

ONTARIO
SUPERIOR COURT OF JUSTICE

BETWEEN:

GANA KIRITHARAN

Plaintiff

and

TD CANADA TRUST

Defendant

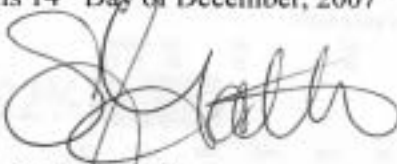
AFFIDAVIT OF DOCUMENT 6 CIVIL
(INCIDENT OF FORGERY)

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

MAKE OATH AND SAY AS FOLLOWS:

1. Around April 2004 Mr. Nirthanandan Sethukavalar with the help of his boss Mr. Raj offered me a help to increase my credit limit by 60,000.00 Canadian Dollars.
2. On his request I took an Equifax power score and found the score was 687.
3. Then Mr. Raj on a phone call asked me to handover 5,000.00 Canadian Dollars to a third person and he will also make another 5,000.00 contribution. Mr. Raj told me that both of this money will be deposited into my accounts so that the score will go above 700, then the credit limit can be increased.
4. But on suspicion I declined this offer.
5. When I took a score again in November 2004 I found the score was 686.
6. After taking my second score only I realized my previous report may be an altered one and the actual score could be between "725 - 750".
7. I am enclosing scanned front pages of my Credit Reports to saw the intentional alteration, copy of Credit Report of April 2004 and copy of Credit Report of November 2004.

SWORN Before Me at the
City of Toronto, Province of Ontario
This 14th 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



This is a Scanned Front Pages of Credit Report
to Show the intentional alteration.

Score Power

Print >>

As of : April 3, 2004

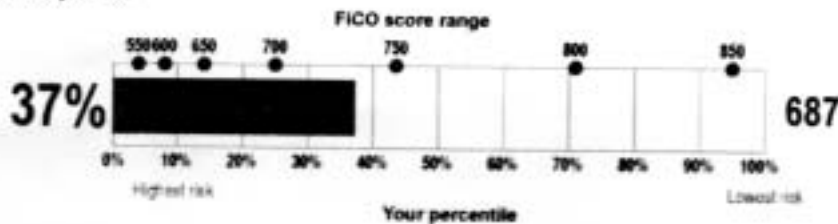
FICO Score and Analysis

Equifax Credit Report

FICO® Score 687

FOR: Gana Kiritharan

- Your FICO score of 687 summarizes the information on your Equifax credit report.
- FICO scores range between 300 and 900.
- Higher scores are considered better scores. That is, the higher your score, the more favorably lenders look upon you as a credit risk.
- Your score is somewhat below the average score of Canadian consumers, though many lenders consider this a satisfactory score.



Print >>

As of : November 3, 2004

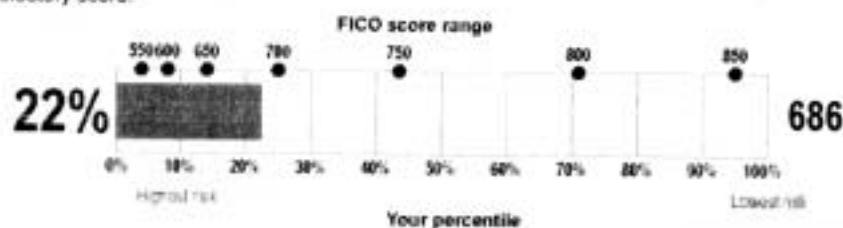
FICO Score and Analysis

Equifax Credit Report

FICO® Score 686

FOR: Gana Kiritharan

- Your FICO score of 686 summarizes the information on your Equifax credit report.
- FICO scores range between 300 and 900.
- Higher scores are considered better scores. That is, the higher your score, the more favorably lenders look upon you as a credit risk.
- Your score is somewhat below the average score of Canadian consumers, though many lenders consider this a satisfactory score.





Score Power

[Print >>](#)

As of : April 3, 2004

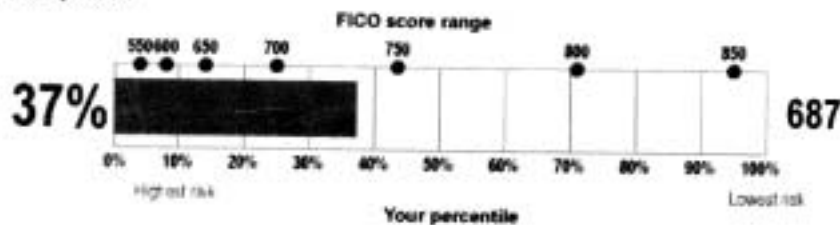
FICO Score and Analysis

Equifax Credit Report

FICO® Score 687

FOR: Gana Kiritharan

- Your FICO score of 687 summarizes the information on your Equifax credit report.
- FICO scores range between 300 and 850.
- Higher scores are considered better scores. That is, the higher your score, the more favorably lenders look upon you as a credit risk.
- Your score is somewhat below the average score of Canadian consumers, though many lenders consider this a satisfactory score.



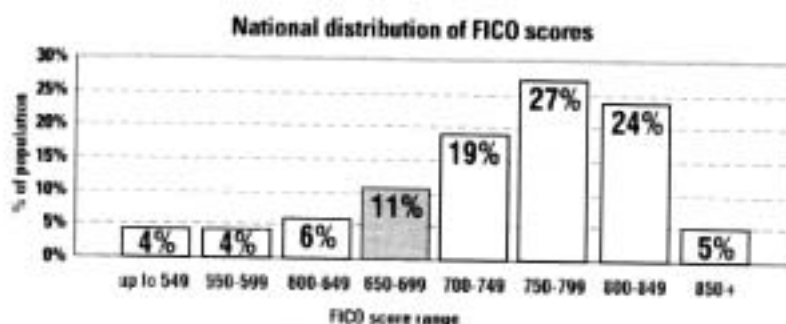
The Bottom Line: What a FICO score of 687 means to you

Lenders consider many factors in addition to your credit score when making credit decisions. Looking solely at your FICO score, however, most lenders would consider this score as an acceptable risk.

This Means:

- You have a satisfactory score and a wide array of loans and credit products will likely be available to you.
- Most lenders will consider offering you competitive rates and terms on loan products.
- Some lenders may require additional information, such as income, time at job, or whether you have an account with them, to help them more accurately set the terms of your loan product.

It is important to understand that different lenders set their own policies and tolerance for risk when making credit decisions, so there is no single "cutoff score" used by all lenders.



Understanding the graph. This chart shows the percentage of people who score in specific FICO score ranges. For example, about 4% of Canadian consumers have a FICO score between 550 and 599. Your score of 687 places you in the 650-699 range, along with 11% of the total population. (Note that the score ranges shown above are provided for your information, but they do not necessarily correspond to any particular lender's policies for extending credit.)

Summary of factors affecting your score

The FICO score is calculated based on the information contained in your Equifax credit history. While knowing your actual score is a good start, understanding the key factors affecting your FICO score is much more important. These factors will provide you direction on how you can increase or maintain your FICO score over time.

The negative factors listed below are reasons why your FICO score is not higher. Your focus on these factors will help you to raise your FICO score over time. These negative factors are provided in order of impact to your score, the first factor listed indicates where you stand to gain the most points over time and so on.

The time since you last applied for credit (as reflected by an inquiry on your credit report) is too recent

Research shows that consumers who are seeking new credit accounts are riskier than consumers who are not seeking credit. Inquiries are the only information lenders have that indicates a consumer is actively seeking credit. There are different types of inquiries that reside on your credit bureau report. The score only considers those inquiries that were posted as a result of you applying for credit. Other types of inquiries, such as account review inquiries (where a lender with whom you have an account has received your credit report) or consumer disclosure inquiries (where you have requested a copy of your own report) are not considered by the score. The scores can identify "rate shopping" so that one credit search involving multiple inquiries is usually only counted as a single inquiry. The FICO score evaluates not only the presence of inquiries, but also how recently the latest inquiry occurred. In general, the more recent the inquiry, the greater the risk.

As time passes the age of your most recent inquiry will increase and your score will rise as a result, provided you do not apply for additional credit in the meantime. Our best recommendation - apply for credit only when you need it.

The length of time your accounts have been established is relatively short

This reason is based on the age of the accounts on your credit bureau report (the age of the oldest account, the average age of accounts, or both). Research shows that consumers with longer credit histories have better repayment risk than those with shorter credit histories. Also, consumers who frequently open new accounts have greater repayment risk than those who don't.

It is a good idea to only apply for credit when you really need it. Meanwhile, maintain low-to-moderate balances and be sure to make your payments on time. Your score should improve as your credit history ages.

The proportion of balances to credit limits on your bank or national revolving accounts is too high

Analysis of consumer credit behavior repeatedly finds that owing a substantial balance on bank or national revolving accounts (such as Visa, MasterCard) relative to the amount of revolving credit available to you represents increased risk. In fact, the level of revolving debt is one of the most important factors in the FICO score. A bank or national revolving account such as Visa or MasterCard allows consumers to make a minimum monthly payment and roll or "revolve" the remainder of their balance to the next month. The score evaluates your total balances in relation to your total available credit on bank or national revolving accounts as well as on individual revolving accounts. For a given amount of revolving credit available, a greater amount owed indicates a greater risk, and lowers the score. *(For credit cards, the total outstanding balance on your last statement is generally the amount that will show in your credit bureau report. Bear in mind that even if you pay off your credit cards in full each and every month, your credit bureau report may show the last billing statement balance on those accounts.)*

The more you owe on bank or national revolving accounts - relative to the amount of credit available to you - the more your score may be affected. So doing your best to pay your bank or national revolving account balances is a smart way to help increase your score. On the other hand, shifting balances among accounts, opening up new revolving accounts, and closing down other revolving accounts will not necessarily improve your score, and could possibly decrease your score.

The proportion of balances to credit limits on your revolving accounts is too high

Analysis of consumer credit behavior repeatedly finds that owing a substantial balance on revolving accounts (Visa, MasterCard, American Express, Diners Club, department store cards, etc.) relative to the amount of revolving credit available to you represents increased risk. In fact, the level of revolving debt is one of the most important factors in the FICO score. A revolving account, such as Visa, MasterCard, or a retail account, allows consumers to make a minimum monthly payment and roll or "revolve" the remainder of their balance to the next month. The score evaluates your total balances in relation to your total available credit on revolving accounts, as well as on individual revolving accounts. For a given amount of revolving credit available, a greater amount owed indicates a greater risk, and lowers the score. *(For revolving credit cards and cards issued by retailers, the total outstanding balance on your last statement is generally the amount that will show in your credit bureau report. Bear in mind that even if you pay off your credit cards in full each and every month, your credit bureau report may show the last billing statement balance on those accounts.)*

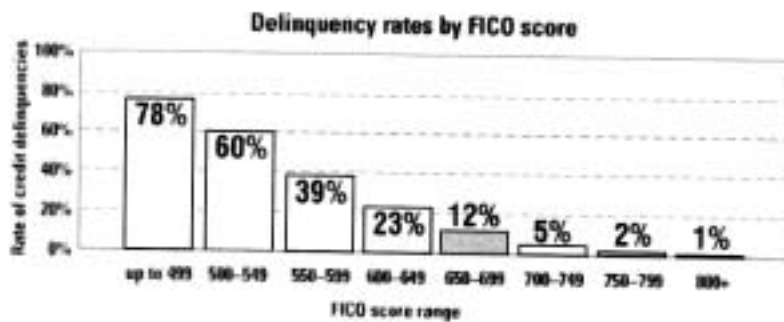
The more you owe on revolving credit accounts - relative to the amount of credit available to you - the more your score may be affected. So doing your best to pay all your revolving account balances is a smart way to help increase your score. On the other hand, shifting balances among revolving accounts, opening up new revolving accounts, and closing down other revolving accounts will not necessarily improve your score, and could possibly decrease your score.

How lenders see you

A majority of lenders use FICO scores as one method to estimate an applicant's credit risk. People with high FICO scores are likely to repay loans and credit cards more consistently than people with low FICO scores. Although FICO scores are remarkably predictive, no one can predict with certainty whether or not an applicant will repay a credit account.

As a group, the consumers in your score range, 650-699, have a delinquency rate of 12%, as illustrated in the graph. This means that for every 100 borrowers in this range, approximately 12 will default on a loan, file for bankruptcy, or fall 90 days past due on at least one credit account in the next two years.

Most lenders would consider consumers in this score range as moderate risk.



Understanding the graph: This chart demonstrates the delinquency rate (or credit risk) associated with selected ranges of the FICO score. In this illustration, the delinquency rate is the percentage of borrowers who reach 90 days past due or worse (such as bankruptcy or account charge-off) on any credit account over a two-year period. The graph clearly illustrates the predictive power of the FICO scores, which is why lenders rely on them for credit decisions.

[Back to Top](#)

Equifax Credit Report

The links below will take you to a specified section of your credit report or you can scroll through the expanded version.

[Special Services](#)
[Personal Information](#)
[Consumer Statement](#)
[Credit Information](#)
[Banking Information](#)
[Public Records and Other Information](#)
[Collections](#)
[Credit Inquiries](#)
[Investigate your File](#)

Special Services

[Back to top](#)

Personal Information

Personal Data

Name: GANA KIRITHARAN
SIN: 524XXX508
Date of Birth: 1967-09-XX

Other Names

Also Known as: KIRARITHARAN KANAGALINGAM

Current Address

Address: SATION B PO BOX 1431
 OTTAWA, ON
Date Reported: 2003-10

Previous Address

Address: PO BOX 1431 STN B
 OTTAWA, ON
Date Reported: 2003-10
Address: SELKIRK ST APT 502
 VANIER, ON
Date Reported: 2003-03

Current Employment

Employer: INITIAL SECURITY
Occupation:

Previous Employment

Employer: CAMBRIAN SECURITY INC
Occupation:
Employer: MANPOWER
Occupation:

[Back to top](#)

Consumer Statement

No Consumer Statement on File

[Back to top](#)

Credit Information

This section contains information on each account that you've opened in the past. It is retained in our database for not more than 6 years from the date of last activity.

An installment loan is a fixed-payment loan in which the monthly payment does not change from month to month. Examples of such loans are a mortgage, car loan or a student loan. A revolving loan is a loan in which the balance or amount owed changes from month to month, such as a credit card.

Note: The account numbers have been partially masked for your security.

TD VISA

Phone Number:	(416) 982-5065	High Credit/Credit Limit:	\$2,000.00
Account Number:	XXX...878	Payment Amount:	Not Available
Association to Account:		BalanceAmount:	\$1,850.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2000-09	Date of Last Activity:	2004-03
Months Reviewed:	42	Date Reported:	2004-03
Status:	Paid as agreed and up to date		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Amount in h/c column is credit limit		

BANK OF MONTREAL M C

Phone Number:	Not Available	High Credit/Credit Limit:	\$1,500.00
Account Number:	XXX...972	Payment Amount:	\$38.00
Association to Account:	Individual account	BalanceAmount:	\$1,277.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2002-05	Date of Last Activity:	2004-03
Months Reviewed:	22	Date Reported:	2004-03
Status:	Paid as agreed and up to date		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Amount in h/c column is credit limit		

Monthly payments

CIBC CARD SERVICES

Phone Number:	Not Available	High Credit/Credit Limit:	\$100.00
Account Number:	XXX...791	Payment Amount:	Not Available
Association to Account:	Individual account	BalanceAmount:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2000-09	Date of Last Activity:	2003-03
Months Reviewed:	41	Date Reported:	2004-03
Status:	Paid as agreed and up to date		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Account paid Closed at consumer request		

CIBC CARD SERVICES

Phone Number:	Not Available	High Credit/Credit Limit:	\$8,500.00
Account Number:	XXX...617	Payment Amount:	\$241.00
Association to Account:	Individual account	BalanceAmount:	\$8,049.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2003-03	Date of Last Activity:	2004-03
Months Reviewed:	11	Date Reported:	2004-03
Status:	Paid as agreed and up to date		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Amount in h/c column is credit limit Monthly payments		

AMERICAN EXPRESS

Phone Number:	Not Available	High Credit/Credit Limit:	\$5,000.00
Account Number:	XXX...100	Payment Amount:	Not Available
Association to Account:	Individual account	BalanceAmount:	\$4,812.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2001-04	Date of Last Activity:	2004-02
Months Reviewed:	35	Date Reported:	2004-03
Status:	Paid as agreed and up to date		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Amount in h/c column is credit limit		

HSBC BANK CANADA

Phone Number:	Not Available	High Credit/Credit Limit:	\$100.00
Account Number:	XXX...177	Payment Amount:	Not Available
Association to Account:	Individual account	BalanceAmount:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2001-04	Date of Last Activity:	2002-06

Months Reviewed: 35 **Date Reported:** 2004-03
Status: Paid as agreed and up to date
Payment History: No payment 30 days late
 No payment 60 days late
 No payment 90 days late
Prior Paying History:
Comments: Closed at consumer request
 Account paid

CAPITAL ONE BANK

Phone Number: (800) 481-3239 **High Credit/Credit Limit:** \$1,000.00
Account Number: XXX...680 **Payment Amount:** \$18.00
Association to Account: Individual account **BalanceAmount:** \$967.00
Type of Account: Revolving **Past Due:** \$0.00
Date Opened: 2003-02 **Date of Last Activity:** 2004-03
Months Reviewed: 12 **Date Reported:** 2004-03
Status: Paid as agreed and up to date
Payment History: No payment 30 days late
 No payment 60 days late
 No payment 90 days late
Prior Paying History:
Comments: Amount in h/c column is credit limit
 Monthly payments

HSBC BANK CANADA

Phone Number: Not Available **High Credit/Credit Limit:** \$3,500.00
Account Number: XXX...510 **Payment Amount:** \$107.00
Association to Account: Individual account **BalanceAmount:** \$3,570.00
Type of Account: Revolving **Past Due:** \$0.00
Date Opened: 2002-05 **Date of Last Activity:** 2004-03
Months Reviewed: 21 **Date Reported:** 2004-03
Status: Paid as agreed and up to date
Payment History: No payment 30 days late
 No payment 60 days late
 No payment 90 days late
Prior Paying History:
Comments: Amount in h/c column is credit limit
 Monthly payments

ROYAL BANK VISA

Phone Number: Not Available **High Credit/Credit Limit:** \$1,500.00
Account Number: XXX...181 **Payment Amount:** \$27.00
Association to Account: Individual account **BalanceAmount:** \$870.00
Type of Account: Revolving **Past Due:** \$0.00
Date Opened: 2002-05 **Date of Last Activity:** 2004-02
Months Reviewed: 21 **Date Reported:** 2004-03
Status: Paid as agreed and up to date
Payment History: No payment 30 days late
 No payment 60 days late
 No payment 90 days late
Prior Paying History:
Comments: Amount in h/c column is credit limit
 Monthly payments

PRESIDENTS CHOICE MC

Phone Number:	(866) 246-7262	High Credit/Credit Limit:	\$1,500.00
Account Number:	XXX...826	Payment Amount:	\$39.00
Association to Account:	Individual account	BalanceAmount:	\$1,317.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2002-06	Date of Last Activity:	2004-02
Months Reviewed:	22	Date Reported:	2004-03
Status:	Paid as agreed and up to date		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Amount in h/c column is credit limit Monthly payments		

CIBC CARD SERVICES

Phone Number:	Not Available	High Credit/Credit Limit:	\$100.00
Account Number:	XXX...601	Payment Amount:	Not Available
Association to Account:	Individual account	BalanceAmount:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2002-08	Date of Last Activity:	2003-03
Months Reviewed:	16	Date Reported:	2004-03
Status:	Paid as agreed and up to date		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Account paid Closed at consumer request		

TD CANADA TRUST

Phone Number:	Not Available	High Credit/Credit Limit:	\$11,000.00
Account Number:	XXX...424	Payment Amount:	\$246.00
Association to Account:	Individual account	BalanceAmount:	\$8,202.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2002-05	Date of Last Activity:	2004-02
Months Reviewed:	21	Date Reported:	2004-02
Status:	Paid as agreed and up to date		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Amount in h/c column is credit limit Personal line of credit		

BNS VISA

Phone Number:	(800) 387-8556	High Credit/Credit Limit:	\$2,500.00
Account Number:	XXX...982	Payment Amount:	Not Available
Association to Account:		BalanceAmount:	\$2,288.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2002-05	Date of Last Activity:	2004-01
Months Reviewed:	13	Date Reported:	2004-01

Status: Paid as agreed and up to date

Payment History: No payment 30 days late
No payment 60 days late
No payment 90 days late

Prior Paying History:

Comments: Amount in h/c column is credit limit
Monthly payments

CIBC CARD SERVICES

Phone Number:	Not Available	High Credit/Credit Limit:	\$5,000.00
Account Number:	XXX...254	Payment Amount:	Not Available
Association to Account:		BalanceAmount:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2002-08	Date of Last Activity:	2002-12
Months Reviewed:	01	Date Reported:	2003-08
Status:	Paid as agreed and up to date		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Amount in h/c column is credit limit Transferred		

[Back to top](#)

Banking Information

No Banking information on file

[Back to top](#)

Public Records and Other Information

This section includes bankruptcies, judgments, voluntary repayment programs and secured loans. Public record information is retained in our database for a maximum of 7 years from the date filed, except in the case of multiple bankruptcies, which results in retention of bankruptcy information for 14 years. P.E.I is an exception to this and displays Public Records for 7 to 10 years and Bankruptcies for 14 years.

No Public Record information on file

[Back to top](#)

Collections

The following accounts have been turned over to an agency for collection. Collection information stays on file for a maximum period of 6 years from date of last payment to the creditor, or if none, 5 years from the date assigned to the collection agency.

No Collections information on file

[Back to top](#)

Credit Inquiries

The following inquiries were generated because the listed company requested a copy of your credit report.

2003-07-25	TD CANADA TRUST (613) 726-6411
2003-03-03	CIBC CREDIT CARD SVC (800) 465-4653
2002-07-29	CIBC CREDIT CARD SVC (800) 465-4653
2002-06-03	TD CANADA TRUST (613) 726-6411
2002-06-03	PRESIDENTS CHOICE MC (866) 246-7262
2002-05-17	TD CANADA TRUST (416) 983-3183
2002-05-13	TD CANADA TRUST (416) 982-5065
2002-05-06	BMO MC NEW APP (800) 263-2263
2002-05-01	(800) 263-2263
2002-04-29	SCOTIABANK (Phone Number Not Available)
2002-04-25	BNS VISA (416) 288-1460
2001-04-27	(800) 263-2263
2003-02-17	INTLUSA 401BB22640CAPITAL 1
2000-01-05	INTLUSA 401BB20606TD/GM VISA
1999-07-06	INTLUSA 401BB20606TD/GM VISA

The following "soft" inquiries were also generated. These soft inquiries do not appear when lenders look at your file; they are only displayed to you and do not affect your credit score.

2004-04-03	AUTH ECONSUMER REQUE (Phone Number Not Available)
2004-03-30	CIBC UPDATE M.A.J. (Phone Number Not Available)
2004-03-02	CIBC VISA UPDATE MAJ (Phone Number Not Available)
2004-02-26	BMO MASTERCARD (800) 263-2263
2004-01-27	TD BANK (Phone Number Not Available)
2004-01-21	CAPITAL ONE (800) 481-3239
2003-07-09	BANK OF MONTREAL (800) 263-2263
2003-05-24	BK OF MONTREAL M C (Phone Number Not Available)

[Back to top](#)

Investigate your File

Your confirmation number is **3250491457**. Please keep this number in your records for future communication with us.

To launch an investigation of information contained in your credit report, you will need to complete a [Consumer Credit Report Update Form](#)

[Back to Top](#)

Copyright 2002



Score Power

[Print >>](#)

As of : November 3, 2004

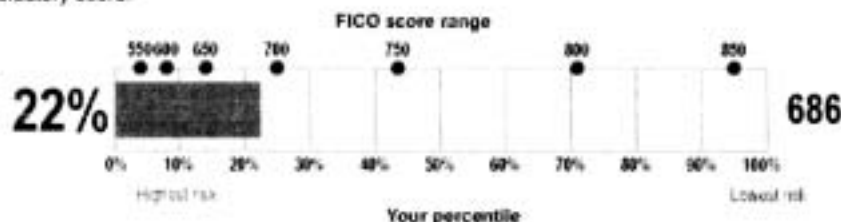
FICO Score and Analysis

Equifax Credit Report

FICO® Score 686

 FOR: Gana Kiritharan
 

- Your FICO score of 686 summarizes the information on your Equifax credit report.
- FICO scores range between 300 and 900.
- Higher scores are considered better scores. That is, the higher your score, the more favorably lenders look upon you as a credit risk.
- Your score is somewhat below the average score of Canadian consumers, though many lenders consider this a satisfactory score.



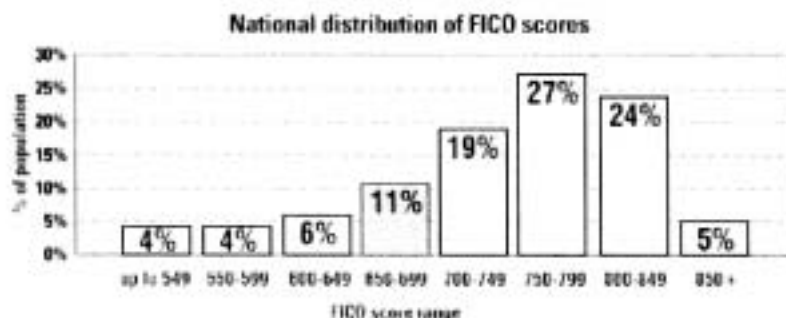
The Bottom Line: What a FICO score of 686 means to you

Lenders consider many factors in addition to your credit score when making credit decisions. Looking solely at your FICO score, however, most lenders would consider this score as an acceptable risk.

This Means:

- You have a satisfactory score and a wide array of loans and credit products will likely be available to you.
- Most lenders will consider offering you competitive rates and terms on loan products.
- Some lenders may require additional information, such as income, time at job, or whether you have an account with them, to help them more accurately set the terms of your loan product.

It is important to understand that different lenders set their own policies and tolerance for risk when making credit decisions, so there is no single "cutoff score" used by all lenders.



Understanding the graph. This chart shows the percentage of people who score in specific FICO score ranges. For example, about 4% of Canadian consumers have a FICO score between 550 and 599. Your score of 686 places you in the 650-699 range, along with 11% of the total population. (Note that the score ranges shown above are provided for your information, but they do not necessarily correspond to any particular lender's policies for extending credit.)

Summary of factors affecting your score

The FICO score is calculated based on the information contained in your Equifax credit history. While knowing your actual score is a good start, understanding the key factors affecting your FICO score is much more important. These factors will provide you direction on how you can increase or maintain your FICO score over time.

The negative factors listed below are reasons why your FICO score is not higher. Your focus on these factors will help you to raise your FICO score over time. These negative factors are provided in order of impact to your score, the first factor listed indicates where you stand to gain the most points over time and so on.

The length of time your accounts have been established is relatively short

This reason is based on the age of the accounts on your credit bureau report (the age of the oldest account, the average age of accounts, or both). Research shows that consumers with longer credit histories have better repayment risk than those with shorter credit histories. Also, consumers who frequently open new accounts have greater repayment risk than those who don't.

It is a good idea to only apply for credit when you really need it. Meanwhile, maintain low-to-moderate balances and be sure to make your payments on time. Your score should improve as your credit history ages.

The time since you last applied for credit (as reflected by an inquiry on your credit report) is too recent

Research shows that consumers who are seeking new credit accounts are riskier than consumers who are not seeking credit. Inquiries are the only information lenders have that indicates a consumer is actively seeking credit. There are different types of inquiries that reside on your credit bureau report. The score only considers those inquiries that were posted as a result of you applying for credit. Other types of inquiries, such as account review inquiries (where a lender with whom you have an account has received your credit report) or consumer disclosure inquiries (where you have requested a copy of your own report) are not considered by the score. The scores can identify "rate shopping" so that one credit search involving multiple inquiries is usually only counted as a single inquiry. The FICO score evaluates not only the presence of inquiries, but also how recently the latest inquiry occurred. In general, the more recent the inquiry, the greater the risk.

As time passes the age of your most recent inquiry will increase and your score will rise as a result, provided you do not apply for additional credit in the meantime. Our best recommendation - apply for credit only when you need it.

The proportion of balances to credit limits on your bank or national revolving accounts is too high

Analysis of consumer credit behavior repeatedly finds that owing a substantial balance on bank or national revolving accounts (such as Visa, MasterCard) relative to the amount of revolving credit available to you represents increased risk. In fact, the level of revolving debt is one of the most important factors in the FICO score. A bank or national revolving account such as Visa or MasterCard allows consumers to make a minimum monthly payment and roll or "revolve" the remainder of their balance to the next month. The score evaluates your total balances in relation to your total available credit on bank or national revolving accounts as well as on individual revolving accounts. For a given amount of revolving credit available, a greater amount owed indicates a greater risk, and lowers the score. *(For credit cards, the total outstanding balance on your last statement is generally the amount that will show in your credit bureau report. Bear in mind that even if you pay off your credit cards in full each and every month, your credit bureau report may show the last billing statement balance on those accounts.)*

The more you owe on bank or national revolving accounts - relative to the amount of credit available to you - the more your score may be affected. So doing your best to pay your bank or national revolving account balances is a smart way to help increase your score. On the other hand, shifting balances among accounts, opening up new revolving accounts, and closing down other revolving accounts will not necessarily improve your score, and could possibly decrease your score.

The proportion of balances to credit limits on your revolving accounts is too high

Analysis of consumer credit behavior repeatedly finds that owing a substantial balance on revolving accounts (Visa, MasterCard, American Express, Diners Club, department store cards, etc.) relative to the amount of revolving credit available to you represents increased risk. In fact, the level of revolving debt is one of the most important factors in the FICO score. A revolving account, such as Visa, MasterCard, or a retail account, allows consumers to make a minimum monthly payment and roll or "revolve" the remainder of their balance to the next month. The score evaluates your total balances in relation to your total available credit on revolving accounts, as well as on individual revolving accounts. For a given amount of revolving credit available, a greater amount owed indicates a greater risk, and lowers the score. *(For revolving credit cards and cards issued by retailers, the total outstanding balance on your last statement is generally the amount that will show in your credit bureau report. Bear in mind that even if you pay off your credit cards in full each and every month, your credit bureau report may show the last billing statement balance on those accounts.)*

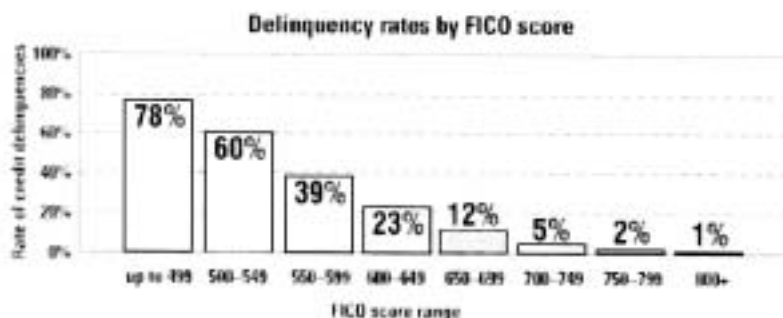
The more you owe on revolving credit accounts - relative to the amount of credit available to you - the more your score may be affected. So doing your best to pay all your revolving account balances is a smart way to help increase your score. On the other hand, shifting balances among revolving accounts, opening up new revolving accounts, and closing down other revolving accounts will not necessarily improve your score, and could possibly decrease your score.

How lenders see you

A majority of lenders use FICO scores as one method to estimate an applicant's credit risk. People with high FICO scores are likely to repay loans and credit cards more consistently than people with low FICO scores. Although FICO scores are remarkably predictive, no one can predict with certainty whether or not an applicant will repay a credit account.

As a group, the consumers in your score range, 650-699, have a delinquency rate of 12%, as illustrated in the graph. This means that for every 100 borrowers in this range, approximately 12 will default on a loan, file for bankruptcy, or fall 90 days past due on at least one credit account in the next two years.

Most lenders would consider consumers in this score range as moderate risk.



Understanding the graph: This chart demonstrates the delinquency rate (or credit risk) associated with selected ranges of the FICO score. In this illustration, the delinquency rate is the percentage of borrowers who reach 90 days past due or worse (such as bankruptcy or account charge-off) on any credit account over a two-year period. The graph clearly illustrates the predictive power of the FICO scores, which is why lenders rely on them for credit decisions.

[Back to Top](#)

Equifax Credit Report

The links below will take you to a specified section of your credit report or you can scroll through the expanded version.

[Special Services](#)
[Personal Information](#)
[Consumer Statement](#)

Credit Information
Banking Information
Public Records and Other Information
Collections
Credit Inquiries
Investigate your File

Special Services

[Back to top](#)

Personal Information

Personal Data

Name: GANA KIRITHARAN
SIN: 524XXX508
Date of Birth: 1967-09-XX

Other Names

Also Known as: KIRARITHARAN KANAGALINGAM

Current Address

Address: PO BOX 100 STN A
SCARBOROUGH, ON
Date Reported: 2004-10

Previous Address

Address: SATION B PO BOX 1431
OTTAWA, ON
Date Reported: 2003-10
Address: PO BOX 1431 STN B
OTTAWA, ON
Date Reported: 2003-10

Current Employment

Employer: INITIAL SECURITY
Occupation:

Previous Employment

Employer: CAMBRIAN SECURITY INC
Occupation:
Employer: MANPOWER
Occupation:

[Back to top](#)

Consumer Statement

No Consumer Statement on File

[Back to top](#)

Credit Information

This section contains information on each account that you've opened in the past. It is retained in our database for not more than 6 years from the date of last activity.

An installment loan is a fixed-payment loan in which the monthly payment does not change from month to month. Examples of such loans are a mortgage, car loan or a student loan. A revolving loan is a loan in which the balance or amount owed changes from month to month, such as a credit card.

Note: The account numbers have been partially masked for your security.

BANK OF MONTREAL M C

Phone Number:	(416) 232-8070	High Credit/Credit Limit:	\$1,500.00
Account Number:	XXX...972	Payment Amount:	\$44.00
Association to Account:	Individual account	BalanceAmount:	\$1,497.00
Type of Account:	Revolving	Past Due:	\$0.00

Date Opened:	2002-05	Date of Last Activity:	2004-10
Months Reviewed:	29	Date Reported:	2004-10
Status:	Paid as agreed and up to date		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Amount in h/c column is credit limit Monthly payments		

CIBC CARD SERVICES

Phone Number:	Not Available	High Credit/Credit Limit:	\$100.00
Account Number:	XXX...791	Payment Amount:	Not Available
Association to Account:	Individual account	BalanceAmount:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2000-09	Date of Last Activity:	2003-03
Months Reviewed:	48	Date Reported:	2004-10
Status:	Paid as agreed and up to date		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Account paid Closed at consumer request		

ROYAL BANK VISA

Phone Number:	Not Available	High Credit/Credit Limit:	\$1,500.00
Account Number:	XXX...181	Payment Amount:	\$44.00
Association to Account:	Individual account	BalanceAmount:	\$1,458.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2002-05	Date of Last Activity:	2004-09
Months Reviewed:	28	Date Reported:	2004-10
Status:	Paid as agreed and up to date		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Amount in h/c column is credit limit Monthly payments		

AMERICAN EXPRESS

Phone Number:	(800) 668-6500	High Credit/Credit Limit:	\$5,000.00
Account Number:	XXX...100	Payment Amount:	Not Available
Association to Account:	Individual account	BalanceAmount:	\$5,101.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2001-04	Date of Last Activity:	2004-09
Months Reviewed:	42	Date Reported:	2004-10
Status:	Paid as agreed and up to date		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Amount in h/c column is credit limit		

CIBC CARD SERVICES

Phone Number:	Not Available	High Credit/Credit Limit:	\$8,500.00
----------------------	---------------	----------------------------------	------------

Account Number:	XXX...617	Payment Amount:	\$247.00
Association to Account:	Individual account	BalanceAmount:	\$8,237.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2003-03	Date of Last Activity:	2004-10
Months Reviewed:	18	Date Reported:	2004-10
Status:	Paid as agreed and up to date		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Amount in h/c column is credit limit Monthly payments		

CAPITAL ONE BANK

Phone Number:	(800) 728-3277	High Credit/Credit Limit:	\$1,000.00
Account Number:	XXX...680	Payment Amount:	\$22.00
Association to Account:	Individual account	BalanceAmount:	\$1,070.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2003-02	Date of Last Activity:	2004-10
Months Reviewed:	19	Date Reported:	2004-10
Status:	Paid as agreed and up to date		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Amount in h/c column is credit limit Monthly payments		

HSBC BANK CANADA

Phone Number:	Not Available	High Credit/Credit Limit:	\$3,500.00
Account Number:	XXX...510	Payment Amount:	\$102.00
Association to Account:	Individual account	BalanceAmount:	\$3,422.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2002-05	Date of Last Activity:	2004-09
Months Reviewed:	28	Date Reported:	2004-10
Status:	Paid as agreed and up to date		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Amount in h/c column is credit limit Monthly payments		

HSBC BANK CANADA

Phone Number:	Not Available	High Credit/Credit Limit:	\$100.00
Account Number:	XXX...177	Payment Amount:	Not Available
Association to Account:	Individual account	BalanceAmount:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2001-04	Date of Last Activity:	2002-06
Months Reviewed:	42	Date Reported:	2004-10
Status:	Paid as agreed and up to date		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Amount in h/c column is credit limit		

Monthly payments

BNS VISA

Phone Number:	(800) 387-6556	High Credit/Credit Limit:	\$2,500.00
Account Number:	XXX...982	Payment Amount:	\$47.00
Association to Account:		BalanceAmount:	\$2,442.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2002-05	Date of Last Activity:	2004-09
Months Reviewed:	21	Date Reported:	2004-09
Status:	Paid as agreed and up to date		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		

Prior Paying History:

Comments: Amount in h/c column is credit limit
Monthly payments

TD CANADA TRUST

Phone Number:	Not Available	High Credit/Credit Limit:	\$11,000.00
Account Number:	XXX...424	Payment Amount:	\$329.00
Association to Account:	Individual account	BalanceAmount:	\$10,991.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2002-05	Date of Last Activity:	2004-09
Months Reviewed:	28	Date Reported:	2004-09
Status:	Paid as agreed and up to date		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		

Prior Paying History:

Comments: Amount in h/c column is credit limit
Personal line of credit

TD VISA

Phone Number:	(800) 983-8472	High Credit/Credit Limit:	\$2,000.00
Account Number:	XXX...878	Payment Amount:	Not Available
Association to Account:		BalanceAmount:	\$1,909.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2000-09	Date of Last Activity:	2004-09
Months Reviewed:	48	Date Reported:	2004-09
Status:	Paid as agreed and up to date		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		

Prior Paying History:

Comments: Amount in h/c column is credit limit

CIBC CARD SERVICES

Phone Number:	Not Available	High Credit/Credit Limit:	\$100.00
Account Number:	XXX...601	Payment Amount:	Not Available
Association to Account:	Individual account	BalanceAmount:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2002-08	Date of Last Activity:	2003-03
Months Reviewed:	22	Date Reported:	2004-09
Status:	Paid as agreed and up to date		
Payment History:	No payment 30 days late No payment 60 days late		

No payment 90 days late**Prior Paying History:**

Comments: Account paid
Closed at consumer request

PRESIDENTS CHOICE MC

Phone Number:	(866) 246-7262	High Credit/Credit Limit:	\$1,500.00
Account Number:	XXX...826	Payment Amount:	\$43.00
Association to Account:	Individual account	BalanceAmount:	\$1,436.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2002-06	Date of Last Activity:	2004-06
Months Reviewed:	27	Date Reported:	2004-09
Status:	Paid as agreed and up to date		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		

Prior Paying History:

Comments: Amount in h/c column is credit limit
Monthly payments

CIBC CARD SERVICES

Phone Number:	Not Available	High Credit/Credit Limit:	\$5,000.00
Account Number:	XXX...254	Payment Amount:	Not Available
Association to Account:		BalanceAmount:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2002-08	Date of Last Activity:	2002-12
Months Reviewed:	01	Date Reported:	2003-08
Status:	Paid as agreed and up to date		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		

Prior Paying History:

Comments: Amount in h/c column is credit limit
Transferred

[Back to top](#)

Banking Information

No Banking information on file

[Back to top](#)

Public Records and Other Information

This section includes bankruptcies, judgments, voluntary repayment programs and secured loans. Public record information is retained in our database for a maximum of 7 years from the date filed, except in the case of multiple bankruptcies, which results in retention of bankruptcy information for 14 years. P.E.I is an exception to this and displays Public Records for 7 to 10 years and Bankruptcies for 14 years.

No Public Record information on file

[Back to top](#)

Collections

The following accounts have been turned over to an agency for collection. Collection information stays on file for a maximum period of 6 years from date of last payment to the creditor, or if none, 5 years from the date assigned to the

collection agency

No Collections information on file

[Back to top](#)

Credit Inquiries

The following inquiries were generated because the listed company requested a copy of your credit report.

2004-11-02	TD CANADA TRUST (Phone Number Not Available)
2003-07-25	TDCT TR5926 (613) 726-6411
2003-03-03	CIBC CREDIT CARD SVC (800) 465-4653
2002-07-29	CIBC CREDIT CARD SVC (800) 465-4653
2002-06-03	TDCT TR5926 (613) 726-6411
2002-06-03	PRESIDENTS CHOICE MC (866) 246-7262
2002-05-17	TD CANADA TRUST (416) 983-3183
2002-05-13	TDCT TR4273 (800) 983-8472
2002-05-06	BMO MC NEW APP (800) 263-2263
2002-05-01	(800) 263-2263
2002-04-29	SCOTIABANK (416) 288-1460
2002-04-25	BNS VISA (416) 288-1460
2003-02-17	INTLUSA 401BB22640CAPITAL 1
2000-01-05	INTLUSA 401BB20606TD/GM VISA
1999-07-06	INTLUSA 401BB20606TD/GM VISA

The following "soft" inquiries were also generated. These soft inquiries do not appear when lenders look at your file; they are only displayed to you and do not affect your credit score.

2004-10-29	CIBC VISA UPDATE MAJ (Phone Number Not Available)
2004-10-28	TD BANK (Phone Number Not Available)
2004-09-30	CIBC UPDATE M.A.J. (Phone Number Not Available)
2004-09-22	CAPITAL ONE (800) 481-3239
2004-08-24	BK OF MONTREAL M C (Phone Number Not Available)
2004-06-25	TOTAL CR RECOVERY (800) 267-2482
2004-05-20	BMO MASTERCARD (800) 263-2263
2004-04-03	AUTH ECONSUMER REQUE (Phone Number Not Available)
2004-04-03	EQUIFAX CONS SERVICE (Phone Number Not Available)

[Back to top](#)

Investigate your File

Your confirmation number is **3250491457**. Please keep this number in your records for future communication with us.

To launch an investigation of information contained in your credit report, you will need to complete a Consumer Credit Report Update Form

[Back to Top](#)

Copyright 2002

(Short Title of Proceedings)

KIRITHARAN VS TD CANADA TRUST

Court File No:

07 – CV – 341987PD 2

SUPERIOR COURT OF JUSTICE
CIVIL -
393 University Ave – 10th Fl
Toronto ON M5G 1E6 .

Proceeding commenced at Toronto

AFFIDAVIT OF DOCUMENT 6 CIVIL

(Name, Address & Telephone Number of Party)

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