

FOLLOWING ARE THE REASONS AND EVIDENCES FOR MY SUSPICION.

A. What happened to My Line of Credit and Value (checking) Account with TD Canada Trust?

Due to some unexpected financial situations I stopped monthly payments for my TD Line of Credit and TD Visa Emerald card around March 2005. Then for some personal reasons I visited India and Sri Lanka and returned to Canada in May 2006. When leaving Canada I owe TD Bank 11,000.00 for the line of Credit and I left 2.00 Dollars as balance in my Value (Checking) account. Due to some account charges an over-draft started to build up in my Value (Checking) account. My Line of Credit and Checking accounts with TD Canada Trust were closed while I was out of Canada as follows: (Pages 19 – 22)

My Line of Credit:

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

My Value (Checking) Account:

Date	Trans Description	Trans Amount	Balance
05/31/2005	Value Acct Fee	3.95 DR	101.77-
06/28/2005	Collection Item	107.30 CR	
06/28/2005	Over Draft Interest	1.58 DR	
06/28/2005	Value Acct Fee	3.95 DR	
06/28/2005	Close Account	0.00 DR	0.00

Also my Line of Credit in TransUnion Canada credit report reported as follows: (Pages 23)

Reported	Opened	Last Activity	High Credit	Balance	Past Due Amount	Terms	Account Type/Current Payment	Payment History
TORONTO DOMINION BANK								30 60 90 #m
Oct 01, 2005	May 2002	Oct 2005	11,000	0	0	346/Month R5 REVOLVING AT LEAST 120 DAYS OVERDUE	1 1 5 42	

Comments: CLOSED CONSUMER'S REQUEST, LINE OF CREDIT

Here the important question may be what we understand by the word “**Collection Item**”. TD Canada Trust Bank may have given more than 3 explanation for it. But based on some formal financial documents I was able to understand it as a way of receiving money for default checks or accounts and a Collection Item get Credited only when money was received. As here it is being reported as Collection Item XXX.XX CR, it may confirm above accounts may be closed with money received from unknown resource. (Pages 24 – 26)

A banking record from TD Canada Trust record management system called “Deposit Account Transaction Enquiry” for above two transactions may provide more details about the transactions. Though I claimed for these records from the bank I failed to provide it. Again when I request the civil court to order for these documents, court failed to order for it.

B. Printing Additional Information on Daily Transaction Records (Slips). (Pages 27 – 34)

Between November 2004 and March 2005, when I went for regular banking transactions at different branches of TD Canada Trust in Scarborough area; I experienced tellers were printing additional information on daily transaction records, I was supposed to sign. I provided necessary details to trace these records with my first letter dated 12th March 2007 to the bank regarding this issue and documents were searched and available as early as 22nd March 2007.

But bank failed to provide these details to me under various excuses. These details were provided only after Civil Court ordered to provide them on 20th February 2008. As the provided details were not complete I requested to inspect originals. Bank produced only 8 out of 10 original were being claimed. Defendant may provided misleading information to the court by saying the copies provided initially came from microfiche. But the copies may taken from originals during March 2007 by TD Canada Trust official named Veena Bedi and two original may disappeared only after this enquiry started.

The originals which were not provided were signed by me on 2nd of November 2004 and on 4th of February 2005. Additional information printed on these transaction records may be regarding a secrete account managed in my name.

C. Date of Closure of TD Visa Emerald Card. (Pages 35 – 43)

When I stopped payments for my TD Emerald Visa Card, the bank supposed to Write-Off the account in 180 Days (6 Months). (As per C - 1 Guide Line of Banking Superintendent.) In Court Documents bank say they Written-Off the account in 240 Days (8 Months). But Evidence (Account Details Provided by TD Canada Trust and TransUnion Credit Report) indicate account was Written-Off only after 540 Days (18 Months). This may be because the concealed account (or Any other form of Assert) provided security for my Visa Card loan amount. The money was in concealed account may have been disposed Illegally before write-off of the Visa account.

D. Investment Account Details saying “Total Portfolio as of 07/31/99 - 104,260.00”. (Page 44)

I opened an Investment account with TD Canada Trust around June – July 2002. I also transferred some money to this account initially. But around November 2002 when I realized there may a conspiracy to fail my financially and intellectually I withdraw all money from this account and left a 0.00 balance. According to latest financial documents given by TD Canada Trust this account has a 0.00 balances and still active.

Statement of this account, for the period of Jul 1, 2002 – Jul 31, 2002, in one place saying “Total Portfolio as of 07/31/99 – 104,260.00”. This arise a question whether this account was opened earlier by some one else and money belong to me deposited into this account. I came to Canada in February 1999. I had not written my book in 1999. I can not claim I made any big contribution to Canadian society before July 31, 1999. Any money belong to me came during this period may came from Sri Lanka or Diaspora Tamil society for my education.

E. Intentionally altered My Equifax Credit Report. (Pages 45 – 47)

Around April 2004 I took an Equifax Power Score and found the score as 687. Then again I took the score in November 2004 and found the score as 686. After taking the second one only I realized my April 2004 score may an intentionally altered one and the actual score could be between 725 and 735. Though I am unable to find a direct relationship between this score and any secret account in TD Canada Trust. This incident may confirm there was conspiracy to fail me financially. Though I tried to bring this issue to the attention to Toronto Police Services and Equifax Credit Agency, they failed to make any action regarding this issue.

APPL: CPA TRAN: EAF
BR #: 718

ID:

DEPOSIT ACCOUNT HISTORY
FINANCIAL ENQUIRY

SC:
PAGE 105 OF 106

BR #: 5926 ACCOUNT: 3188100
PERIOD: FROM : 01 / 01 / 1999

SHORTNAME:
TO : 01 / 14 / 2008

FN	DATE	TRANS DESCRIPTION	TRANS AMOUNT	BALANCE
-	04/27/2005	CREDIT MEMO	193.93 CR	32.00-
-	04/28/2005	PRESENTMENT CHARGE	30.00 DR	62.00-
-	04/29/2005	OVERDRAFT INTEREST	0.60 DR	
-	04/29/2005	VALUE ACCT FEE	3.95 DR	66.55-
-	05/26/2005	TD VISA PREAUTH PYMT	303.67 DR	
-	05/26/2005	CREDIT MEMO	303.67 CR	66.55-
-	05/27/2005	PRESENTMENT CHARGE	30.00 DR	96.55-
-	05/31/2005	OVERDRAFT INTEREST	1.27 DR	
-	05/31/2005	VALUE ACCT FEE	3.95 DR	101.77-
-	06/28/2005	COLLECTION ITEM	107.30 CR	
-	06/28/2005	OVERDRAFT INTEREST	1.58 DR	

FN--> C - COPY REQUEST, S - SELECT TRANSACTION
USER ID: DESCHG PSWD:

1/HELP 3/END 4/MENU 5/PRINT 7/BKWD 8/FWD 12/LOGOFF
IMSTX TDASHF LTRM M4901029 MOD DASHFEO 2008-01-14 10.02

My Value (Checking) Account Got Closed as Follows:

Date	Trans Description	Trans Amount	Balance
05/31/2005	Value Acct Fee	3.95 DR	101.77-
06/28/2005	Collection Item	107.30 CR	
06/28/2005	Over Draft Interest	1.58 DR	
06/28/2005	Value Acct Fee	3.95 DR	
06/28/2005	Close Account	0.00 DR	0.00

APPL: CPA TRAN: EAF
BR #: 718

ID:

DEPOSIT ACCOUNT HISTORY
FINANCIAL ENQUIRY

SC:
PAGE 106 OF 106

BR #: 5926 ACCOUNT: 3188100
PERIOD: FROM : 01 / 01 / 1999

SHORTNAME:
TO : 01 / 14 / 2008

FN	DATE	TRANS DESCRIPTION	TRANS AMOUNT	BALANCE
-	06/28/2005	VALUE ACCT FEE	3.95 DR	
-	06/28/2005	CLOSE ACCOUNT	0.00 DR	0.00

FN==> C - COPY REQUEST, S - SELECT TRANSACTION
USER ID: DESCHG PSWD:

1/HELP 3/END 4/MENU 5/PRINT 7/BKWD 8/FWD 12/LOGOFF
IMSTX TDASHF LTRM M4901029 MOD DASHFEO 2008-01-14 10.02

APPL: CPA TRAN: EAF
BR #: 718

ID:
DEPOSIT ACCOUNT HISTORY
FINANCIAL ENQUIRY

SC:
PAGE 52 OF 53

BR #: 1625 ACCOUNT: 4457424 CRL
PERIOD: FROM : 01 / 16 / 2000

SHORTNAME: KIRITHARAN G
TO : 01 / 16 / 2008

FN	DATE	TRANS DESCRIPTION	TRANS AMOUNT	BALANCE
	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-
-	03/31/2005	INTEREST	79.40 DR	11,079.40-
-	04/29/2005	INTEREST	77.40 DR	11,156.80-
-	05/31/2005	INTEREST	80.54 DR	11,237.34-
-	06/30/2005	INTEREST	78.51 DR	11,315.85-
-	07/29/2005	INTEREST	81.69 DR	11,397.54-
-	08/31/2005	INTEREST	82.28 DR	11,479.82-
-	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	

FN==> C - COPY REQUEST, S - SELECT TRANSACTION
USER ID: DESCHG PSWD:

1/HELP 3/END 4/MENU 5/PRINT 7/BKWD 8/FWD 12/LOGOFF
IMSTX TDASHF LTRM M4901026 MOD DASHFEO 2008-01-16 09.41

My Line of Credit Got Closed 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

APPL: CPA TRAN: EAF
BR #: 718

ID:
DEPOSIT ACCOUNT HISTORY
FINANCIAL ENQUIRY

SC:
PAGE 53 OF 53

BR #: 1625 ACCOUNT: 4457424 CRL
PERIOD: FROM : 01 / 16 / 2000

SHORTNAME: KIRITHARAN G
TO : 01 / 16 / 2008

FN	DATE	TRANS DESCRIPTION	TRANS AMOUNT	BALANCE
-	10/19/2005	CLOSE ACCOUNT	0.00 DR	0.00

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

USER ID: DESCHG PSWD:

1/HELP 3/END 4/MENU 5/PRINT 7/BKWD 8/FWD 12/LOGOFF
IMSTX TDASHF LTRM M4901026 MOD DASHFEO 2008-01-16 09.41

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 Activity	High Credit	Balance	Past Due Amount	Terms	Account Type/Current Payment	Payment History			
								30	60	90	#M
TORONTO DOMINION BANK VISA Jul 01, 2006	Sep 2000	Oct 2005	0	2329	459	70/M	R9 REVOLVING BAD DEBT, PLACED FOR COLLECTION	0	1	12	71
Comments: AMT IN H/C COLUMN IS CREDIT LIMIT											
TORONTO DOMINION BANK Oct 01, 2005	May 2002	Oct 2005	11000	0	0	346/M	R5 REVOLVING AT LEAST 120 DAYS OVERDUE	1	1	5	42
Comments: CLOSED CONSUMER'S REQUEST, LINE OF CREDIT											
ROYAL BANK OF CANADA VISA Jul 31, 2006	May 2002	Oct 2004	1500	1493	1493	0/M	R9 REVOLVING BAD DEBT, PLACED FOR COLLECTION	1	1	15	41
Comments: BAD DEBT WRITE OFF, ACCT CANCELLED BY CR GRANTOR											
PRESIDENT'S CHOICE MASTERCARD Jul 31, 2006	Jun 2002	Oct 2004	1500	1655	1655	0/M	R9 REVOLVING BAD DEBT, PLACED FOR COLLECTION	1	1	17	73
Comments: BAD DEBT WRITE OFF, AMT IN H/C COLUMN IS CREDIT LIMIT											
HSBC M/C May 03, 2006	Apr 2001	Jun 2002	1987	0	0	0/M	R1 REVOLVING PAID AS AGREED	0	0	0	24
Comments:											
HSBC M/C Dec 02, 2005	May 2002	Jun 2005	3872	3687	0	966/M	R9 REVOLVING BAD DEBT, PLACED FOR COLLECTION	0	0	1	1
Comments: BAD DEBT WRITE OFF, SKIP ACCOUNT											
HSBC BANK - M/C Sep 03, 2005	May 2002	Aug 2005	0	0	0	0/M	R1 REVOLVING PAID AS AGREED	1	1	3	42
Comments: ACCOUNT TRANSFERRED, AMT IN H/C COLUMN IS CREDIT LIMIT											
HSBC BANK - M/C Jun 2003	Apr 2001	Jun 2002	100	0	0	0/M	R1 REVOLVING PAID AS AGREED	0	0	0	26
Comments: CLOSED CONSUMER'S REQUEST											
CIBC CREDIT CARDS Jun 20, 2005	Mar 2003	Nov 2004	8500	9029	2094	270/M	R9 REVOLVING BAD DEBT, PLACED FOR COLLECTION	1	1	5	28
Comments: BAD DEBT WRITE OFF, ACCT CANCELLED BY CR GRANTOR											
CIBC CREDIT CARDS Jun 09, 2003	Aug 2002	Mar 2003	4950	0	0	0/M	R1 REVOLVING PAID AS AGREED	0	0	0	11
Comments: CLOSED CONSUMER'S REQUEST											
CIBC CREDIT CARDS May 20, 2003	Sep 2000	Mar 2003	100	0	0	0/M	R1 REVOLVING PAID AS AGREED	0	0	0	33
Comments: CLOSED CONSUMER'S REQUEST											
CIBC CREDIT CARDS Jan 2003	Aug 2002	Dec 2002	5000	0	0	0/M	R1 REVOLVING PAID AS AGREED	0	0	0	6
Comments: ACCOUNT TRANSFERRED											
CAPITAL ONE BANK Jul 02, 2006	Feb 2003		1508	1933	1933	0/M	R9 REVOLVING BAD DEBT, PLACED FOR COLLECTION	1	1	18	28
Comments: BAD DEBT WRITE OFF, ACCT CANCELLED BY CR GRANTOR											
BNS REVOLVING CREDIT Jun 30, 2006	May 2002	May 2005	2527	2527	2527	2527/M	R9 REVOLVING BAD DEBT, PLACED FOR COLLECTION	1	1	17	50
Comments: BAD DEBT WRITE OFF, AMT IN H/C COLUMN IS CREDIT LIMIT											
BANK OF MONTREAL M/C Jul 21, 2006	May 2002	May 2005	0	1936	1936	58/M	R9 REVOLVING BAD DEBT, PLACED FOR COLLECTION	1	1	19	52
Comments: BAD DEBT WRITE OFF, AMT IN H/C COLUMN IS CREDIT LIMIT											
AMERICAN EXPRESS CANADA Jul 16, 2006	Jan 2001	Aug 2004	5713	5713	1121	0/M	R9 REVOLVING BAD DEBT, PLACED FOR COLLECTION	0	0	5	63
Comments: BAD DEBT WRITE OFF, ACCT CANCELLED BY CR GRANTOR											

End of Page 3

Collection item

From Wikipedia, the free encyclopedia

Collection item is a banking term for an item presented for deposit, such as a check, that cannot be credited to a depositor's account until payment has been received from the payor bank or from a government treasurer. This is in contrast to a "cash item".

Examples include:

- bad checks that are returned to a depositing bank,
- government issued warrants that are presented to a government treasurer for payment,
- a draft issued in one country and drawn on a bank in another country,
- an item that cannot be credited to a customer's account until a guarantee of funds is received from another bank.

See also

- Warrants

References

- Glossary of banking terms

Retrieved from "http://en.wikipedia.org/wiki/Collection_item"

Categories: Banking terms and equipment | United States bank stubs

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Account Related Information and Administration Fees



Effective February 2, 2007. All fees subject to change.

Cheque/Payment Services
 Travellers Cheques
 Account Maintenance
 Searches/Notices
 Overdraft Protection
 Currency
 Foreign/International Wire Transfers and Services
 Collection Items
 Drafts
 Safety Deposit Boxes
 Retirement Savings Plan (RSP)
 Interac Email Money Transfer
 Our Hold Funds Policy

CHEQUE/PAYMENT SERVICES

Cheque Certification[†]

- | | |
|----------------------|---------|
| • Account Holder | \$10.00 |
| • Non Account Holder | \$15.00 |

NSF items[†]

(cheques, pre-authorized payments, bill payments, TD Canada Trust loan payments, etc.)

- | | |
|---------------|---|
| • If returned | \$37.50 |
| • If paid | \$5.00
plus overdraft interest charges |

EasyWeb View Cheque Service^{†,1,2} \$1.50 per image

Stop Payment[†]

(cheque or pre-authorized payment)

- | | |
|----------------------------|---------|
| • With complete details | \$12.50 |
| • Without complete details | \$17.50 |

Writing a cheque on a non-chequing account \$4.00

Writing a foreign currency cheque on a Canadian or U.S. account[†] \$10.00

Using a non MICR-encoded cheque \$4.00

[†] Charged in the currency of account

¹ Free for Paperless Record Keeping or Private Banking customers.

² Applies to all Canadian chequing, savings and line of credit accounts with cheque writing option. For Private Banking clients with Rapid Recognition Chequing, U.S. account cheque images may not be available.



(Foreign Bank charges may apply)

- To TD Canada Trust branches \$16.00

Incoming Money Wire Transfers

- Canadian/Foreign \$10.00
- U.S. \$10.00 (U.S.)

Wire Investigation fee for non-Bank error \$40.00/hour
(\$25.00 minimum charge)

Redemption of coupons/ bonds

- Canadian \$7.50
- Foreign (will be sent on collection) \$15.00

Returned Foreign Deposit \$15.00

Top

COLLECTION ITEMS

Canadian dollar or U.S. dollar cheque sent for re-presentment within Canada \$30.00
(other Bank charges may apply)

Outgoing Cheque Collection[†]
- Canadian dollar, U.S. dollar or Foreign currency cheque payable outside of Canada
0.20% of cheque amount
Min \$30.00/
Max \$150.00
(other Bank charges and out-of-pocket expenses may apply)

[†] Charged in the currency of account.

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DRAFTS^{* †}

Any Canadian, U.S., Foreign/International Draft \$6.50

Request for refund or replacement of lost or stolen draft \$10.00

* Additional charge of \$10 for EasyLine requests mailed within Canada and \$24 for drafts mailed to locations outside of Canada.

† In addition, Foreign Bank and communication charges may apply.

* Fee is charged in the currency of the payment source.

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SAFETY DEPOSIT BOXES

Size [*]	Price ^{**}
• Small (1.0 - 9.0 sq. inches)	\$42.50
• Medium (9.1 - 17.5 sq. inches)	\$60.00

POU Bm Sm
A

12th March 2007

From : Gana Kiritharan,
307 - 10 StoneHill Court,
Scarborough ON M1W 2X8

To: Branch Manager,
TD Canada Trust,
100 Bayshore Drive
Nepean ON K2B 8C1

Dear Sir/Madam

I, Gana Kiritharan, have enough reasons to believe that your bank holding some money belong to me in an undisclosed account. The money may be the payments for my intellectual works from various people. The reasons for my suspicions as follows:

1. During November 2004 - March 2005 period whenever I visited TD Canada Trust branches in Scarborough area for financial transaction, the banking staff tried to print some additional transactions than ones I was doing on that day in a separate sheet and attach to the transaction slip of the day. Some times these additional transactions were printed on the back of the transaction slip of the day. Though I tried to have a look into these transactions, the banking staff prevented me from doing so. (Please see Page 2 to Page 9)
2. While I was away from Canada during March 2005 - May 2006 period payments were made for my line of credit with TD Canada Trust and some more credit cards with other banks. (Please see Page 10 to Page 12) ✓

I would like to ask you to forward full details (Who opened it? Who deposited money into it? Is any money taken from such account? If so details of such withdrawals.) of any such account immediately by registered mail to my present mailing address at:

Gana Kiritharan,
307 - 10 Stonehill Court,
Scarborough ON M1W 2X8
Canada.

(Please see Page 13 to Page 14 for Identity Confirmation and Address Confirmation)

I am expecting a reply on or before 30th March 2007 that is two weeks from today. I prefer to receive a reply by writing. I may not be able to visit any of your branches regarding this issue. I may not like to receive a reply by phone or by Email. Failure to receive a responsible reply may force me to seek legal help on solving this issue.

Yours truly,

G. Kiritharan

Chambs 2

5537.

Evidence for Reason 1.

Whenever Gana Kiritharan went for financial transaction in TD Canada Trust Branches at:

Morningside Mall
255 Morningside Avenue Box 103
Scarborough ON M1E 3E6

and

Scarborough Town Center
300 Borough Drive U # 36
Scarborough ON M1P 4P5

The Banking representative tried to print some additional transactions in the slips Gana Kiritharan supposed to sign:

Copies of the Monthly Transaction Slips are attached with this letter where the counter transactions underlined.

- * One of the reason Gana Kiritharan suspected that the bank concealing some information, an attempt by bank tellers to print some additional information on the daily transaction records Gana Kiritharan signed for daily counter transaction between November 2004 – March 2005 .
- * Gana Kiritharan claimed to inspect these records through the first letter sent to the bank on 12th of March 2007. Bank failed to produce any document related to this issue until 20th February 2008.
- * During the case conference on that day bank asked more time to search these documents. Court granted one month and ten days to trace these records but the details provided subsequently were not clear.
- * When Gana Kiritharan claimed to inspect the original, based on explanation given by the lawyer, bank ordered “Ms. Rai will inquire whether any original documents exist since the documents produced were from microfiche. If no original exist, the process of scanning for the microfiche documents will be explained.” Bank failed to produce two of the originals and failed to explain the process of scanning for the microfiche.
- * The documents produced by the bank on 12th of November 2008 motion informed an enquiry on Gana Kiritharan’s 12th of February 2007 dated first letter was conducted immediately and copies of the documents are available in Ottawa branch as early as 22nd of March 2007 and the copies may have been made from originals (not from microfiche) and the two originals not produced by the bank may disappeared only after 22nd of March 2007.



SUPERIOR COURT OF JUSTICE - ONTARIO

ORDER 07-CV-341987 PD 2

COURT FILE NUMBER: _____

TITLE OF PROCEEDING: KINATHAN V TO CANADA TRUST

COUNSEL: MR KINATHAN ^{in person} for Plaintiff Fax No.: _____
MS. RAI for Defendant Fax No.: 905-763-3772
 _____ for _____ Fax No.: _____
 _____ for _____ Fax No.: _____
 _____ for _____ Fax No.: _____

In Writing Case Conference ☐ Telephone Case Conference ☒ Personal Attendance ☐

① REGARDING ITEM 4 (a). OF MY ORDER OF FEBRUARY 20, 2008, MR. KINATHAN PRODUCED A SECOND MOTION RECORD FOR THE CASE CONFERRED TODAY AND AT PAGE 216 ~~THAT~~ THERE IS A HIGHLIGHTED CHART WITH WHAT HE ALLEGES IS MISSING DOCUMENTS FROM THE DOCUMENTS PRODUCED. MOSTLY, THIS CONSISTS OF A MISSING BACK SIDE AND/OR MISSING DATE STAMPS.

MS. RAI WILL INQUIRE WHETHER ANY ORIGINAL DOCUMENTS EXIST SINCE THE DOCUMENTS PRODUCED WERE FROM MICROFICHE. IF NO ORIGINALS EXIST, THE PROCESS OF SCANNING FOR THE MICROFICHE DOCUMENTS WILL BE EXPLAINED.

② MS. RAI ADVISED THAT THERE ARE NO FURTHER DOCUMENTS TO PRODUCE REGARDING THE WRITING OFF OF THE LIST OF CREDIT.

③ MS. RAI WAS TO PRODUCE ANY WRITTEN POLICIES REGARDING PERSONAL ACCOUNTS AND PERSONAL ACCOUNTS PLACED FOR COLLECTION. SHE ADVISED THAT THERE ARE NO

SUCH WRITTEN POLICIES. SHE HAS PRODUCED A GENERAL FINANCIAL SERVICES AGREEMENT AND INJURY NOTIFICATION THE PLAINTIFF'S AND FINANCIAL SERVICES AGREEMENT CAN BE FOUND.

4) SCHEDULE B OF THE AFFIDAVIT OF DOCUMENTS IS NOT CORRECT PROPERLY. BY MAY 9, 2008 MS. RAI WILL SHOW AN AMENDED AFFIDAVIT OF DOCUMENTS WITH A PROPER SCHEDULE B AND ANY ADDITIONAL DOCUMENTS FOUND IN THE INTERIM.

5) THE PARTIES AGREE THAT THE PLAINTIFF WILL CONDUCT A WRITTEN DISCOVERY AND THAT THE JUSTICES WILL BE PAID FOR BY MR. HOCKEY. THE PARTIES CAN AGREE UPON A TIMETABLE FOR THIS DISCOVERY WITHIN ~~THE~~ THEY ARE READY.

6) MS. RAI IS TO FORTHWITH MAIL A COPY OF THIS ORDER TO THE PLAINTIFF

7) I AM NOT SEIZING OF ANY FURTHER MOTIONS IN THIS ACTION.

The next Case Conference will take place on _____ at _____ am/pm. It will proceed by telephone conference call _____, to be arranged by _____; Master Egan's telephone number is 416-326-5983. It requires a personal attendance.

It is the responsibility of counsel to make all necessary arrangements for telephone conference calls. Prior to the scheduled date, they should ensure that their telephone system is equipped to handle the number of anticipated participants. If that is not the case arrangements should be made through a telephone conferencing service provider. Counsel are expected to be punctual; to have their calendars at hand; to know their clients availability and to be ready to schedule events and fix exact dates.

Registrar: Salma Bapoo

Tel: 416-327-8730

Fax: 416-326-5416

DATE: April 8/08

Jane Egan
Case Management Master

Signature 

NOTE: THIS ORDER IS EFFECTIVE WITHOUT FURTHER FORMALITY Master Jane Egan



Canada Trust

Creekside BSC
4880 Tahoe, Building 2, Mississauga, Ontario L4W 5P3
Fax: 905-214-4136

March 22, 2007

TD Canada Trust
Branch # 5926
Attn: EILEEN

Re: Account #: 1625 / 4457424
Customer Name: KIRITHARAN GANA

Please be advised that the attached investigation has been completed by the Creekside BSC. Details on the investigation are enclosed for discussion with your client. Kindly provide copy to your client as required.

Comments:

Should you require further information regarding this file, please contact the BSC via the Branch Information Centre @1-866-708-4888, quoting file number: 07-029451.

Thank you for your co-operation in building strong partner relationships.

Veena Bedi
Investigations Department

9052144108

This Letter May Confirm that the enquiry into Gana Kiritharan's 12th March 2007 complaint was completed by March 22, 2007 and necessary documents were ready in appropriate branch manager's hand by March 22, 2007.

This Fax is intended only for the addressee and may contain information that is legally privileged, confidential and/or exempt from disclosure under applicable law. Any review, re-transmission, dissemination or other use of, or taking of any action in reliance upon, this information by persons or entities other than the intended recipient is prohibited. If you have received this communication in error, or are not the named recipient(s), please immediately notify the sender.

Details of Transaction Record Slips are Provided by Defendant, which are being claimed by Plaintiff.

(TD Canada Trust {Defendant} Provided copies of 10 Transaction Slips also an opportunity to Inspect the Originals of 8 of the Transaction Slips. Details obtained from them provided in the table below. The copies of Transaction Records provided in following pages.)

Table 1: Details of Transaction Slips Provided by Defendant.

Number Represented on Affidavit Document 1 Civil	Transaction Date	Front Side	Back Side	Comments
1	Nov 02/04	Originals Not Provided.		Originals not Provided
		Details, Date Stamp	Hand Written Cash Details	
2	Dec 03/04	Details	Computer Generated Cash Details	Missing Date Stamp
3	Dec 10/04	Details, Computer Generate Cash Details.	Blank	Missing Date Stamp
4	Dec 17/04	Details	Some Account Details Cash Details	Missing Date Stamp.
5	Jan 05/05	Details, Date Stamp	Compu Generate Cash Details, Date Stamp	
6	Feb 04/05	Originals Not Provided.		Originals Not Provided.
		Details	Not Provided	
7	Feb 02/05	Details, Date Stamp Cash Details.	Blank	
8	Feb 12/05 Feb 14/05	Details Date Stamp	Computer Generated Cash Details.	
9	Mar 02/05	Details, Computer Generate Cash Details.	Some Account Details? Date Stamp.	Why some account details?
10	Mar 03/05	Details	Computer Generated Cash Details	Stapler Clip Marks? More Paper Attached? Missing Date Stamp.



Transaction Record

Branch: 1795 SCARBORO TOWN CENTRE Ref #: 631700/5
 Date: Nov 2, 2004, 11:00 AM Page #: 1 of 1

360.00

From 1625-4457424 Withdrawal
 KIRITHARAN G

360.00 To Customer Cash (Cash Out)

0000 040 911 270

17952-004	005
THE TORONTO DOMINION BANK	
NOV 02 2004	
SCARBORO TOWN CENTRE 300 BURGESS DRIVE, UNIT 36 SCARBOROUGH, ONTARIO M1P 4P5	
005	17952-004

Prescribed by	Authorized by

This transaction record is correct and complete and all transactions shown are acknowledged.

X

Customer Signature (Initial only for deposit)

513762 (0101)

TRANSACTION NUMBER 22!
 OVERDRAFT ACCEPTED 000000451
 COMPLETION DATE 11:09:29 TOTAL 360.00
 2004-11-02 BILL 360.00
 Teller 00000034 0.00

Comment: Originals were not provided for Inspection by Defendant. According to the explanation given by Defendant at telephone case conference, these details are produced from microfiche. According to Court Order If no original exist, the process of scanning for the microfiche will be explained.

Transaction Record Identified as No: 6 in Affidavit of Document 1 Civil.



Canada Trust

Transaction Record

Branch:

1795 SCARBORO TOWN CENTRE

Ref #

689319/4

Date:

Feb 4, 2005, 01:31 PM

Page #

1 of 1

326.56 From Cheque Total
326.56 To 5926-3198100 Deposit
KIRITHARAN G
300.00 From 5926-3198100 Withdrawal
KIRITHARAN G
300.00 To Customer Cash (Cash Out)

Prepared by	Authorized by

This transaction record is correct and complete and all transactions shown are acknowledged.

X

Customer Signature (initial only for deposit)

613762 0 (11/01)

Comment: Originals were not provided for Inspection by Defendant. According to the explanation given by Defendant at telephone case conference, these details are produced from microfiche. According to Court Order If no original exist, the process of scanning for the microfiche will be explained. In previous documents back side of the Transaction Record not provided.

**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

THIS MONTH'S PAYMENT OF 84.02
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.

Last Transaction into Gana Kiritharan's
Visa Card was on 28th February 2005.

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

Page 1 of 1

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.

**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

Purchases	Cash Advances
12.90%	12.90%

Credit Limit 2,000

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 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	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.

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

This Month's Payment	\$399.63
+ Past Due Amount	459.00
= Minimum Payment	\$858.63
Payment Due Date	Oct 27/05

Name: MR GANA KIRITHARAN
 Statement Date: October 6, 2005
 Previous Statement: September 7, 2005
 Account Number: 4520 0500 0241 3878

Previous Balance	Purchases	Cash Advances	Other Charges	Total Interest	Total Payments/Credits	STATEMENT BALANCE
\$2,294.34	0.00	0.00	0.00	35.29	0.00	\$2,329.63

Transaction Date	Posting Date	Description of Transaction	Amount
Oct 6	Oct 6	RETAIL INTEREST	28.64
Oct 6	Oct 6	CASH INTEREST	6.65
		ACCOUNT SERIOUSLY OVERDUE. PRIVILEGES REVOKED. PLEASE PAY BALANCE AND RETURN VISA CARD(S) IF NOT ALREADY SENT.	
		YOUR ACCOUNT IS OVER THE CREDIT LIMIT. NO FURTHER USE IS PERMITTED UNTIL "MINIMUM PAYMENT" IS RECEIVED.	

For Gana Kiritharan's Visa Card, interest and other account charges were charged upto October 6th 2005.

Interest Rate Information

Purchases	Cash Advances
21.00%	21.00%

Credit Limit 2,000

Credit still available 0

As of Oct 6/05

GREAT OFFER FROM TD VISA & ROGERS
 SAVE EVERYDAY ON YOUR TELEPHONE NEEDS!
 CALL ROGERS 1-866-292-5299

☎ 1-800-983-8472: 7 - 12am ET, 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
1520 0500 0241 3878	Oct 6/05	Oct 27/05	2,329.63	858.63	—

**VISA****Emerald**

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

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

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

This Month's Payment	\$70.00
+ Past Due Amount	459.00
= Minimum Payment	\$529.00
Payment Due Date	Nov 22/05

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

Previous Balance	Purchases	Cash Advances	Other Charges	Total Interest	Total Payments/Credits	STATEMENT BALANCE
\$2,329.63	0.00	0.00	0.00	0.00	0.00	\$2,329.63

Transaction Date	Posting Date	Description of Transaction	Amount
------------------	--------------	----------------------------	--------

- * A Monthly Statement for 6th of October 2005 - 6th of November 2005 fail to show any transaction of Write-Off. Also Upto August 2006 monthly statements shows a monthly balance of \$2,329.63. (It is accepted accounting principle that after write-off account balance will be 0.00 and TD Canada Trust also accepted this.)
- * When I stopped payments for my TD Emerald Visa Card, the bank supposed to Write-Off the account in 180 Days (6 Months). (As per C - 1 Guide Line of Banking Superintendent.)
- * In Court Documents bank say they Written-Off the account on 31st of October 2005.
- * But Evidence (Account Details Provided by TD Canada Trust and TransUnion Credit Report) indicate account was Written-Off only after August 2006. (540 Days - 18 Months).
- * This may be because the concealed account (or Any other form of Assert) provided security for my Visa Card loan amount. The money was in concealed account may have been disposed Illegally before write-off of the Visa account.
- * Bank may be omitted accounting statements giving correct write-off date from the evidences.

Interest Rate Information

Purchases	Cash Advances
21.00%	21.00%

Credit Limit 0
Credit still available 0
As of Oct 31/05

1-800-983-8472: 7 - 12am ET, 7 days
TTY (text telephone for customers who are deaf): 1-866-704-3194
TD CENTRE PO BOX 300
TORONTO ON M5K 1K6

HUNDREDS OF GREAT SHOPPING OFFERS.
ONLY AT WWW.VISAPERKS.CA, VALID FROM
NOVEMBER 1 TO DECEMBER 31,2005.

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	Nov 6/05	Nov 22/05	2,329.63	529.00	

**VISA****Emerald**

E 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.

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

This Month's Payment	\$70.00
+ Past Due Amount	459.00
- Minimum Payment	\$529.00
Payment Due Date	Nov 21/05

Name: MR GANA KIRITHARAN
Statement Date: September 6, 2006
Previous Statement: October 31, 2005
Account Number: 4520 0500 0241 3878

Previous Balance	Purchases	Cash Advances	Other Charges	Total Interest	Total Payments/Credits	STATEMENT BALANCE
\$2,329.63	0.00	0.00	0.00	0.00	0.00	\$2,329.63

Transaction Date	Posting Date	Description of Transaction	Amount

* Upto August 2006 monthly statements shows a monthly balance of \$2,329.63. (It is accepted accounting principle that after Write-off account balance will be 0.00 and TD Canada Trust also accepted this.)

Interest Rate Information

Purchases	Cash Advances
21.00%	21.00%

Credit Limit 0
Credit still available 0
As of Oct 31/05

CHECK OUT WWW.VISAPERKS.CA FOR VALUABLE SHOPPING AND TRAVEL DEALS, CONTESTS AND MORE. VALID UNTIL OCT. 31, 2006

1-800-983-8472: 7 - 12am ET, 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	Sep 6/06	Nov 21/05	2,329.63	529.00	

**VISA****Emerald**

E 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.

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 Activity	High Credit	Balance	Past Due Amount	Terms	Account Type/Current Payment	Payment History			
								30	60	90	#M
TORONTO DOMINION BANK VISA Jul 01, 2006 Sep 2000 Oct 2005 0 2329 459 70/M Comments: AMT IN H/C COLUMN IS CREDIT LIMIT							R9 REVOLVING BAD DEBT, PLACED FOR COLLECTION	0	1	12	71
TORONTO DOMINION BANK Oct 01, 2005 May 2002 Oct 2005 11000 0 0 346/M Comments: CLOSED CONSUMER'S REQUEST, LINE OF CREDIT							R5 REVOLVING AT LEAST 120 DAYS OVERDUE	1	1	5	42
ROYAL BANK OF CANADA VISA Jul 31, 2006 May 2002 Oct 2004 1500 1493 1493 0/M Comments: BAD DEBT WRITE OFF, ACCT CANCELLED BY CR GRANTOR							R9 REVOLVING BAD DEBT, PLACED FOR COLLECTION	1	1	15	41
PRESIDENT'S CHOICE MASTERCARD Jul 31, 2006 Jun 2002 Oct 2004 1500 1655 1655 0/M Comments: BAD DEBT WRITE OFF, AMT IN H/C COLUMN IS CREDIT LIMIT							R9 REVOLVING BAD DEBT, PLACED FOR COLLECTION	1	1	17	73
HSBC M/C May 03, 2006 Apr 2001 Jun 2002 1987 0 0 0/M Comments:							R1 REVOLVING PAID AS AGREED	0	0	0	24
HSBC M/C Dec 02, 2005 May 2002 Jun 2005 3872 3687 0 966/M Comments: BAD DEBT WRITE OFF, SKIP ACCOUNT							R9 REVOLVING BAD DEBT, PLACED FOR COLLECTION	0	0	1	1
HSBC BANK - M/C Sep 03, 2005 May 2002 Aug 2005 0 0 0 0/M Comments: ACCOUNT TRANSFERRED, AMT IN H/C COLUMN IS CREDIT LIMIT							R1 REVOLVING PAID AS AGREED	1	1	3	42
HSBC BANK - M/C Jun 2003 Apr 2001 Jun 2002 100 0 0 0/M Comments: CLOSED CONSUMER'S REQUEST							R1 REVOLVING PAID AS AGREED	0	0	0	26
CIBC CREDIT CARDS Jun 20, 2005 Mar 2003 Nov 2004 8500 9029 2094 270/M Comments: BAD DEBT WRITE OFF, ACCT CANCELLED BY CR GRANTOR							R9 REVOLVING BAD DEBT, PLACED FOR COLLECTION	1	1	5	28
CIBC CREDIT CARDS Jun 09, 2003 Aug 2002 Mar 2003 4950 0 0 0/M Comments: CLOSED CONSUMER'S REQUEST							R1 REVOLVING PAID AS AGREED	0	0	0	11
CIBC CREDIT CARDS May 20, 2003 Sep 2000 Mar 2003 100 0 0 0/M Comments: CLOSED CONSUMER'S REQUEST							R1 REVOLVING PAID AS AGREED	0	0	0	33
CIBC CREDIT CARDS Jan 2003 Aug 2002 Dec 2002 5000 0 0 0/M Comments: ACCOUNT TRANSFERRED							R1 REVOLVING PAID AS AGREED	0	0	0	6
CAPITAL ONE BANK Jul 02, 2006 Feb 2003 1508 1933 1933 0/M Comments: BAD DEBT WRITE OFF, ACCT CANCELLED BY CR GRANTOR							R9 REVOLVING BAD DEBT, PLACED FOR COLLECTION	1	1	18	28
BNS REVOLVING CREDIT Jun 30, 2006 May 2002 May 2005 2527 2527 2527 2527/M Comments: BAD DEBT WRITE OFF, AMT IN H/C COLUMN IS CREDIT LIMIT							R9 REVOLVING BAD DEBT, PLACED FOR COLLECTION	1	1	17	50
BANK OF MONTREAL M/C Jul 21, 2006 May 2002 May 2005 0 1936 1936 58/M Comments: BAD DEBT WRITE OFF, AMT IN H/C COLUMN IS CREDIT LIMIT							R9 REVOLVING BAD DEBT, PLACED FOR COLLECTION	1	1	19	52
AMERICAN EXPRESS CANADA Jul 16, 2006 Jan 2001 Aug 2004 5713 5713 1121 0/M Comments: BAD DEBT WRITE OFF, ACCT CANCELLED BY CR GRANTOR							R9 REVOLVING BAD DEBT, PLACED FOR COLLECTION	0	0	5	63

* My TransUnion Credit Report taken on 11th of August 2006 when reporting my TD Bank Visa Card says Comments: AMT IN H/C COLUMN IS CREDIT LIMIT but again taken TransUnion Credit Report on 27th of April 2007 says Comments: BAD DEBT WRITE-OFF ACCT CANCELLED BY GRANTOR.
* This may Confirms my TD Visa Emerald Card was Written-Off between 11th of August 2006 and 27th of April 2007.

End of Page 3

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 **Mar 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 **No** past due amount. In the last **79** months the payment history shows **0** payments **30** days late, **1** payment **60** days late, **20** 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 Activity	High Credit	Balance	Past Due Amount	Terms	Account Type/Current Payment	Payment History	AM
								30 60 90	
TORONTO DOMINION BANK VISA	Mar 28, 2007	Sep 2000	May 2005	0	2329	0	70/M	R9 REVOLVING BAD DEBT, PLACED FOR COLLECTION	0 1 20 79
Comments: BAD DEBT WRITE OFF, ACCT CANCELLED BY CR GRANTOR									
TORONTO DOMINION BANK	Oct 01, 2005	May 2002	Oct 2005	11000	0	0	346/M	R5 REVOLVING AT LEAST 120 DAYS OVERDUE	1 1 5 42
Comments: CLOSED CONSUMER'S REQUEST, LINE OF CREDIT									
ROYAL BANK OF CANADA VISA	Mar 29, 2007	May 2002	Oct 2004	1500	1493	1493	0/M	R9 REVOLVING BAD DEBT, PLACED FOR COLLECTION	1 1 22 49
Comments: BAD DEBT WRITE OFF, ACCT CANCELLED BY CR GRANTOR									
ROYAL BANK OF CANADA VISA	Feb 08, 2005	May 2002	Oct 2004	1500	1545	136	47/M	R3 REVOLVING 60 DAYS LATE	1 1 0 38
Comments: AMT IN H/C COLUMN IS CREDIT LIMIT									
PRESIDENTS CHOICE MASTERCARD	Mar 30, 2007	Jun 2002	Oct 2004	1500	1655	1655	0/M	R9 REVOLVING BAD DEBT, PLACED FOR COLLECTION	1 1 25 81
Comments: BAD DEBT WRITE OFF, AMT IN H/C COLUMN IS CREDIT LIMIT									
HSBC M/C	Jan 03, 2007	May 2002	Jan 2005	3872	3687	855	966/M	R9 REVOLVING BAD DEBT, PLACED FOR COLLECTION	0 0 3 14
Comments: BAD DEBT WRITE OFF									
HSBC M/C	Sep 01, 2006	Apr 2001	Jun 2002	1987	0	0	0/M	R1 REVOLVING PAID AS AGREED	0 0 0 28
Comments:									
HSBC BANK - M/C	Sep 03, 2005	May 2002	Aug 2005	0	0	0	0/M	R1 REVOLVING PAID AS AGREED	1 1 3 42
Comments: ACCOUNT TRANSFERRED, AMT IN H/C COLUMN IS CREDIT LIMIT									
HSBC BANK - M/C	Jun 2003	Apr 2001	Jun 2002	100	0	0	0/M	R1 REVOLVING PAID AS AGREED	0 0 0 26
Comments: CLOSED CONSUMER'S REQUEST									
CIBC CREDIT CARDS	Jun 20, 2005	Mar 2003	Nov 2004	8500	9029	2094	270/M	R9 REVOLVING BAD DEBT, PLACED FOR COLLECTION	1 1 5 28
Comments: BAD DEBT WRITE OFF, ACCT CANCELLED BY CR GRANTOR									
CIBC CREDIT CARDS	Feb 18, 2005	Mar 2003	Nov 2004	8500	8823	1023	264/M	R4 REVOLVING 90 DAYS LATE	1 1 1 24
Comments: ACCT CANCELLED BY CR GRANTOR, AMT IN H/C COLUMN IS CREDIT LIMIT									
CIBC CREDIT CARDS	Jun 09, 2003	Aug 2002	Mar 2003	4950	0	0	0/M	R1 REVOLVING PAID AS AGREED	0 0 0 11
Comments: CLOSED CONSUMER'S REQUEST									
CIBC CREDIT CARDS	May 20, 2003	Sep 2000	Mar 2003	100	0	0	0/M	R1 REVOLVING PAID AS AGREED	0 0 0 33
Comments: CLOSED CONSUMER'S REQUEST									
CIBC CREDIT CARDS	Jan 2003	Aug 2002	Dec 2002	5000	0	0	0/M	R1 REVOLVING PAID AS AGREED	0 0 0 6
Comments: ACCOUNT TRANSFERRED									
CAPITAL ONE BANK	Mar 04, 2007	Feb 2003		1508	2196	2196	0/M	R9 REVOLVING BAD DEBT, PLACED FOR COLLECTION	1 1 26 36
Comments: BAD DEBT WRITE OFF, ACCT CANCELLED BY CR GRANTOR									
CAPITAL ONE BANK	Feb 08, 2005	Feb 2003	Oct 2004	1000	1273	125	38/M	R4 REVOLVING 90 DAYS LATE	1 1 1 26
Comments: AMT IN H/C COLUMN IS CREDIT LIMIT									
BNS REVOLVING CREDIT	Feb 28, 2007	May 2002	May 2005	2527	2527	2527	2527/M	R9 REVOLVING BAD DEBT, PLACED FOR COLLECTION	1 1 25 58
Comments: BAD DEBT WRITE OFF, ACCT CLOSED									
BANK OF MONTREAL M/C	Mar 23, 2007	May 2002	May 2005	0	2124	2124	63/M	R9 REVOLVING BAD DEBT, PLACED FOR COLLECTION	1 1 27 60
Comments: BAD DEBT WRITE OFF, AMT IN H/C COLUMN IS CREDIT LIMIT									
AMERICAN EXPRESS CANADA	Jul 16, 2006	Jan 2001	Aug 2004	5713	5713	1121	0/M	R9 REVOLVING BAD DEBT, PLACED FOR COLLECTION	0 0 5 63
Comments: BAD DEBT WRITE OFF, ACCT CANCELLED BY CR GRANTOR									

Appropriate excerpts from C - 1 Guidelines.



Office of the Superintendent of
Financial Institutions Canada

Bureau du surintendant des
institutions financières Canada

Guideline

Subject: **Impaired Loans**

Category: **Accounting**

No: **C-1**

Date: **March 1995**

Revised: **July 2007**

This Guideline provides federally regulated financial institutions with application guidance to Section 3025, Impaired Loans, of the *Canadian Institute of Chartered Accountants (CICA) Handbook*. It comes into effect with the adoption of Section 3025. The recommendations of Section 3025 are presented in italics. This guideline is intended to provide application guidance to supplement the guidance contained in the discussion paragraphs and examples in Section 3025.

With respect to the impact of a current default in making interest or principal payments, as contemplated in paragraph 3025.07(c), OSFI considers the existence of any of the following conditions to be an indication that the lender no longer has reasonable assurance of timely collection of the full amount of principal and interest and the loan should be recognized as impaired:

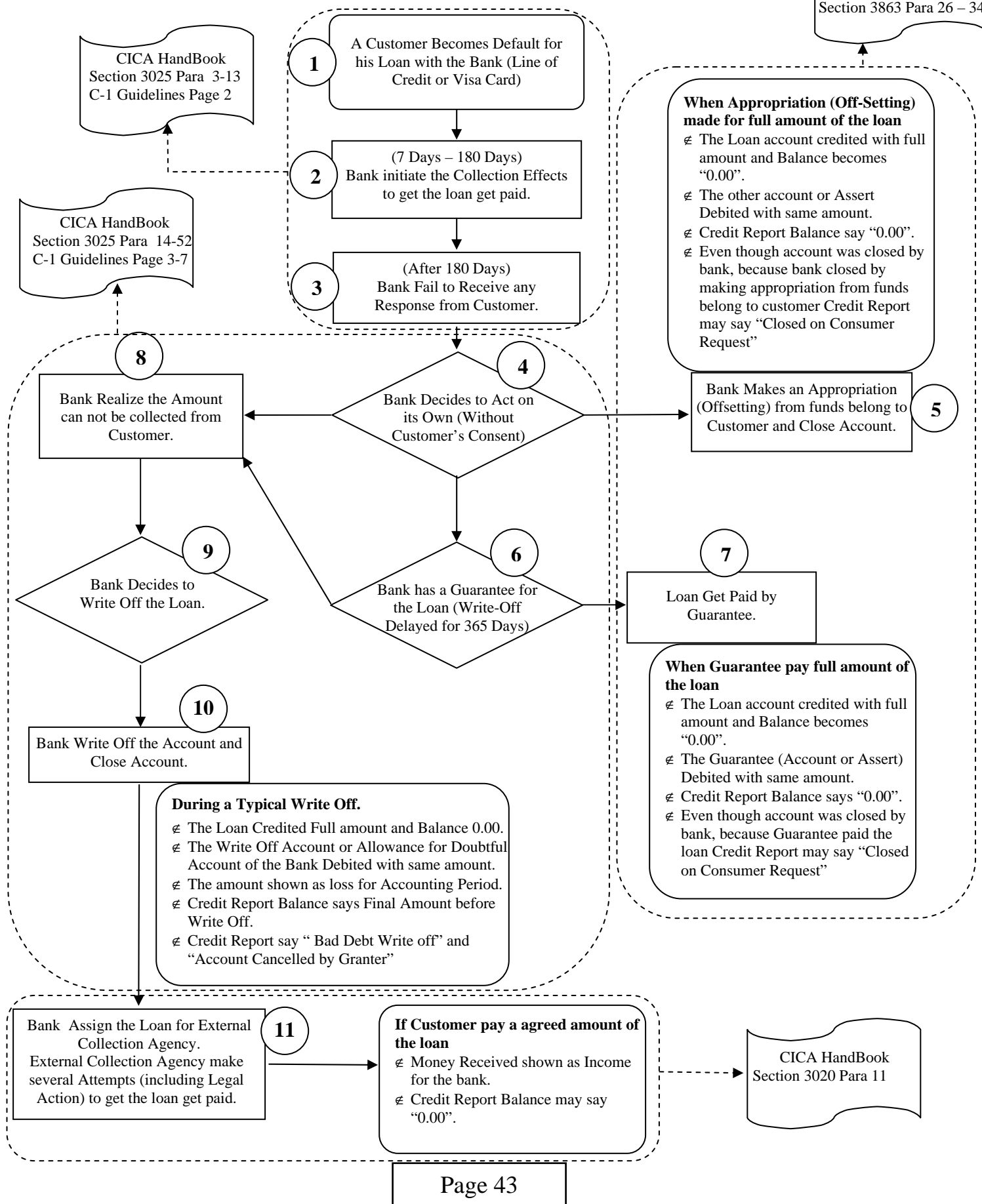
- a payment on a deposit with a regulated financial institution or a restructured loan is contractually 90 days in arrears;
- a payment on any other loan (excluding credit card loans) is contractually 90 days in arrears unless the loan is fully secured, the collection of the debt is in process and the collection efforts are reasonably expected to result in repayment of the debt or in restoring it to a current status within 180 days from the date a payment has become contractually in arrears; or
- a payment on any loan is contractually 180 days in arrears. Any credit card loan that has a payment 180 days in arrears should be written off.

An exception to these conditions is made for not more than 365 days from the date a loan is contractually in arrears where the loan is guaranteed or insured by a Canadian government (federal or provincial) or a Canadian government agency, the validity of the claim is not in dispute, and as a consequence the lender has reasonable assurance of collection of the principal and interest, including full compensation for overdue payments calculated at the loan's contractual interest rate.

FLOW CHART OF DEFAULT LOANS IN A BANK

(Based on CICA Handbook, C – 1 Guide Lines and Gana Kiritharan's Credit Reports)

CICA HandBook
Section 3861 Para 27 – 35
Section 3863 Para 26 – 34





Waterhouse

Discount Brokerage

MR. GANA KIRITHARAN
50 SELKIRK ST APT 502
VANIER ON

K1L 6M9

ACCOUNT	
DIRECT TRADING	
STATEMENT PERIOD	
JUL 1, 2002 TO JUL 31, 2002	
ACCOUNT NUMBER	PAGE
436031	1 OF 2
OFFICE SERVING YOUR ACCOUNT	
525 Coventry Road Ottawa, Ontario K1K 2C5 1-800-267-8844	
(613) 783-6322	

PORTFOLIO SUMMARY		
	MARKET VALUE	%
CASH	1,600.00	100.00
CASH EQUIVALENTS	0.00	0.00
FIXED INCOME	0.00	0.00
PREFERRED SHARES	0.00	0.00
COMMON SHARES	0.00	0.00
OPTIONS	0.00	0.00
MUTUAL FUND UNITS	0.00	0.00
OTHER	0.00	0.00
TOTAL PORTFOLIO	1,600.00	100.00
TOTAL PORTFOLIO AS OF 07/31/99	104,260.00	

CASH

	THIS PERIOD
OPENING BALANCE	0.00
SECURITIES SOLD	0.00
SECURITIES BOUGHT	0.00
OTHER CREDIT	3,000.00
OTHER DEBIT	1,400.00
CLOSING BALANCE	1,600.00

EARNINGS

	THIS PERIOD	YEAR-TO-DATE
DIVIDENDS	0.00	0.00
INTEREST	0.00	0.00
OTHER	0.00	0.00
TOTAL	0.00	0.00

EXPENSES

	THIS PERIOD	YEAR-TO-DATE
FEES	0.00	0.00
COMMISSIONS	0.00	0.00
INTEREST	0.00	0.00
OTHER	0.00	0.00
TOTAL	0.00	0.00

NOTES	THE NAME YOU KNOW NOW STANDS FOR MUCH MORE. TD WATERHOUSE NOW REPRESENTS TD WATERHOUSE DISCOUNT BROKERAGE, TD WATERHOUSE FINANCIAL PLANNING AND TD WATERHOUSE INVESTMENT ADVICE. FOR MORE INFORMATION ON THE NEW TD WATERHOUSE PLEASE CALL 1 866 280-2022.	NOTES
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TRANSACTIONS DURING PERIOD

Settlement Date	Bought or Received	Sold or Delivered	Description	Price and/or Entry	Amount	
					Debit	Credit
02/07/19			CASH - OPENING BALANCE			0.00
02/07/26			JU343 TSF FR 3188100	WBD		3,000.00
			1P264 TSF TD 4457424	WBN	1,400.00	
			CASH - CLOSING BALANCE			1,600.00

PORTFOLIO

Quantity (Long/Short) SEQ (A) / SPK (B)	Description	Symbol	Market Price /Unit	Market Value	%
	CASH ACCOUNT 436031A			1,600.00	100.00
	TOTAL PORTFOLIO			1,600.00	100.00

- * I opened an Investment account with TD Canada Trust around June – July 2002.
- * According to latest financial documents given by TD Canada Trust this account has a 0.00 balances and still active.
- * Statement of this account, for the period of Jul 1, 2002 – Jul 31, 2002, in one place saying “Total Portfolio as of 07/31/99 – 104,260.00”.
- * This arise a question whether this account was opened earlier by some one else and money belong to me deposited into this account.

BE REPORTED ON
ONS. TO
(*)TRADE-MARK OF
ON THIS ACCOUNT.



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

Score Power

Print >>

As of : April 3, 2004

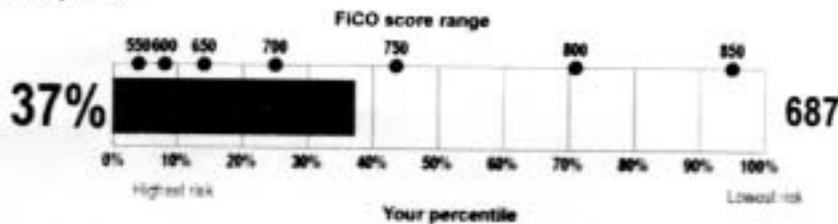
FICO Score and Analysis

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.



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As of : November 3, 2004

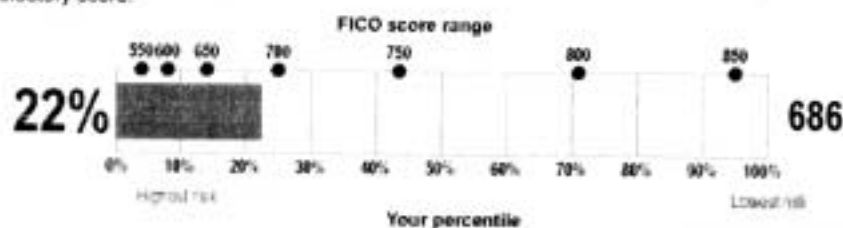
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Score Power

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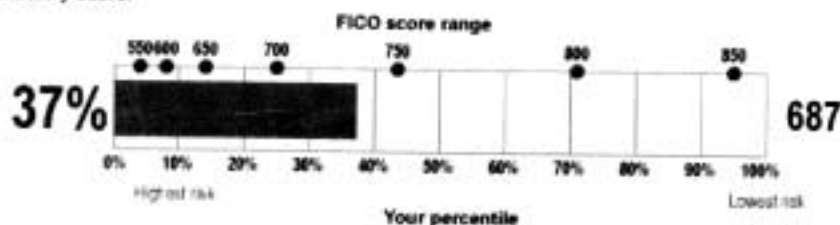
As of : April 3, 2004

FICO Score and Analysis

Equifax Credit Report

FICO® Score 687
FOR: Gana Kiritharan

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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.



Score Power

[Print >>](#)

As of : November 3, 2004

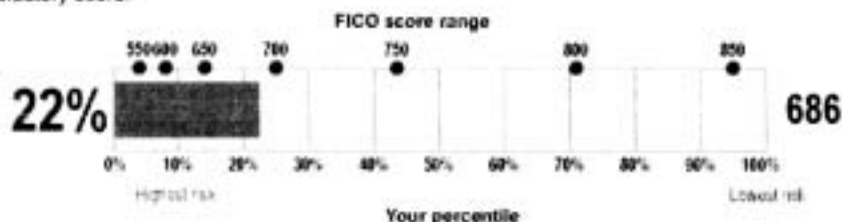
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