



Agreement-Terms and Conditions

1. Authorization for Representation. I hereby request and authorize Debt Payoff Canada Inc. (DPC), its officers, employees, and agents, to review my financial affairs and attempt to budget my outstanding accounts, debts and obligations, granting to Debt Payoff Canada Inc full authority to communicate, negotiate, adjust, rearrange, change, satisfy, and settle any and all of my debts, obligations, liabilities or commitments in credit transactions as Debt Payoff Canada Inc may determine to be necessary and/or appropriate with the cooperation of my creditors. I hereby authorize and direct any and all of my past or present creditors and/or credit reporting agencies to disclose and provide any and all documentation to Debt Payoff Canada Inc, as to all matters pertaining to my dealings and affairs with each of my creditors. I understand that Debt Payoff Canada Inc may answer questions, but may not give legal advice.

I further agree that Debt Payoff Canada Inc may disclose information pertaining to the amount, nature, and other particulars of my debts, liabilities, and obligations, together with information as to my financial status, income, prospects and other data in attempting to achieve the ends for which I have granted this authorization for representation. I hereby authorize Debt Payoff Canada Inc to make, on my behalf, any accommodation and/or compromise with regard to any claims or debts and to make any arrangement for payment thereof.

I agree to hold Debt Payoff Canada Inc, its employees, officers, Board of Directors, agents and their respective successors and assignees harmless from any claim, suit, action or demand, costs, or damages, including attorneys fees and costs, of my creditors, myself, or any other person arising out of my application herewith presented and/or with respect to the benefits which are provided by Debt Payoff Canada Inc hereunder. I also understand and agree that Debt Payoff Canada Inc is not responsible for my credit rating, past, present, or future.

2. Debt Payoff Canada Fees. I agree to pay Debt Payoff Canada the amount of \$(Amount) as my initial payment, **after thirty (30) days from signing this agreement** and \$50.00 per month for 24 month, starting from (Date) and ending (Date), I also understand that a \$50.00 charge will be applicable on any dishonored payments I provide to Debt Payoff Canada Inc. I understood that I am also responsible to pay HST on all the fees mentioned in this paragraph.

3. MONEY BACK GUARANTEE: Debt Payoff Canada will fully refund me all the money I paid them for their fees, if within Sixty (60) days from the date of this agreement I informed Debt Payoff Canada in writing that I am not satisfied with the repayment plan negotiated with my creditors and that I which not to continue with the repayment plan. I understand that Debt Payoff Canada will not refund me the money I paid them for their fees if the creditors agreed to the repayment arrangement I signed and agreed for in my Consumer Proposal.

4. I have read and understood the terms and conditions of this agreement & all my questions have been answered.

5. This agreement will be governed by the laws of the Province of Ontario.

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| (PLEASE WRITE YOUR <u>FULL NAME</u> HERE) | (PLEASE SIGN HERE) | (DATE) |