbursement for any debit that is not authorized or is not consistent with this Authorization. To obtain more information on my/our recourse rights I/w e can contact Processing Institution or visit www.cdnpay.ca.
15. I/ We acknowledge that I/we understand that I/we are participating in a PAD plan established by Payee and I/we accept participation in the PAD plan upon the terms and conditions set out herein.
16. I/ We consent to the disclosure of any personal information that may be contained in this Authorization to the financial institution that holds the account of the Payee to be credited with the PAD to the extent that such disclosure of personal information is directly related to and necessary for the proper application of Rule H1 of the Rules of the Canadian Payments Association.

Financial Statement for Completion

The information provided will be treated as strictly confidential.

Name: _____ SSN/SIN: _____

DOB: _____

Name: _____ SSN/SIN: _____

DOB: _____

Status: Single ___ Married ___ Sep/Div ___ # of Dependants ___

Address: _____
City: _____ Province: _____ Postal: _____

Phone:

Home: _____

Cell: _____

Work (primary): _____

Work (secondary): _____

Email (primary): _____

Email (secondary): _____

EMPLOYMENT:

Employer (primary): _____ F/t or P/t: _____

Bus Address: _____ Phone: _____

Unemployed: _____ Receiving UIC Benefits (YES or NO)

In School: _____ (Attach confirmation of enrolment)

Disability: _____ (Attach doctor's statement if long term)

Employer (secondary): _____ F/t or P/t: _____

Bus Address: _____ Phone: _____

Unemployed: _____ Receiving UIC Benefits (YES or NO)

In School: _____ (Attach confirmation of enrolment)

Disability: _____ (Attach doctor's statement if long term)

MONTHLY INCOME:

Applicant + Spouse = TOTAL

Gross Earnings:\$ _____ + _____ = _____

Net Earnings: \$ _____ + _____ = _____

UIC/Welfare:\$ _____ + _____ = _____

Child Tax Credit\$ _____ + _____ = _____

Alimony or Support Received...\$ _____ + _____ = _____

Disability Income
(CPP/QPP, Insurance, Provincial Assistance, Worker’s Comp & Private Pension)

Plan: (specify) \$ _____ + _____ = _____

Other: (specify) \$ _____ + _____ = _____

TOTAL MONTHLY INCOME: \$ _____ + _____ = _____

***BEFORE MOVING FORWARD PLEASE READ!**

The Next page is the Financial Capacity Assessment.

Fill out all the lines with a dollar amount if applicable or an **N/A** for those that are not.

Remember, there is no wrong answer.

Be as truthful and thorough as possible.

This document will help us understand where you are at and will help your arbitrator to strategize on how they will approach your situation with your creditors.

If it is not completed in full we will be unable to move forward until it is complete.

*****PLEASE MAKE ALL CALCULATIONS ON A MONTHLY BASIS**

Financial Capacity Assessment

The assets, liabilities, income and expenses described on this (or attached) financial statement are (check the appropriate box):

() Joint If this is a joint financial statement, list all of both of your income, expenses and assets including your partial ownership in and income from any partially owned assets and list all of both of your direct and contingent liabilities. A separate Personal Financial Statement may be provided for each individual if you prefer.

() Individual If this is an individual financial statement, list all your income, expenses and assets including your partial ownership interest in and income from any partially owned assets and list all of your direct and contingent liabilities.

I (we) understand that the following questions are addressed to me (us) and I (we) have answered them as appropriate.

- [] Yes [] No 1. Are any of your tax obligations past due? If yes, amount _____.
- [] Yes [] No 2. Have you ever filed for personal bankruptcy, had property you owned foreclosed, or made a settlement or an assignment for the benefit of creditors?
- [] Yes [] No 3. Are you named as beneficiary of a trust, will or estate?

HOUSING Mortgage Rent (Please Check One)

Mortgage or Rent- _____ 2nd Mortgage or Rent- _____

If you have a mortgage what is the value? \$ _____

What is the balance owing? \$ _____

Phone- _____ Electricity- _____ Gas- _____

Water and Sewer- _____ Cable- _____ Internet- _____

Cellular- _____ Supplies- _____ Waste Removal- _____

Maintenance/Repair- _____ Other- _____

SUBTOTAL- \$ _____

TRANSPORTATION

Vehicle 1 payment- _____ Vehicle 2 payment- _____

If you have a vehicle what are the balances owing? \$ _____ / \$ _____

If you have a vehicle what is the value? \$ _____ / \$ _____

Bus/taxi- _____ Insurance- _____ Licensing- _____

Fuel/gas- _____ Maintenance- _____ Other- _____

SUBTOTAL- \$ _____

INSURANCE

Home- _____ Health- _____ Life- _____

Other- _____

SUBTOTAL- \$ _____

FOOD

Groceries- _____ Dining out- _____

Cigarettes- _____

Alcohol- _____ Other- _____

SUBTOTAL- \$ _____

CHILDREN

MEDICAL- _____ Clothing- _____ School Tuition- _____

School supplies/books- _____ Sporting fees, clubs, tuition, dues- _____

Lunch/Allowance- _____ Child Care- _____ Toys/Games- _____

SUBTOTAL- \$ _____

ENTERTAINMENT

Video/DVD- _____ CDs- _____ Movies out- _____
Concerts- _____ Sporting Events- _____ Gambling- _____
Other- _____
SUBTOTAL- \$ _____

LOAN PAYMENTS (Monthly Totals For Each Category)

Personal- _____ Student- _____ Credit Cards- _____
Other- _____
SUBTOTAL- \$ _____

TAXES

Federal- _____ Provincial- _____ Property- _____
Other- _____
SUBTOTAL- \$ _____

PETS

Food- _____ Medical- _____ Grooming- _____
Toys- _____ Other- _____
SUBTOTAL- \$ _____

PERSONAL CARE

MEDICAL- _____ Hair/Nails- _____ Clothing- _____
Dry Cleaning- _____ Health Club- _____ Dues or Fees- _____
Other- _____
SUBTOTAL- \$ _____

GIFTS AND DONATIONS

TITHE- _____ Charity- _____ Birthdays - _____
Other- _____
SUBTOTAL- \$ _____

LEGAL PAYMENTS

Child Support- _____ Alimony- _____ Lawyer- _____
Payments of lien or judgment- _____ Other- _____
SUBTOTAL- \$ _____

SAVINGS or INVESTMENTS

Retirement- _____ Investment- _____ College- _____
Other- _____
SUBTOTAL- \$ _____

FINANCIAL SNAPSHOT

TOTAL CURRENT MONTHLY PAYMENTS= \$ _____
TOTAL MONTHLY PAYMENTS INCL. 3% MIN WERE = \$ _____

Office use only

NET INCOME (Take Home Pay)

Income 1- \$ _____ **Income 2-** \$ _____
Other Income- \$ _____

TOTAL MONTHLY INCOME= \$ _____

ASSETS **Things that you own that are worth something*
(include secured debts as well ie. Mortgage, vehicles, etc)

Description	Value \$
1. _____	_____
2. _____	_____
3. _____	_____
4. _____	_____
5. _____	_____
6. _____	_____
7. _____	_____
8. _____	_____
9. _____	_____
10. _____	_____

LIABILITIES **Things that you owe money for*
(include secured debts as well ie. Mortgage, vehicles, student loans, taxes, etc)

Description	Value \$
1. _____	_____
2. _____	_____
3. _____	_____
4. _____	_____
5. _____	_____
6. _____	_____
7. _____	_____
8. _____	_____
9. _____	_____
10. _____	_____

NET WORTH POSITION
TOTAL ASSETS
MINUS
TOTAL LIABILITIES
+ / - \$ _____

X _____
Client Signature

X _____
Client Signature

HARDSHIP LETTER

CLIENT NAME/S _____

This is your story this is how you got into the situation you are in.

You do not have to make it 3 pages long but we ask you try for at least one. This document will help the creditors understand your situation while they decide on an amount to settle on.

FINAL NOTES

- Please include a recent copy of Proof of Income (Paystub or Notice of Assessment if your self employed).
- Copies of statements or recent collection letters
- Please include any supporting documents (layoff notice, medical condition or doctors note, etc)

If you have any further questions or concerns do not hesitate to contact your CCCR agent toll free 866-804-7750.

We look forward to being assistance to you in relieving you of the burden of debt!

Sincerely,

Canadian Customer Debt Relief Inc.

Tel: 866-804-7750

Toll Free Fax: 855-337-2237

Web: www.ccdr.ca

Saskatchewan
#228 – 408 Broad Street
Regina Saskatchewan S4R 1X3

Ontario
55 King Street West 7th Floor
Kitchener, ONT N2G 4W1

FAQS

Frequently asked questions and answers...

Question 1- What are the fees for your services to complete the debt settlement program?

Answer: We are strictly a performance based company and only charge anything if results are yielded and only a percentage of what you save. This will be discussed with you in detail. It is important to note that with our fees included you will pay a fraction of your debt balance so in actuality this service will not cost you but rather save you money!

Question 2- Will you contact all of my creditors on my behalf?

Answer: Yes. A letter will be sent to each of your creditors advising them that you have retained **CCDR** to represent you. **CCDR** will demand that they cease all communication with you and we will demand that all future correspondence be directed to our office on your behalf.

Question 3- How will debt settlement affect my credit?

Answer: Debt settlement is a bankruptcy prevention program and may adversely affect your credit if your debts are current and you have no history of late payments. The debt settlement program will, in the end, improve your debt to income ratio and may therefore improve that portion of your credit score. Since you will have resolved your outstanding debt through the **CCDR** program your future creditors will see that you settled your debts instead of filing bankruptcy.

Question 4- Does secured debt, ever become an unsecured debt?

Answer: A secured debt may become an unsecured debt in situations where the property securing the loan has already been repossessed and sold by the creditor. If the sale of the property does not meet the contractual obligation the consumer owes a deficiency balance. This deficiency becomes an unsecured debt. Certain exceptions may apply and will depend on the security interest.

Question 5- Do I have to be delinquent with my debts to be eligible for your program?

Answer: No. **CCDR'S** debt settlement program works with clients in all stages of financial hardship.

Question 6- How do I get approved for your program?

Answer: **CCDR** is not for everyone and everyone is not for us. If you are in debt, employed and serious about resolving your debt, take the first step, Contact us and we will advise you of your acceptance into the **CCDR** program or other options available to you.

Question 7- Is debt settlement the same as debt consolidation?

Answer: No. A debt consolidator makes one loan to you to pay off all of your debts. They charge you interest on this loan. As a result, your principal debt balance remains the same and you remain years away from becoming debt free. With the **CCDR** debt settlement program, our highly skilled negotiators will negotiate on your behalf utilizing our experience and the debt collection laws to significantly reduce your debt. In most cases you will only pay a fraction of what you owe. Typically,

with the CDR Debt Settlement Program we resolve our client's debts in 9 to 24 months, often sooner, and for 50 cents on the dollar OR LESS!

Question 8- Does the debt settlement program work for all of my creditors?

Answer: No firm can guarantee that every creditor will accept an offer to satisfy your outstanding debt. **CDR** only accepts cases that we can resolve for a fraction of the debt. After your first conversation with **CDR**, we will know your financial situation and will be able to advise you on what to expect from the **CDR** program.

Question 9- Are your services guaranteed?

Answer: We cannot offer a 100% guarantee that our services will work for you. If we could we would. Before we accept your case we will perform a thorough analysis of your cash flow and debts. When we can help you we will, and if we don't think we can help you, we won't accept you into the **CDR** program.

Question 10- Will all of my debt be eliminated when I finish the debt settlement program?

Answer: When you follow all of our procedures you can expect to have zero balances on all unsecured accounts that you've contracted us to resolve. You will still be responsible for your secured debts i.e. mortgages, auto loans, etc. and unsecured debts that you did not retain us to settle.

Question 11- What can I expect as a result of your debt settlement program?

Answer: You can expect a substantial reduction in what you owe to your creditors. While each case is different and results vary we typically settle our clients debts for 25% to 50 % of the balances owed.

Question 12- How does debt settlement compare to bankruptcy?

Answer: Bankruptcy was designed to be your last resort and has a devastating effect on your credit rating that lasts for years. Debt settlement is a bankruptcy prevention program and will provide you with financial freedom without the long-term affects that come with a bankruptcy.

Question 13- Do I have to include all of my debts or can I choose only the ones I would like you to resolve?

Answer: With the **CDR** debt settlement program you can select which accounts you would like us to settle for you. This will be discussed during the first conversation with **CDR**.

Question 14- How can I be sure this will work?

Answer: We take great pride in, and our job is built on, getting our clients out of debt. After analyzing your financial situation you will either be accepted into the **CDR** program, which means we can help you, or we will advise you of your best options.

Question 15- What is the difference between unsecured debt and secured debt?

Answer: An unsecured debt generally arises out of a contract entered into with a creditor that enables you to obtain goods and services on credit in exchange for your promise to repay the creditor. Credit cards, medical loans and personal loans are the most common types of unsecured debts. If you are delinquent with this type of debt the only recourse the lender has is legal action. A secured debt is a loan where the creditor retains a security interest in real or personal property such as a house or an automobile. If you fall behind on payments with this type of debt the lender has the ability to repossess the property in order to mitigate their damages. If your property is repossessed and sold you remain liable for any deficiency balance that remains after the sale. Certain exceptions apply depending on the nature of the security interest.

Question 16- Will I continue to get calls and collection letters from my creditors?

Answer: Once you are accepted into the **CCDR** program; we will provide your creditors with the appropriate correspondence that will keep them from calling you. However, there is no law that prevents creditors from sending written correspondence to you. Do not be afraid to read these letters. In fact, it is important that you read each letter carefully as you are certain to get settlement offers from your creditors as a result of your admittance to our program. Settlement letters and any letter of concern should be forwarded to **CCDR**.

Question 17- How long will your program take?

Answer: The length of time it takes to complete the debt settlement program varies from case to case and depends upon your acquiring the funds available to resolve your debt. This will be discussed with you. Typically, we settle most of our cases in 9 to 24 months often sooner.

Question 18- Will interest charges continue to accrue on my debts?

Answer: Yes. However as a practical matter, you need not concern yourself with these charges. In most cases **CCDR** will get your creditors to remove these charges while significantly reducing your principle balance as well.