## Court File No: 07 - CV - 341987PD 2

# ONTARIO SUPERIOR COURT OF JUSTICE

BETWEEN:

### GANA KIRITHARAN

Plaintiff

and

### TD CANADA TRUST

Defendant

## AFFIDAVIT OF DOCUMENT 2 CIVIL

# (DETAILS OF FINANCIAL TRANSACTION IN GANA KIRITHARAN'S LINE OF CREDIT IN OCTOBER 2005)

I, Gana Kiritharan, of the City of Toronto, of Province of Ontario, the Plaintiff in this action,

# MAKE OATH AND SAY AS FOLLOWS:

- Due to some unexpected financial situations I, Gana Kiritharan, stopped payments for my credit cards between November 2004 and March 2005. I stopped payment for my line of Credit on March 2005.
- 2. Then I visited India and Sri Lanka and returned to Canada in May 2006.
- 3. In August 2006 I ordered for credit Reports and received TransUnion credit report.
- When analyzing this report in December 2006 I found out that my Line of Credit with TD Canada Trust reported as follows. Balance 0, Closed on consumer Report.

Reported Opened Last High Balance Past Due Terms Account Type/Current Payment Payment Activity Credit Amount History 30 60 90 Wm TORONTO DOMINION BANK Oct 01. 346/Month R5 REVOLVING AT May Oct 11,000 0 1 1 5 42 2002 LEAST 120 DAYS OVERDUE Comments: CLOSED CONSUMER'S REQUEST, LINE OF CREDIT

It is being reported without any change as above on repeated TransUnion Credit Reports until today.

- 6. When I inquired TransUnion for the accuracy of the way being reported they did not make any change the way it is being reported. But TransUnion advised "However, please contact TD/CANADA TRUST directly at 519-643-7033 to discuss the late payments on your line of credit in greater detail."
- I sent an inquiry letter to my TD Canada Trust Branch in Ottawa where I had my account for explanation on 12<sup>th</sup> March 2007.
- As requested on reply by bank on 28<sup>th</sup> March 2007, I visited TD Canada Trust Brach at Kennedy and Eglinton in Scarborough on 3<sup>rd</sup> April 2007.
- There the branch manager printed my line of credit account details from computer system. According to accounting details, there are transactions in September -October 2005 as follows.

Date	Trans Description	Trans Amount	Balance
09/30/2005	Interest	82.01 DR	11,561.83-
10/19/2005	Interest	49.89 DR	11,501.05
10/19/2005	Collection Item	11,611.72 CR	
10/19/2005	Close Account	0.00 DR	0.00

- According to some experienced people above recordings represent TD Bank made a appropriation from funds belong to me and closed my account.
- 11. I am enclosing copies of importation pages of TransUnion Credit Report, my inquiry letter to TransUnion and their reply for it, Important page of TransUnion Credit Report received after the inquiry and details of account transaction received from TD Canada Trust with this document.
- 12. But replies from TD Canada Trust contradict this. Please see Document 3 Civil.

SWORN Before Me at the

City of Toronto, Province of Ontario

This 14th Day/of December, 2007

Commissioner and City of Toronto.

for the Government of Ontario, Ministry of the Attorney General

Signature of Plaintiff

### Trade:

This section lists all the accounts that have been reported by various institutions with whom you have established a credit relationship. Using the first item below as the example, it is your account with TORONTO DOMINION BANK VISA last reported Jul 2006. It was opened Sep 2000 and shows a last sale date of Oct 2005. The high credit is \$0 with a current balance of \$2329, payment terms of \$70 MONTHLY and past due amount \$459. In the last 71 months the payment history shows 0 payments 30 days late, 1 payment 60 days late, 12 payments 90 days late. It is R9 indicating that it is a REVOLVING account that was BAD DEBT, PLACED FOR COLLECTION. Values are in the range of 0 through 9 and their meaning is indicated. There is a comment of AMT IN H/C COLUMN IS CREDIT LIMIT posted to the account.

Reported	Opened	Last	High	Balance	Past Duc	Terms	Paymen	
		Activity	Credit		Amount		Account Type/Current Payment History	
TORONTO D	OMINION BA	NIV ACIDA	_				30 60 90	
Jul 01, 2006	Sep 2000	Oct 2005		2329	400		0 1 12	.71
	MT IN H/C C		COUNTRIE		459	70/M	R9 REVOLVING BAD DEBT, PLACED FOR COLLECTION	
	OMINION BA		CREDIT LE	MILI				
Oct 01, 2005	May 2002	Oct 2005	11000	0		24624	1 1 5	.42
			11000		0	346/M	R5 REVOLVING AT LEAST 120 DAYS OVERDUE	
	LOSED CON		EQUEST, L	INE OF CRE	DIT			_
	K OF CANAL			4.000		200	1 1 15	41
Jul 31, 2006		Oct 2004		1493	1493	0/M	R9 REVOLVING BAD DEBT, PLACED FOR COLLECTION	
	AD DEBT W			ELLED BY	CR GRANT(	JR.		
	S CHOICE MA		-				1 1 17	73
Jul 31, 2006	Jun 2002		1500	1655	1655	0/M	R9 REVOLVING BAD DEBT, PLACED FOR COLLECTION	100
	AD DEBT W	RITE OFF, A	MT IN H/C	COLUMN 1	S CREDIT LI	MIT		
HSBC M/C		7-30-30-3		N GOVERNMENT	STATE OF THE PARTY	"14 cs	0 0 0	24
May 03, 2006	Apr 2001	Jun 2002	1987	0	0	0/M	RI REVOLVING PAID AS AGREED	-
Comments:								
HSBC M/C	Colorador						0 0 1	- 1
Dec 02, 2005	May 2002	Jan 2005	3872	3687	0	966/M	R9 REVOLVING BAD DEBT, PLACED FOR COLLECTION	
Comments: B	AD DEBT W	RITE OFF, S			-	3.456166	TO SELECTION OF THE PROPERTY OF THE COLLECTION	
HSBC BANK							1 1 1	47
Sep 03, 2005	May 2002	Aug 2005	0	0	0	0/M	RI REVOLVING PAID AS AGREED	42
	CCOUNT TR	ANSFERRE	D. AMT IN		IN IS CREEK	T I BATT	KI KEYULYING PAID AS AGREED	
HSBC BANK	- MAC	LEVOI DEGLE	SA PERET EN	ILC COLUN	IN IS CREDI	i ribiti.	The second secon	
Jun 2003	Apr 2001	Jun 2002	100	0	0	0.04	0 0 0	26
Comments: C				· ·	U	0/M	R1 REVOLVING PAID AS AGREED	
CIBC CREDO		NUMER'S KI	EQUES I					
		*1 *****	*****				1 1 5	28
Jun 20, 2005	Mar 2003	Nov 2004		9029	2094	270/M	R9 REVOLVING BAD DEBT, PLACED FOR COLLECTION	
Comments: B	AD DEBT WI	GIE OFF, A	CCT CANC	ELLED BY	CR GRANTO	R		
CIBC CREDIT							0 0 0	- 11
Jun 09, 2003	Aug 2002	Mar 2003		0	0	O/M	R1 REVOLVING PAID AS AGREED	
Comments: C		SUMER'S RI	EQUEST					
CIBC CREDIT			10/01/		72-51	145.7	0 0 0	33
May 20, 2003		Mar 2003		0	0	0/M	R1 REVOLVING PAID AS AGREED	-
Comments: C	LOSED CONS	SUMER'S RI	EQUEST			Silici		
CIBC CREDIT	CARDS	EC. 1852	1000000	7-27	W.	27.1	0 0 0	6
Jan 2003	Aug 2002	Dec 2002	5000	0	0	0/M	R1 REVOLVING PAID AS AGREED	0
Comments: A	CCOUNT TR.	ANSFERRE	D	2000	7	N. C.	THE PART OF THE PA	
CAPITAL ON		2727					1 1 18	9.0
Jul 02, 2006	Feb 2003		1508	1933	1933	0/M	R9 REVOLVING BAD DEBT, PLACED FOR COLLECTION	28
Comments: B.		RITE OFF. A				D	NO REVOLVEND BAD DEBT, PLACED FOR COLLECTION	
	TNG CREDIT		and the same	CLEAR DI	CK CHANTO			
Jun 30, 2006	May 2002	May 2005	2522	2527	2527	2527.24	PORENIOLYPS: DATA DEPT. DE ACED DOS COLLEGES	50
	AD DEBT WE	TTE OFF A	MT IN HET		Cheberran	2527/M	R9 REVOLVING BAD DEBT, PLACED FOR COLLECTION	
BANK OF MC	NTREAL MA	CIL OFF, A	MI IN INC.	COLUMN E	CREDIT LE	MII		
Jul 21, 2006		5 (-0)000 500 100	23	1000			1 1 19	.52
	May 2002	May 2005	0	1936	1936	58/M	R9 REVOLVING BAD DEBT, PLACED FOR COLLECTION	
	AD DEBT WE		MIT IN H/C	COLUMN IS	S CREDIT LIP	TIM		
	XPRESS CAN						0 0 5	63
ul 16, 2006	Jan 2001	Aug 2004	5713	5713	1121	0/M	R9 REVOLVING BAD DEBT, PLACED FOR COLLECTION	
omments: B.	AD DEBT WE	ITE OFF: A	CCT CANC	ELLEDBY	OP CIDANTO	ID.		

### Trade:

This section lists all the accounts that have been reported by various institutions with whom you have established a credit relationship. Using the first item below as the example, it is your account with TORONTO DOMINION BANK VISA last reported Jun 2007. It was opened Sep 2000 and shows a last sale date of May 2005. The high credit is \$0 with a current balance of \$2329, payment terms of \$70 MONTHLY and past due amount \$1159. In the last \$2 months the payment history shows 0 payments 30 days late, 1 payment 60 days late, 23 payments 90 days late. It is R9 indicating that it is a REVOLVING account that was BAD DEBT, PLACED FOR COLLECTION. Values are in the range of 0 through 9 and their meaning is indicated. There are comments of BAD DEBT WRITE OFF, ACCT CANCELLED BY CR GRANTOR posted to the account.

	Opened Last High Balance Past Due Terms				yment						
		Activity	Credit		Amount		Account Type/Current Payment			istory	100
OPONTO D	OMINION BA	A 3/10/ 3/10/ A						30	60	90	#1
un 28, 2007		May 2005	0	2329	1159	70/M	PO PEVOLVING BAD DERT BLACED	EOB CC	NI LEG	23	82
	AD DEBT W						R9 REVOLVING BAD DEBT, PLACED	PORCE	nuic	TION	
	OMINION BA		cor craw	CELEBRATE DI	CR CHOLIST	/K		- 1	1	•	42
et 01, 2005		Oct 2005	11000	0	0	346/M	BE BEYON VING AT LEAST 120 DAVE	1 OVER	M DET	5	42
	LOSED CON					240.04	R5 REVOLVING AT LEAST 120 DAYS	OVEKL	NUE:		
	K OF CANAL		AVOEST, L	INE OF CRE	THI.					- 2	
	May 2002		1500	1493	1402	0.74	BO REMOVEMENT BY A CED	ron or	1	2	66
	AD DEBT W				1493	0/M	R9 REVOLVING BAD DEBT, PLACED	FOR CC	JLLEC	TION	
			CCICANO	ELLEDBY	CKGKANIC	ж			_		-
	K OF CANAL		1000		1444			1	1	24	- 66
	May 2002			1493	1493	0/M	R9 REVOLVING BAD DEBT, PLACED	FOR CO	)LLEC	TION	
	AD DEBT W			ELLED BY	CR GRANTO	)R	TITIES AND THE SAME AND A SECOND ASSESSMENT OF THE PARTY				
	S CHOICE MA							1	1	28	84
un 29, 2007	Jun 2002	Oct 2004		1655	1655	0/M	R9 REVOLVING BAD DEBT, PLACED	FOR CO	DLLEC	TION	
Comments: B	AD DEBT W	RITE OFF, A	MT IN H/C	COLUMN I	S CREDIT LI	MIT					
HSBC M/C			100 1775		SIZANI.	2022/043/07	an we have a real processor whose term is a safe to	. 0	0	3	14
lan 03, 2007	May 2002	Jan 2005	3872	3687	855	966/M	R9 REVOLVING BAD DEBT, PLACED	FOR CO	LLEC	CTION	
Comments: B	AD DEBT W	RITE OFF								10,100,000	
HSBC M/C								0	0	0	- 25
Sep 01, 2006	Apr 2001	Jun 2002	1987	0	0	0/M	R1 REVOLVING PAID AS AGREED	-60			- 40
Comments:	The same	3.410,400,00	1000		,,,	wind.	N. ALTOLTENSTAID AS AGREED				
HSBC BANK	- M/C							-		*	
Sep 03, 2005	May 2002	Aug 2005	0	0		0.04	B) BENOLVING BAID AC ACREED	1	1	3	42
						0/M	R1 REVOLVING PAID AS AGREED				
	CCOUNT TR	ANSFERRE	J. AMILIN	nc cours	AN IS CKEDI	1 LIMIT			-		_
ISBC BANK								0	0	0	24
un 2003	Apr 2001		100	0	0	0/M	R1 REVOLVING PAID AS AGREED				
	LOSED CON	SUMER'S RE	QUEST								
CIBC CREDI	TCARDS							- 1	. II	- 5	22
lun 20, 2005		Nov 2004		9029	2094	270/M	R9 REVOLVING BAD DEBT, PLACED	FOR CO	DLLEC	TION	
Comments: B	AD DEBT W	RITE OFF, A	CCT CANO	ELLED BY	CR GRANTO	)R					
CIBC CREDIT								- 1	1	1	24
Feb 18, 2005	Mar 2003	Nov 2004	8500	8823	1023	264/M	R4 REVOLVING 90 DAYS LATE				
Comments: A	CCT CANCE	LLED BY CE	R GRANTO	R. AMT IN	H/C COLUM	N IS CRED					
CIBC CREDE							3.55.77	-0	0	0	- 11
	Aug 2002	Mar 2003	4950	0	0	0/M	R1 REVOLVING PAID AS AGREED				
						and the	RI RETOLTHO PAID AS AGREED				
			ACCOUNT OF								
Comments: C	AND RESIDENCE OF THE PARTY OF T	Jemin J re						- 0	0.	0	94
Comments: C CIBC CREDI	T CARDS		100	0	0	0/84	BI BEVOLVING BAID AS AGREED	0	0	0	33
Comments: C CIBC CREDI May 20, 2003	T CARDS Sep 2000	Mar 2003		0	0	0/M	R1 REVOLVING PAID AS AGREED	0	0	0	33
Comments: C CIBC CREDI May 20, 2003 Comments: C	T CARDS Sep 2000 LOSED CON	Mar 2003		0	0	0/M	RI REVOLVING PAID AS AGREED				
Comments: C CIBC CREDI May 20, 2003 Comments: C CIBC CREDI	T CARDS Sep 2000 LOSED CON T CARDS	Mar 2003 SUMER'S RE	EQUEST	30		1944		0	0	0	
Comments: C CIBC CREDI May 20, 2003 Comments: C CIBC CREDI Jan 2003	T CARDS Sep 2000 'LOSED CON T CARDS Aug 2002	Mar 2003 SUMER'S RE Dec 2002	EQUEST 5000	0	0	0/M 0/M	RI REVOLVING PAID AS AGREED  RI REVOLVING PAID AS AGREED				
Comments: C CIBC CREDI May 20, 2003 Comments: C CIBC CREDI Jan 2003 Comments: A	T CARDS Sep 2000 LOSED CON T CARDS Aug 2002 CCOUNT TR	Mar 2003 SUMER'S RE Dec 2002	EQUEST 5000	30		1944		0	0	0	6
Comments: C CIBC CREDE May 20, 2003 Comments: C CIBC CREDE Jun 2003 Comments: A CAPITAL ON	T CARDS Sep 2000 LOSED CON T CARDS Aug 2002 CCOUNT TR	Mar 2003 SUMER'S RE Dec 2002 ANSFERREI	5000 D	0	0	0/M	R1 REVOLVING PAID AS AGREED	0	0	0	6
Comments: C CIBC CREDIT May 20, 2003 Comments: C CIBC CREDIT Inn 2003 Comments: A CAPITAL ON Jun 10, 2007	T CARDS Sep 2000 LOSED CON T CARDS Aug 2002 CCOUNT TR E BANK Feb 2003	Mar 2003 SUMER'S RE Dec 2002 ANSFERREI	5000 D 1508	0 2291	0 2291	0/M 38/M		0	0	0	6
Comments: C CIBC CREDE May 20, 2003 Comments: C CIBC CREDE an 2003 Comments: A CAPITAL ON un 10, 2007 Comments: B	CARDS Sep 2000 CLOSED CON CARDS Aug 2002 CCOUNT TR E BANK Feb 2003 BAD DEBT W	Mar 2003 SUMER'S RE Dec 2002 ANSFERREI	5000 D 1508	0 2291	0 2291	0/M 38/M	R1 REVOLVING PAID AS AGREED	0	0	0	6
Comments: C CIBC CREDE May 20, 2003 Comments: C CIBC CREDE Ian 2003 Comments: A CAPITAL ON Jun 10, 2007 Comments: B	CARDS Sep 2000 CLOSED CON CARDS Aug 2002 CCOUNT TR E BANK Feb 2003 BAD DEBT W	Mar 2003 SUMER'S RE Dec 2002 ANSFERREI	5000 D 1508	0 2291	0 2291	0/M 38/M	R1 REVOLVING PAID AS AGREED	0	0	0	6
Comments: C CIBC CREDI May 20, 2003 Comments: C CIBC CREDI an 2003 Comments: A CAPITAL ON un 10, 2007 Comments: B CAPITAL ON un 10, 2007	T CARDS Sep 2000 **LOSED CON T CARDS Aug 2002 **CCOUNT TR TE BANK Feb 2003 **AD DEBT W TE BANK Feb 2003	Mar 2003 SUMER'S RE Dec 2002 ANSFERREI	5000 D 1508 CCT CANO	0 2291 CELLED BY 2291	0 2291 CR GRANTO 2291	0/M 38/M 0R 38/M	R1 REVOLVING PAID AS AGREED  R9 REVOLVING BAD DEBT, PLACED	0 FOR CC	0 I DLLEC	0 4 CTION 29	6
Comments: C CIBC CREDIT May 20, 2003 Comments: C CIBC CREDIT an 2003 Comments: A CAPITAL ON un 10, 2007 Comments: B CAPITAL ON un 10, 2007	T CARDS Sep 2000 **LOSED CON T CARDS Aug 2002 **CCOUNT TR TE BANK Feb 2003 **AD DEBT W TE BANK Feb 2003	Mar 2003 SUMER'S RE Dec 2002 ANSFERREI	5000 D 1508 CCT CANO	0 2291 CELLED BY 2291	0 2291 CR GRANTO 2291	0/M 38/M 0R 38/M	R1 REVOLVING PAID AS AGREED	0 FOR CC	0 I DLLEC	0 4 CTION 29	6
Comments: C CIBC CREDIT May 20, 2003 Comments: C CIBC CREDIT an 2003 Comments: A CAPITAL ON un 10, 2007 Comments: B CAPITAL ON un 10, 2007 Comments: B	T CARDS Sep 2000 **LOSED CON T CARDS Aug 2002 **CCOUNT TR TE BANK Feb 2003 **AD DEBT W TE BANK Feb 2003 **AD DEBT W	Mar 2003 SUMER'S RE Dec 2002 ANSFERREI RITE OFF, A	5000 D 1508 CCT CANO	0 2291 CELLED BY 2291	0 2291 CR GRANTO 2291	0/M 38/M 0R 38/M	R1 REVOLVING PAID AS AGREED  R9 REVOLVING BAD DEBT, PLACED	0 FOR CC	0 I DLLEC	0 4 CTION 29 CTION	56
Comments: C CIBC CREDI May 20, 2003 Comments: C CIBC CREDI an 2003 Comments: A CAPITAL ON Comments: B CAPITAL ON fun 10, 2007 Comments: B SNS REVOL	T CARDS Sep 2000 **LOSED CON T CARDS Aug 2002 **CCOUNT TR TE BANK Feb 2003 **AD DEBT W TE BANK Feb 2003 **AD DEBT W TE BANK TO	Mar 2003 SUMER'S RE Dec 2002 ANSFERREI RITE OFF, A RITE OFF, A	5000 D 1508 CCT CANO 1508 CCT CANO	2291 CELLED BY 2291 CELLED BY	0 2291 CR GRANTO 2291 CR GRANTO	0/M 38/M DR 38/M DR	RI REVOLVING PAID AS AGREED  R9 REVOLVING BAD DEBT, PLACED  R9 REVOLVING BAD DEBT, PLACED	0 FOR CC	0 I DLLEC	0 4 CTION 29 CTION 28	56
Comments: C CIBC CREDIT May 20, 2003 Comments: C CIBC CREDIT an 2003 Comments: A CAPITAL ON Un 10, 2007 Comments: B CAPITAL ON Un 10, 2007 Comments: B SNS REVOLUM 29, 2007	T CARDS Sep 2000 **LOSED CON T CARDS Aug 2002 **CCOUNT TR TE BANK Feb 2003 **AD DEBT W VING CREDIT May 2002	Mar 2003 SUMER'S RE Dec 2002 ANSFERREI RITE OFF, A RITE OFF, A T May 2005	5000 D 1508 CCT CANO 1508 CCT CANO 2527	2291 CELLED BY 2291 CELLED BY 2527	0 2291 CR GRANTO 2291	0/M 38/M 0R 38/M	R1 REVOLVING PAID AS AGREED  R9 REVOLVING BAD DEBT, PLACED	0 FOR CC	0 I DLLEC	0 4 CTION 29 CTION 28	56
Comments: C CIBC CREDI May 20, 2003 Comments: C CIBC CREDI an 2003 Comments: A CAPITAL ON Jun 10, 2007 Comments: B CAPITAL ON Jun 10, 2007 Comments: B SAPITAL ON Jun 10, 2007 Comments: B SINS REVOLUTION 2007 Comments: B	T CARDS Sep 2000 **LOSED CON T CARDS Aug 2002 **CCOUNT TR TE BANK Feb 2003 **AD DEBT W TE BANK Feb 2003 **AD DEBT W VING CREDI May 2002 **AD DEBT W	Mar 2003 SUMER'S RE Dec 2002 ANSFERREI RITE OFF, A RITE OFF, A T May 2005 RITE OFF, A	5000 D 1508 CCT CANO 1508 CCT CANO 2527	2291 CELLED BY 2291 CELLED BY 2527	0 2291 CR GRANTO 2291 CR GRANTO	0/M 38/M DR 38/M DR	RI REVOLVING PAID AS AGREED  R9 REVOLVING BAD DEBT, PLACED  R9 REVOLVING BAD DEBT, PLACED	0 FOR CC	0 DLLEC	0 4 CTION 29 CTION 28 CTION	6 56 56
Comments: C CIBC CREDE May 20, 2003 Comments: C CIBC CREDE an 2003 Comments: A CAPITAL ON Jun 10, 2007 Comments: B CAPITAL ON Jun 10, 2007 Comments: B SANS REVOLUTION 29, 2007 Comments: B SANK OF MC	T CARDS Sep 2000 **LOSED CON T CARDS Aug 2002 **CCOUNT TR TE BANK Feb 2003 **AD DEBT W TE BANK Feb 2003 **AD DEBT W VING CREDI May 2002 **AD DEBT W ONTREAL M	Mar 2003 SUMER'S RE Dec 2002 ANSFERREI RITE OFF, A RITE OFF, A T May 2005 RITE OFF, A	5000 D 1508 CCT CANO 1508 CCT CANO 2527 CCT CLOS	2291 CELLED BY 2291 CELLED BY 2527 ED	0 2291 CR GRANTO 2291 CR GRANTO 2527	0/M 38/M DR 38/M DR 2527/M	RI REVOLVING PAID AS AGREED  R9 REVOLVING BAD DEBT, PLACED  R9 REVOLVING BAD DEBT, PLACED  R9 REVOLVING BAD DEBT, PLACED	0 FOR CC	0 DLLEC	0 4 CTION 29 CTION 28 CTION 30	6 56 56 60
Comments: C CIBC CREDE May 20, 2003 Comments: C CIBC CREDE an 2003 Comments: A CAPITAL ON un 10, 2007 Comments: B CAPITAL ON un 10, 2007 Comments: B SAPITAL ON un 10, 2007 Comments: B SAPITAL ON un 29, 2007 Comments: B SANK OF Mo un 22, 2007	T CARDS Sep 2000 CLOSED CON T CARDS Aug 2002 CCOUNT TR TE BANK Feb 2003 AD DEBT W TE BANK Feb 2003 AD DEBT W VING CREDIT May 2002 AD DEBT W ONTREAL M May 2002	Mar 2003 SUMER'S RE Dec 2002 ANSFERREI RITE OFF, A RITE OFF, A T May 2005 RITE OFF, A C May 2005	5000 D 1508 CCT CANO 1508 CCT CANO 2527 CCT CLOS	2291 CELLED BY 2291 CELLED BY 2527 ED 2195	2291 CR GRANTO 2291 CR GRANTO 2527	0/M 38/M 0R 38/M 0R 2527/M	RI REVOLVING PAID AS AGREED  R9 REVOLVING BAD DEBT, PLACED  R9 REVOLVING BAD DEBT, PLACED	0 FOR CC	0 DLLEC	0 4 CTION 29 CTION 28 CTION 30	566 566 60 63
Comments: C CIBC CREDI May 20, 2003 Comments: C CIBC CREDI an 2003 Comments: A CAPITAL ON un 10, 2007 Comments: B SAPITAL ON un 10, 2007 Comments: B SINS REVOLV un 29, 2007 Comments: B SANK OF Mo un 22, 2007 Comments: B	T CARDS Sep 2000 CLOSED CON T CARDS Aug 2002 CCOUNT TR TE BANK Feb 2003 AD DEBT W TE BANK Feb 2003 AD DEBT W VING CREDIT May 2002 AD DEBT W ONTREAL M May 2002 AD DEBT W	Mar 2003 SUMER'S RE Dec 2002 ANSFERREI RITE OFF, A T May 2005 RITE OFF, A C May 2005 RITE OFF, A	5000 D 1508 CCT CANO 1508 CCT CANO 2527 CCT CLOS	2291 CELLED BY 2291 CELLED BY 2527 ED 2195	2291 CR GRANTO 2291 CR GRANTO 2527	0/M 38/M 0R 38/M 0R 2527/M	RI REVOLVING PAID AS AGREED  R9 REVOLVING BAD DEBT, PLACED  R9 REVOLVING BAD DEBT, PLACED  R9 REVOLVING BAD DEBT, PLACED	0 FOR CC	0 DLLEC	0 4 CTION 29 CTION 28 CTION 30	6 56 56 60
Comments: C CIBC CREDI May 20, 2003 Comments: C CIBC CREDI an 2003 Comments: A CAPITAL ON Jun 10, 2007 Comments: B SAPITAL ON Jun 10, 2007 Comments: B SINS REVOLV Jun 29, 2007 Comments: B SANK OF MO Jun 22, 2007 Comments: B	T CARDS Sep 2000 CLOSED CON T CARDS Aug 2002 CCOUNT TR TE BANK Feb 2003 AD DEBT W TE BANK Feb 2003 AD DEBT W VING CREDIT May 2002 AD DEBT W ONTREAL M May 2002	Mar 2003 SUMER'S RE Dec 2002 ANSFERREI RITE OFF, A T May 2005 RITE OFF, A C May 2005 RITE OFF, A	5000 D  1508 CCT CANO  1508 CCT CANO  2527 CCT CLOS  0 MT IN H/C	2291 CELLED BY 2291 CELLED BY 2527 ED 2195	2291 CR GRANTO 2291 CR GRANTO 2527	0/M 38/M 0R 38/M 0R 2527/M	RI REVOLVING PAID AS AGREED  R9 REVOLVING BAD DEBT, PLACED  R9 REVOLVING BAD DEBT, PLACED  R9 REVOLVING BAD DEBT, PLACED	0 I FOR CC	O DILEC	0 4 CTION 29 CTION 28 CTION 30 CTION 5	6 56 56 60

Gana Kiritharan, 307 – 10 Stonehill Court, Scarborough ON M1W 2X8

Consumer Relations, TransUnion, P. O. Box 338, LCD1, Hamilton ON L8L 7W2

Dear Sir/ Madam,

I, Gana Kiritharan, due to some unexpected situations had stopped payment for my creditors between 2004 Nov – 2005 March. Then for some personal reasons I visited India and Sri Lanka. While I was away, there was a transaction in my Line of Credit with TD Canada Trust as follows.

Date	Trans Description	Trans Amount	Balance
09/30/2005	Interest	82.01 DR	11,561.83-
10/19/2005	Interest	49.89 DR	
10/19/2005	Collection Item	11,611.72 CR	
10/19/2005	Close Account	0.00 DR	0.00

When I retuned to Canada on 11 August 2006 I took a credit report and above transaction is reported in TransUnion credit report as follows.

Reported	Opened	Last	High	Balance	Past Due	Terms	Account Type/Current Pa	yment	Pay	ment
		Activity	Credit		Amount				His	story
								30 60	90	#m
TORONT	O DOMI	NION B	ANK							
Oct 01,	May	Oct	11,000	0	0	346/Mon	th R5 REVOLVING AT	1 1	5	42
2005	2002	2005					LEAST 120 DAYS OV	'ERDUE		
Comments: CLOSED CONSUMER'S REQUEST, LINE OF CREDIT										

(It is being reported without any change as above on April 26, 2007 and July 19, 2007 TransUnion Credit Reports.)

According to some experience people above recording represent TD Bank made a collection from funds belong to me and your reporting may a better way to report it. But unfortunately Bank is failing to accept this fact (may be because they made a collection from concealed funds) and trying to mislead me by telling that I still have to pay for his line of credit.

I am preparing to challenge Bank based on above account information and your credit report in Canadian civil court. Could you please let me know who reported my line of credit as above and reconfirm me whether the way you are reporting is correct?

Also in your credit report, some of my credit cards are being reported twice. Could you please, delete these unnecessary double entries.

Thank you,

Yours truly,

. Kintharan



CONSUMER RELATIONS CENTRE P.O. Box 338, LCD1 Hamilton, Ontario L8L 7W2 Tel (905) 525-0262/ (800) 663-9980 www.transunion.ca

Gana Kiritharan 307 - 10 Stonehill Crt, Scarborough, ON, M1W 2X8

Thursday, August 30, 2007

TU Case I.D. #: G208113

Dear Gana Kiritharan:

Re: DUPLICATE ACCOUNT CORRECTIONS- File Amendment and Creditor Notification of Changes

This letter is written in response to your recent request regarding the accuracy of certain information in your credit file. We have confirmed your information and based on these findings, have amended your credit file to reflect this information.

However, please contact TD/ CANADA TRUST directly at 519-643-7033 to discuss the late payments on your line of credit in greater detail.

TransUnion is committed to keeping your personal credit information accurate and up-to-date. Thank you for bringing this matter to our attention.

TransUnion encourages you to review your report at least once per year to ensure it accurately represents your credit history. Please see the attached document for instructions on receiving a copy of your credit file.

We invite you to view your credit file online for instant and up-to-date credit information in a secure environment. Visit us online at <a href="https://www.transunion.ca">www.transunion.ca</a> to immediately access your credit file and for general information about TransUnion.

Thank-you for your correspondence and please let us know if we can assist you in any other way.

Sincerely, Investigations Department

You should also know that there is more than one credit bureau in Canada. A credit file containing information about your credit and financial history may also be maintained by other credit bureaus and we would encourage you to contact them in order to review any credit file that may contain information relating to you.

Encl.: Credit Report Request Form se

### Trade:

This section lists all the accounts that have been reported by various institutions with whom you have established a credit relationship. Using the first item below as the example, it is your account with TORONTO DOMINION BANK VISA last reported Jul 2007. It was opened Sep 2000 and shows a last sale date of May 2005. The high credit is S0 with a current balance of \$2329, payment terms of \$70 MONTHLY and past due amount \$1229. In the last 83 months the payment history shows 0 payments 30 days late, 1 payment 60 days late, 24 payments 90 days late. It is R9 indicating that it is a REVOLVING account that was BAD DEBT, PLACED FOR COLLECTION. Values are in the range of 0 through 9 and their meaning is indicated. There are comments of BAD DEBT WRITE OFF, ACCT CANCELLED BY CR GRANTOR posted to the account.

Reported	Opened	Last	High	Balance	Past Due	Terms				ment	
		Activity	Credit		Amount		Account Type/Current Payment	100		story	100
TORONTO DO	MINION B	NK VISA						0	60	90	#
ul 30, 2007	Sep 2000	May 2005	D.	2329	1229	70/M	R9 REVOLVING BAD DEBT, PLACED		alec	24	83
Comments: B	AD DEBT W	RITE OFF. A	CCT CANO	FLLED BY	CR GRANTO	OR .	KY KEYOCY ING BAD DEBT, PLACED	FURCE	T.I.E.C.	HON	
TORONTO DO				DECEMBED DI	CH CHILITIC	710.		-	-	5	42
Det 01, 2005	May 2002	Oct 2005	11000	0	0	346/M	R5 REVOLVING AT LEAST 120 DAYS	OVERN	2111	3	4.
Comments: Cl						2 0 0 114	NE RETORTING AT LEAST 120 DATS	CALLIED	CIE.		
ROYALBANI				1506500000		12.6 - 1		-1	1.	25	67
lul 31, 2007	May 2002	Oct 2004	1500	1493	1493	0/M	R9 REVOLVING BAD DEBT, PLACED	FOR CO	LEG		0.
Comments: B	AD DEBT W	RITE OFF, A	CCT CANO	ELLED BY	CR GRANTO	)R	The same of the sa		LLLL	I.Incele	
PRESIDENTS								- 1	1	29	85
ful 31, 2007	Jun 2002	Oct 2004	1500	1655	1655	0/M	R9 REVOLVING BAD DEBT, PLACED	FOR CO	LIEC		0.
Comments: B/	AD DEBT W	RITE OFF, A	MT IN H/C	COLUMN I	S CREDIT LI	MIT					
HSBC M/C	THE SECTION		31/31/2			W	AND-0-70	0	0	3	14
Jan 03, 2007	May 2002	Jan 2005	3872	3687	855	966/M	R9 REVOLVING BAD DEBT, PLACED				
Comments: B/	AD DEBT W	RITE OFF									
HSBC M/C						Tours.		0	0	0	28
Sep 01, 2006	Apr 2001	Jun 2002	1987	0	0	0/M	R1 REVOLVING PAID AS AGREED		70		-
Comments:		6000000	71717								
HSBC BANK -	11.4.4.		7.5	3.5				1.	1	3	42
Sep 03, 2005	May 2002	Aug 2005		0	0	0/M	R1 REVOLVING PAID AS AGREED				
Comments: At	COUNT TR	ANSFERRE	D, AMT IN	H/C COLUN	IN IS CREDI	T LIMIT					
HSBC BANK -	M/C	100000000	20000		.417		The said State and Table a	()	0	0.	20
Aug 30, 2007		Jun 2002	100	0	0	0/M	R1 REVOLVING PAID AS AGREED				
Comments: A		ANSFERRE	D	101	355	100000					
CIBC CREDIT								-1:	1	5	- 28
Jun 20, 2005	Mar 2003	Nov 2004		9029	2094	270/M	R9 REVOLVING BAD DEBT, PLACED	FOR CO	LLECT	TION :	
Comments: B/		RITE OFF, A	CCT CANC	ETTED BA	CR GRANTO	)R					
CIBC CREDIT		475.000.00	2500					1	1	1	24
Aug 30, 2007		Nov 2004		0	0	264/M	R4 REVOLVING 90 DAYS LATE				
Comments: AC		ANSFERRE	D. AMT IN	H/C COLUN	IN IS CREDI	LIMIT	CONTRACTOR				
CIBC CREDIT				_				0	0.0	0	-11
hin 09, 2003				0	0	0/M	R1 REVOLVING PAID AS AGREED				
Comments: Cl		SUMERS RE	EQUEST							-,-,-	
CIBC CREDIT		14 2000	100	20		75523	PER PERSENDENCE PROPERTY OF STREET AND ASSESSMENT	0	0.	0	33
May 20, 2003		Mar 2003	100	0	0	0/M	R1 REVOLVING PAID AS AGREED				
Comments: Cl	THE THE RESIDENCE AND ADDRESS OF THE PARTY O	SUMERS RE	EQUEST								
CIBC CREDIT		D. 2002	F000		_		The Committee of the Co	0	0	0	.0
Aug 30, 2007				0	0	0/M	R1 REVOLVING PAID AS AGREED				
Comments: AC	The State of the S	ANSFERRE	U							- 14	
CAPITAL ONI			1400	****	2124	nut.	the formal control of the control of	1	100	.30	57
Jul 08, 2007	Feb 2003	DETERMENT A	1508 CCT CANC	2324	2324 CD CD (NOTO)	0/M	R9 REVOLVING BAD DEBT, PLACED	OR CO	LLECT	TON	
omments: BA	And the form the first of the first of the second second second		CETCANC	ELLED BY	CR GRANIC	HK.					
BNS REVOLV			2627	2627	2527	0.000.00	Do not too time a series of	1	1	29	63
ul 31, 2007				2527	2527	2527/M	R9 REVOLVING BAD DEBT, PLACED	OR CO	LLECT	ION	
SANK OF MO			CCTCLOS	CD							1
				22.42	22.42			1	1	32	65
Aug 23, 2007					2242	67/M	R9 REVOLVING BAD DEBT, PLACED	FOR CO	LLECT	ION	
omments: B/			MINHC	COLUMN	S CREDIT LE	MII.					
Charles Delice 1 4 April 1		DE COLUMN						47	473		63
MERICAN E ul 16, 2006	Jan 2001	Aug 2004	6712	5713	1121	0/M	R9 REVOLVING BAD DEBT, PLACED	0	0	5	- 60

APPL: CPA TRAN: EAF ID: SC: BR #: 1488 ID: DEPOSIT ACCOUNT HISTORY PAGE 4 OF 5

FINANCIAL ENQUIRY

BR #: 1625 ACCOUNT: 4457424 CRL SHORTNAME: KIRITHARAN G PERIOD: FROM: 01 / 01 / 2005 TO: 04 / 03 / 2007

FN	DATE	TRANS DESCRIPTION	TRANS AMOUNT		BALANCE
		GC 1795-DEPOSIT	10.00	CR	
88	03/03/2005	GC 1795-CASH WITHDRA	300.00	DR	10,963.30-
_	03/04/2005	TRF 05926-3188100	36.70	DR	11,000.00-
9	03/31/2005	INTEREST	79.40		11,079.40-
	04/29/2005	INTEREST	77.40		11,156.80-
	05/31/2005		80.54		11,237.34-
_	06/30/2005		78.51		11,315.85-
7	07/29/2005		81.69		11,397.54-
_	08/31/2005		82.28		11,479.82-
53	09/30/2005		82.01		11,561.83-
_	10/19/2005		49.89		22,002.00

FN==> C - COPY REQUEST, S - SELECT TRANSACTION

USER ID: RAMBAJ PSWD:

1/HELP 3/END 4/MENU 5/PRINT 7/BKWD 8/FWD 12/LOGOFF IMSTX TDASHF LTRM M2001200 MOD DASHFEO 2007-04-03 11.11

APPL: CPA TRAN: EAF ID: BR #: 1488

DEPOSIT ACCOUNT HISTORY

FINANCIAL ENQUIRY

PAGE 5 OF

BR #: 1625 ACCOUNT: 4457424 CRL

SHORTNAME: KIRITHARAN G

FN DATE

PERIOD: FROM : 01 / 01 / 2005 TO : 04 / 03 / 2007

TRANS AMOUNT

BALANCE

TRANS DESCRIPTION 10/19/2005 COLLECTION ITEM 10/19/2005 CLOSE ACCOUNT

11,611.72 CR 0.00 DR

0.00

FN==> C - COPY REQUEST, S - SELECT TRANSACTION

USER ID: RAMBAJ

PSWD:

1/HELP 3/END 4/MENU 5/PRINT 7/BKWD 8/FWD

12/LOGOFF

IMSTX TDASHF LTRM M2001200 MOD DASHFEO 2007-04-03 11.11

# KIRITHARAN VS TD CANADA TRUST

Court File No:

07 - CV - 341987PD 2

# SUPERIOR COURT OF JUSTICE

CIVIL

393 University Ave – 10<sup>th</sup> FI

Toronto ON M5G 1E6.

Proceeding commenced at Toronto

# **AFFIDAVIT OF DOCUMENT 2 CIVIL**

(Name, Address & Telephone Number of Party)

Gana Kiritharan 307 – 10 StoneHill Court Scarborough ON M1W 2X8 TEL: 416 – 820 8581