

ONTARIO  
SUPERIOR COURT OF JUSTICE

BETWEEN:

GANA KIRITHARAN

Plaintiff

and

TD CANADA TRUST

Defendant

AFFIDAVIT OF DOCUMENT 5 CIVIL

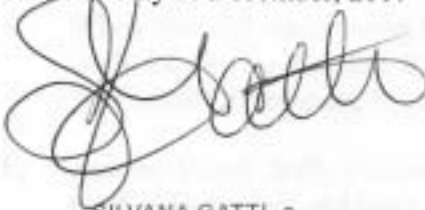
(DEMONSTRATIVE WORST CASE SCENARIO)

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

MAKE OATH AND SAY AS FOLLOWS:

1. I, Gana Kiritharan, has prepared following Demonstrative Worst Case Scenario of What may have happened and Why Plaintiff claiming account details from Defendant.
2. This document is prepared for the easy understanding of the Court and other Judicial Departments.
3. I have mentioned available evidences in appropriate places.

SWORN Before Me at the  
City of Toronto, Province of Ontario  
This 14<sup>th</sup> Day of December, 2007



SILVANA GATTI, a  
Commissioner, etc., City of Toronto,  
for the Government of Ontario,  
Ministry of the Attorney General.

  
Signature of Plaintiff

- A. A Group of people who has little respect for the law and others rights with fraudulent intention opened an account on Plaintiff Name (Gana Kiritharan or Kiritharan Kanagalingam) without the consent or approval of Plaintiff in TD Canada Trust.
- B. Details of above mentioned account was completely concealed from Plaintiff attention by above mentioned group.
- C. Above mentioned group through various fraudulent activities misappropriate royalty payments for Plaintiff intellectual works and deposit the cheques in above mentioned concealed account. (For Details Please see Document 4 Civil).
- D. On and off above mentioned group divide the money from above mentioned concealed account between them with their own explanation.
- E. Due to above mentioned activity, one of the damage sustained by Plaintiff was failure to get fair and competitive market prices for his intellectual works.
- F. Around April 2004, above mentioned group or some one else intentionally change Gana Kiritharan's Equifax Credit report. As a result Gana Kiritharan loses his opportunity to increase his credit limit. (Please see Document 6 Civil)
- G. As the result of the activity above mentioned group, Plaintiff financial life becomes a failure.
- H. Around November 2004, Plaintiff Stop payments for his Creditors except for HSBC and TD Canada Trust.
- I. Plaintiff starts searching for Lawyers to protect his financial Life.
- J. Incident explained in the Paragraph of 2 of Statement of Claim happens. Through this act Defendant tried to get approval for some of the transactions of above mentioned concealed account by printing some additional information on the back of the daily transaction slip Plaintiff suppose to sign. (For Details Please see Document 1 Civil).
- K. When Plaintiff credit rating becomes bad around December 2004 HSBC bank stop credit facility for Plaintiff. But TD Canada Trust continued to provide credit facility for Plaintiff. (Please see Pages 4 – 12 of this Document).
- L. Around March 2005, Plaintiff stops payments for Line of Credit and Visa Credit Card of Defendant and leave to India and Sri Lanka.
- M. During October 2005 Defendant make an appropriation from above mentioned concealed account and close Plaintiff line of credit. (For Details Please see Document 2 Civil).

- N. Plaintiff return to Canada around May 2006 and when analysing his TransUnion credit report around December 2006 realize his Line of Credit is being reported as "Balance 0. Closed on consumer request". (For Details Please see Document 2 Civil).
- O. Between March – May 2007 Plaintiff contacting Defendant regarding the issue and get informed he still has to pay for full amount for his line of credit and Defendant charging interest for the line of credit at rate of 7.5% per annum and the interest is being charged on daily basis. (For Details Please see Document 3 Civil).
- P. The said interest rate fails to explain the balances and Plaintiff bring it to the attention of Defendant on a subsequent letter.
- Q. Plaintiff visit 42 Division of Toronto Police Department with the Idea that the TransUnion Credit report may be an incident of Forgery and with another Forgery incident in his Equifax Credit report.
- R. At 42 Division of Toronto Police Department, after some delay on 12<sup>th</sup> December 2007 they accepted Gana Kiritharan's complain for further investigation.  
**(Fraud Complaint, Occurrence Number # 2529262).**
- S. Plaintiff files his civil claim on 18<sup>th</sup> October 2007.
- T. Defendant on their defence pleads that the interest rate being charged for Plaintiff's Line of Credit is 4.25%

## Account Summary

Previous Balance	\$1,164.52
Payments, Credits and Adjustments	\$0.00
Transactions	\$29.00
Finance Charges	\$25.15
<b>New Balance</b>	<b>\$1,218.67</b>
Minimum Amount Due	\$218.67
Payment Due Date	February 04, 2005
<b>Total Credit Limit</b>	<b>\$1,000</b>
<b>Total Available Credit</b>	<b>\$0.00</b>
<b>Credit Limit for Cash</b>	<b>\$500</b>
<b>Available Credit for Cash</b>	<b>\$0.00</b>

## At your service

To call Customer Relations or to report a lost or stolen card:  
Canada and the United States 1-800-481-3239

Send payments to: Send enquiries to:  
Capital One Bank Capital One Bank  
P O BOX 521 SCARB STN D P O BOX 503 STN D  
SCARBOROUGH ON M1R 5S4 SCARBOROUGH ON M1R 5L1

## Payments, Credits and Adjustments

Your account is 60 days past due. Since we have not heard from you, YOUR ACCOUNT HAS BEEN SUSPENDED. Your credit card cannot be used until your minimum amount due has been received. We truly want to keep you as a member of the Capital One family, please take the first step to resolve this issue by paying your bill. If your payment has already been sent, please accept our apologies.

## Transactions

1 08 JAN OVERLIMIT FEE \$29.00

As stated in your terms of account, because your payment was not received by the due date for 2 consecutive billing periods, we have increased your annual purchase, cash advance and special transfer (if applicable) rates. If we receive your minimum payment by the due date for 9 consecutive billing periods, we will lower your rate at the commencement of your 10th billing period.

## Finance Charges

Please see reverse side for important information

	Average Daily Balance rate applied to	Periodic rate	Corresponding Annual Interest Rate	FINANCE CHARGE
PURCHASES	\$1,165.45 Z	2.16%	25.90%	\$25.15
CASH	\$0.00 Z	2.16%	25.90%	\$0.00

PLEASE RETURN PORTION BELOW WITH PAYMENT

# Capital One

0000000 0 5457495015132680 00121867 00021867

Please print mailing address and for e-mail changes below using blue or black ink.

Street Apt #  
City Province Postal Code  
Home Phone Alternate Phone  
E-mail Address

New Balance \$1,218.67  
Minimum Amount Due \$218.67  
Payment Due Date February 04, 2005

Total enclosed \$

Account Number: 5457-4950-1513-2680

Capital One Bank  
P O BOX 521 SCARB STN D  
SCARBOROUGH ON M1R 5S4

GANAN KIRITHARAN  
PO BOX 100  
STN A  
SCARBOROUGH ON M1R 5B9

10303 9001

96

## Account Summary

Previous Balance	\$1,218.67
Payments, Credits and Adjustments	\$0.00
Transactions	\$29.00
Finance Charges	\$26.32
<b>New Balance</b>	<b>\$1,273.99</b>
Minimum Amount Due	\$273.99
Payment Due Date	March 04, 2005
Total Credit Limit	\$1,000
Total Available Credit	\$0.00
Credit Limit for Cash	\$500
Available Credit for Cash	\$0.00

## At your service

To call Customer Relations or to report a lost or stolen card:  
Canada and the United States 1-800-481-1239

Send payments to:      Send enquiries to:  
Capital One Bank      Capital One Bank  
P O BOX 521 SCARB STN D      P O BOX 503 STN D  
SCARBOROUGH ON M1R 5S4      SCARBOROUGH ON M1R 5L1

## Payments, Credits and Adjustments

Your account is 90 days past due. Your credit privileges have been **SUSPENDED** and will remain so until we receive your payment. It is critical that you pay your bill immediately. To bring your account back to good standing, please make your minimum payment immediately. If your payment has already been sent, please accept our apologies.

## Transactions

1	08 FEB	OVERLIMIT FEE	\$29.00
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## Finance Charges

Please see reverse side for important information

	Average Daily Balance rate applied to	Periodic rate	Corresponding Annual Interest Rate	FINANCE CHARGE
PURCHASES	\$1,219.60 Z	2.16%	25.90%	\$26.32
CASH	\$0.00 Z	2.16%	25.90%	\$0.00

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT ▼

# Capital One

0000000 0 5457495015132680 00127399 00027399

Please print mailing address and/or e-mail changes before using blue or black ink.

Street \_\_\_\_\_ Apt. # \_\_\_\_\_  
City \_\_\_\_\_ Province \_\_\_\_\_ Postal Code \_\_\_\_\_  
Home Phone \_\_\_\_\_ Alternate Phone \_\_\_\_\_  
E-mail Address \_\_\_\_\_

New Balance \$1,273.99  
Minimum Amount Due \$273.99  
Payment Due Date March 04, 2005

Total enclosed \$

Account Number: 5457-4950-1513-2680

Capital One Bank  
P O BOX 521 SCARB STN D  
SCARBOROUGH ON M1R 5S4



GANA KIRITHARAN  
PO BOX 100  
STN A  
SCARBOROUGH ON M1K 5B9

10303 9001

96



## YOUR MASTERCARD® STATEMENT

**GANA KIRITHARAN**

→ Stmt date: Jan. 3, 2005 → Acct. balance: \$3,498.69 → Pymt. due by: Jan. 26, 2005 → Min. payment: \$104.00

### Details of your transactions

Item no.	Trans date	Posting date	Description	Amount (\$)
----------	------------	--------------	-------------	-------------

**CARD NUMBER - 5193 9300 0292 2510**

1	Dec. 20	Dec. 20	PAYMENT RECEIVED - THANK YOU	105.00CR
2	Dec. 26	Dec. 26	01A01390 INTERAC - 018A	00.00
3	Dec. 26	Dec. 30	INTERAC ABM CASH ADVANCE FEE	2.00
4	Jan. 3	Jan. 3	INTEREST ADVANCES @ 07.90000%	21.62
5	Jan. 3	Jan. 3	INTEREST PURCHASES @ 12.90000%	2.46

MINIMUM PAYMENT - AS SCHEDULED

Report any items which do not agree with your records within 30 days of statement date.

### Your account, at a glance 5193 9300 0292 2510

Previous balance, Dec. 3	\$3,497.61
+ Payments - thank you	\$105.00CR
+ Other credits	\$0.00
+ Purchases	\$0.00
+ Cash advances/Cheques	\$80.00
+ Interest	\$24.08
+ Fees	\$2.00
+ Other charges	\$0.00

→ New account balance, Jan. 3 **\$3,498.69**  
→ Minimum payment due by Jan. 26, 2005 **\$104.00**

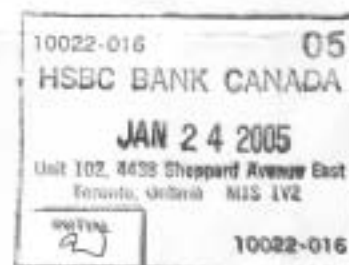
→ Amount you're paying \$  
Your credit limit \$3,500.00  
Credit available, Jan. 3 \$1.31

### Interest charges and rates

Item	Purchases / Other	Cash advances/Cheques
Interest charges on this statement (\$)	\$2.46	\$21.62
Annual interest rates next period (%)	12.90000%	7.90000%
Daily interest rates next period (%)	0.03534%	0.02164%

Contact us Local calls Toll-free calls Canada & USA Please address any written enquiries to:

Enquiries: 416 263-2263 1 800 263-2263 MasterCard Customer Service Support  
Lost or stolen cards: 1 800 361-3361 1 800 361-3361 P.O. BOX 300 STATION M  
TTY (for the Deaf and Hard of Hearing): 1 866 859-2089 TORONTO ON M5G 4X2



\* The issuer is a licensed user of the registered trade-mark and design owned by MasterCard International, Inc.



## YOUR MASTERCARD STATEMENT

**GANA KIRITHARAN**

→ Stmt date: Feb. 3, 2005 → Acct. balance: \$3,494.90 → Pymt. due by: Feb. 26, 2005 → Min. payment: \$104.00

### Details of your transactions

Item no.	Trans date	Posting date	Description	Amount (\$)
----------	------------	--------------	-------------	-------------

**CARD NUMBER - 5193 9300 0292 2510**

1	Jan. 24	Jan. 24	PAYMENT RECEIVED - THANK YOU	104.00CR
2	Feb. 2	Feb. 2	USD60.00@1.2691552CO.COM 877-294-0273 CH	76.15
3	Feb. 3	Feb. 3	INTEREST ADVANCES @ 07.90000%	21.60
4	Feb. 3	Feb. 3	INTEREST PURCHASES @ 12.90000%	2.46

MINIMUM PAYMENT - AS SCHEDULED

Report any items which do not agree with your records within 30 days of statement date.

### Your account, at a glance 5193 9300 0292 2510

Previous balance, Jan. 3	\$3,498.69
- Payments - thank you	\$104.00CR
- Other credits	\$0.00
+ Purchases	\$76.15
+ Cash advances/Cheques	\$0.00
+ Interest	\$24.06
+ Fees	\$0.00
+ Other charges	\$0.00

→ New account balance, Feb. 3 **\$3,494.90**  
→ Minimum payment due by Feb. 26, 2005 **\$104.00**

→ Amount you're paying \$  
Your credit limit \$0.00  
Credit available, Feb. 3 \$0.00

### Interest charges and rates

Item	Purchases / Other	Cash advances / Cheques
Interest charges on this statement (\$)	\$2.46	\$21.60
Annual interest rates next period (%)	12.90000%	7.90000%
Daily interest rates next period (%)	0.03534%	0.02164%

Contact us Local calls Toll-free calls Canada & USA Please address any written enquiries to:

Enquiries: 416 283-2263 1 800 263-2263 MasterCard Customer Service Support  
Lost or stolen cards: 1 800 361-3361 1 800 361-3361 P.O. BOX 300 STATION M  
TORONTO ON M6S 4X2  
TTY (for the Deaf and Hard of Hearing): 1 866 859-2089

The issuer is a licensed user of the registered trade-mark and design owned by MasterCard International Inc.

P.O. BOX 300 STATION M  
TORONTO ON M6S 4X2



**HSBC**   
The world's local bank

Card number:	5193 9300 0292 2510
Account balance:	\$3,494.90
Minimum payment due:	\$104.00
Payment due by:	Feb. 26, 2005

→ Amount you're paying: \$

### → IMPORTANT PAYMENT INFORMATION:

If you're paying by mail, please make your cheque or money order payable to: HSBC. Mail your payment to: P.O. Box 6044, Stn. Centre-Ville Montreal, QC H3C 3X2  
1099

GANA KIRITHARAN  
PO BOX 100 STATION A  
SCARBOROUGH ON  
M1K 5B9

5193930002922510 000010400 000349490



**VISA****Emerald****PAYMENT SUMMARY**

This Month's Payment	\$86.01
+ Past Due Amount	0.00
= Minimum Payment	\$86.01
Payment Due Date	Jan 31/05

Name: MR GANA KIRITHARAN  
Statement Date: January 9, 2005  
Previous Statement: December 6, 2004  
Account Number: 4520 0500 0241 3878

Previous Balance	Purchases	Cash Advances	Other Charges	Total Interest	Total Payments/Credits	STATEMENT BALANCE
\$2,019.63	0.00	60.00	2.00	24.01	80.63	\$2,025.01

Transaction Date	Posting Date	Description of Transaction	Amount
Dec 29	Dec 29	PRE-AUTHORIZED PAYMENT - THANK YOU	80.63
Dec 31	Dec 31	GREEN MACHINE-MACH VERTE XXXX ON	80.00
Jan 7	Jan 7	RETAIL INTEREST	19.50
Jan 7	Jan 7	CASH INTEREST	4.51
Dec 31	Jan 7	CASH ADVANCE FEE (1X\$2.00)	2.00
<p>THIS MONTH'S PAYMENT OF 86.01  WILL BE DEBITED FROM YOUR BANK ACCOUNT  ON THE PAYMENT DUE DATE.</p> <p>AS OF OCT 2, 2004, TRANSACTIONS IN  EUROS, UK POUNDS, AUSTRALIAN DOLLARS  AND MEXICAN PESOS WILL BE CONVERTED  DIRECTLY TO CAD DOLLARS AND RECORDED  IN YOUR ACCOUNT, RATHER THAN FIRST  BEING CONVERTED TO US DOLLARS.</p>			

**Interest Rate Information**

Purchases	Cash Advances
12.90%	12.90%

Credit Limit 2,000  
Credit still available 0  
As of Jan 9/05

TD VISA TRANSFERS ON EASYWEB FREE UP  
YOUR AVAILABLE CREDIT IMMEDIATELY. TRY  
IT TODAY.

1-800-983-8472 (24 hours, 7 days)  
TTY (text telephone for customers  
who are deaf): 1-866-304-3194  
TD CENTRE PO BOX 300  
TORONTO ON M5K 1K6

Detach and return with payment

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Account Number	Statement Date	Payment Due Date	Statement Balance	Minimum Payment Required	AMOUNT PAID
4520 0500 0241 3878	Jan 9/05	Jan 31/05	2,025.01	86.01	\$

**VISA****Emerald**

MR GANA KIRITHARAN  
POB 100 STN A  
SCARBOROUGH ON M1K 5C1

- Payments can be made via:
  - EasyLine<sup>SM</sup> Telephonic Banking
  - The Green Machine<sup>SM</sup>
  - EasyWeb<sup>SM</sup> Internet Banking
  - Mail (see above)
  - TD Canada Trust Branch
- Make cheques payable to TD Visa.
- www.tdcanadatrust.com/tdvisa.
- See reverse for more information.

4520050002413878 0008601 0202501 0



**VISA****Emerald**

Name: MR GANA KIRITHARAN

Statement Date: February 6, 2005

Previous Statement: January 9, 2005

Account Number: 4520 0500 0241 3878

**PAYMENT SUMMARY**

This Month's Payment	\$59.00
+ Past Due Amount	0.00
= Minimum Payment	\$59.00
Payment Due Date	Feb 28/05

Previous Balance	Purchases	Cash Advances	Other Charges	Total Interest	Total Payments/Credits	STATEMENT BALANCE
\$2,025.01	0.00	0.00	0.00	19.63	86.01	\$1,958.63

Transaction Date	Posting Date	Description of Transaction	Amount
Jan 31	Jan 31	PRE-AUTHORIZED PAYMENT - THANK YOU	86.01
Feb 4	Feb 4	RETAIL INTEREST	15.99
Feb 4	Feb 4	CASH INTEREST	3.64
THIS MONTH'S PAYMENT OF 59.00 WILL BE DEBITED FROM YOUR BANK ACCOUNT ON THE PAYMENT DUE DATE.			
AS OF OCT 2, 2004, TRANSACTIONS IN EUROS, UK POUNDS, AUSTRALIAN DOLLARS AND MEXICAN PESOS WILL BE CONVERTED			
DIRECTLY TO CAD DOLLARS AND RECORDED IN YOUR ACCOUNT, RATHER THAN FIRST BEING CONVERTED TO US DOLLARS.			

**Interest Rate Information**Purchases  
12.90%Cash Advances  
12.90%

Credit Limit 2,000

Credit still available 41

As of Feb 6/05

TD VISA TRANSFERS ON EASYWEB FREE UP YOUR AVAILABLE CREDIT IMMEDIATELY. TRY IT TODAY.

☎ 1-800-983-8472 (24 hours, 7 days)  
TTY (text telephone for customers who are deaf): 1-866-704-3194  
TD CENTRE - PO BOX 300  
TORONTO ON M5K 1K6

Detach and return with payment

Page 1 of 1

Account Number	Statement Date	Payment Due Date	Statement Balance	Minimum Payment Required	AMOUNT PAID
4520 0500 0241 3878	Feb 6/05	Feb 28/05	1,958.63	59.00	\$

**VISA****Emerald**

MR GANA KIRITHARAN  
POB 100 STN A  
SCARBOROUGH ON M1K 5C1

- Payments can be made via:
  - EasyLine™ Telephone Banking
  - The Green Machine™
  - EasyWeb™ Internet Banking
  - Mail (see above)
  - TD Canada Trust Branch
- Make cheques payable to TD Visa.
- www.tdcanadatrust.com/tdvisa.
- See reverse for more information.

4520050002413878 0005900 0195863 6

**VISA****Emerald****PAYMENT SUMMARY**

This Month's Payment	\$84.02
+ Past Due Amount	0.00
= Minimum Payment	\$84.02
Payment Due Date	Mar 28/05

Name: MR GANA KIRITHARAN  
Statement Date: March 6, 2005  
Previous Statement: February 6, 2005  
Account Number: 4520 0500 0241 3878

Previous Balance	Purchases	Cash Advances	Other Charges	Total Interest	Total Payments/Credits	STATEMENT BALANCE
\$1,958.63	0.00	100.00	4.00	19.39	59.00	\$2,023.02

Transaction Date	Posting Date	Description of Transaction	Amount
Feb 21	Feb 21	GREEN MACHINE-MACH VERTE XXXX	40.00
Feb 28	Feb 28	PRE-AUTHORIZED PAYMENT - THANK YOU	59.00-
Mar 2	Mar 2	GREEN MACHINE-MACH VERTE XXXX	60.00
Mar 4	Mar 4	RETAIL INTEREST	15.99
Mar 4	Mar 4	CASH INTEREST	3.40
Feb 21	Mar 4	CASH ADVANCE FEE ( 2X\$2.00)	4.00
<p>THIS MONTH'S PAYMENT OF 84.02  WILL BE DEBITED FROM YOUR BANK ACCOUNT  ON THE PAYMENT DUE DATE.</p> <p>AS OF OCT 2, 2004, TRANSACTIONS IN  EUROS, UK POUNDS, AUSTRALIAN DOLLARS  AND MEXICAN PESOS WILL BE CONVERTED  DIRECTLY TO CAD DOLLARS AND RECORDED  IN YOUR ACCOUNT, RATHER THAN FIRST  BEING CONVERTED TO US DOLLARS.</p>			

**Interest Rate Information**

Purchases	Cash Advances
12.90%	12.90%

Credit Limit 2,000  
Credit still available 0  
As of Mar 6/05

TD VISA TRANSFERS ON EASYWEB FREE UP  
YOUR AVAILABLE CREDIT IMMEDIATELY. TRY  
IT TODAY

☎ 1-800-983-8472 (24 hours, 7 days)  
TTY (text telephone for customers  
who are deaf): 1-866-704-3194  
TD CENTRE - PO BOX 300  
TORONTO ON M5K 1K5

Detach and return with payment

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Account Number	Statement Date	Payment Due Date	Statement Balance	Minimum Payment Required	AMOUNT PAID
4520 0500 0241 3878	Mar 6/05	Mar 28/05	2,023.02	84.02	\$

**VISA****Emerald**

MR GANA KIRITHARAN  
POB 100 STN A  
SCARBOROUGH ON M1K 5C1

- Payments can be made via:
  - EasyLine™ Telephone Banking
  - The Green Machine®
  - EasyWeb™ Internet Banking
  - Mail (see above)
  - TD Canada Trust Branch
- Make cheques payable to TD Visa.
- www.tdcanadatrust.com/tdvisa.
- See reverse for more information.

4520050002413878 0008402 0202302 7

**VISA****Emerald****PAYMENT SUMMARY**

This Month's Payment	\$132.93
+ Past Due Amount	61.00
= Minimum Payment	\$193.93
Payment Due Date	Apr 27/05

Name: MR GANA KIRITHARAN  
 Statement Date: April 6, 2005  
 Previous Statement: March 6, 2005  
 Account Number: 4520 0500 0241 3878

Previous Balance	Purchases	Cash Advances	Other Charges	Total Interest	Total Payments/Credits	STATEMENT BALANCE
\$2,023.02	15.99	68.03	25.00	21.91	84.02	\$2,069.93

Transaction Date	Posting Date	Description of Transaction	Amount
Mar 28	Mar 28	PRE-AUTHORIZED PAYMENT - THANK YOU	84.02
Mar 28	Mar 30	PAP RVSL 032905	84.02
Mar 30	Apr 6	NSF CHEQUE CHARGE	25.00
Apr 6	Apr 6	RETAIL INTEREST	17.74
Apr 6	Apr 6	CASH INTEREST	4.17
MIN PAYMENT FOR LAST MONTH NOT RECEIVED. IF YOU MISS YOUR NEXT PAYMENT, STANDARD RATE CURRENTLY 18.5% WILL APPLY.			
THIS MONTH'S PAYMENT OF 193.93 WILL BE DEBITED FROM YOUR BANK ACCOUNT ON THE PAYMENT DUE DATE.			
AS OF OCT 2, 2004, TRANSACTIONS IN EUROS, UK POUNDS, AUSTRALIAN DOLLARS AND MEXICAN PESOS WILL BE CONVERTED DIRECTLY TO CAD DOLLARS AND RECORDED IN YOUR ACCOUNT, RATHER THAN FIRST BEING CONVERTED TO US DOLLARS.			

Interest Rate Information		Credit Limit
Purchases	Cash Advances	2,000
12.90%	12.90%	Credit still available 0
		As of Apr 6/05

TD VISA TRANSFERS ON EASYWEB FREE UP YOUR AVAILABLE CREDIT IMMEDIATELY. TRY IT TODAY.	☎ 1-800-983-8472 (24 hours, 7 days) TTY (text telephone for customers who are deaf): 1-866-704-3194 TD CANADA TRUST - PO BOX 300 TORONTO ON M5K 1K6
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▼ Detach and return with payment ▼

Page 1 of 1

Account Number	Statement Date	Payment Due Date	Statement Balance	Minimum Payment Required	AMOUNT PAID
4520 0500 0241 3878	Apr 6/05	Apr 27/05	2,069.93	193.93	\$

**VISA****Emerald**

MR GANA KIRITHARAN  
 POB 100 STN A  
 SCARBOROUGH ON M1K 5C1

- Payments can be made via:
  - EasyLine™ Telephone Banking
  - The Green Machine®
  - EasyWeb™ Internet Banking
  - Mail (see above)
  - TD Canada Trust Branch
- Make cheques payable to TD Visa.
- www.tdcanadatrust.com/tdvisa.
- See reverse for more information.

4520050002413878 0019393 0206993 8

**VISA****Emerald****PAYMENT SUMMARY**

This Month's Payment	\$179.67
+ Past Due Amount	124.00
= Minimum Payment	\$303.67
Payment Due Date	May 26/05

Name: MR GANA KIRITHARAN  
Statement Date: May 5, 2005  
Previous Statement: April 6, 2005  
Account Number: 4520 0500 0241 3878

Previous Balance	Purchases	Cash Advances	Other Charges	Total Interest	Total Payments/Credits	STATEMENT BALANCE
\$2,069.93	42.74	151.19	25.00	20.74	193.93	\$2,115.67

Transaction Date	Posting Date	Description of Transaction	Amount
Apr 27	Apr 27	PRE-AUTHORIZED PAYMENT - THANK YOU	193.93
Apr 28	Apr 29	PAP RVSL	193.93
Apr 29	May 5	NSF CHEQUE CHARGE	25.00
May 5	May 5	RETAIL INTEREST	16.83
May 5	May 5	CASH INTEREST	3.91
ACCOUNT TWO MONTHS OVERDUE. NO FURTHER USE IS PERMITTED UNTIL "MINIMUM PAYMENT" IS RECEIVED.			
IF YOU MISS YOUR NEXT PAYMENT, YOUR CURRENT STANDARD RATE WILL APPLY NEXT BILLING PERIOD FROM NOW.			
THIS MONTH'S PAYMENT OF 303.67 WILL BE DEBITED FROM YOUR BANK ACCOUNT ON THE PAYMENT DUE DATE.			

**Interest Rate Information**

Purchases	Cash Advances
12.90%	12.90%

Credit Limit 2,000  
Credit still available 0  
As of May 5/05

PLANNING A TRIP? ENJOY GREAT CAR RENTAL DISCOUNTS AT BUDGET LOCATIONS ACROSS CANADA BY USING YOUR TD VISA CARD.

☎ 1-800-983-8472 (24 hours, 7 days)  
TTY (text telephone for customers who are deaf): 1-866-704-3194  
TD CENTRE, PO BOX 300  
TORONTO ON M5K 1K6

Detach and return with payment

Page 1 of 1

Account Number	Statement Date	Payment Due Date	Statement Balance	Minimum Payment Required	AMOUNT PAID
4520 0500 0241 3878	May 5/05	May 26/05	2,115.67	303.67	\$

**VISA****Emerald**

MR GANA KIRITHARAN  
POB 100 STN A  
SCARBOROUGH ON M1K 5C1

- Payments can be made via:
  - EasyLine™ Telephone Banking
  - The Green Machine®
  - EasyWeb™ Internet Banking
  - Mail (see above)
  - TD Canada Trust Branch
- Make cheques payable to TD Visa.
- www.tdcanadatrust.com/tdvisa.
- See reverse for more information.

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*(Short Title of Proceedings)*

**KIRITHARAN VS TD CANADA TRUST**

Court File No:

**07 – CV – 341987PD 2**

**SUPERIOR COURT OF JUSTICE  
CIVIL -  
393 University Ave – 10<sup>th</sup> Fl  
Toronto ON M5G 1E6 .**

Proceeding commenced at Toronto

**AFFIDAVIT OF DOCUMENT 5 CIVIL**

(Name, Address & Telephone Number of Party)

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