

*Paid in Full  
May 30/2012*



9225 Leslie St.  
Suite 201  
Richmond Hill Ontario L4B 3H6  
1-888-730-6333

**WITHOUT PREJUDICE**

*Errors and Omissions Excepted*

**CONDITIONAL SETTLEMENT FOR  
TD CANADA TRUST**

**BETWEEN:**

**TD CANADA TRUST  
-and-**

**RE: OUR ACCOUNT #: [REDACTED]  
CLIENT ACCOUNT #: [REDACTED]  
ACCOUNT BALANCE AS OF May 29<sup>th</sup>, 2012: \$16,075.81**

This letter serves to confirm that Partners In Credit Inc. is the duly authorized agent acting on behalf of TD Canada Trust in the above noted matter.

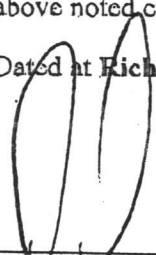
This letter will confirm that we are prepared to accept **\$4,200.00 (Four Thousand, Two Hundred Dollars)** on the above captioned account assigned to Partners In Credit Inc. for a VISA provided the following terms and conditions are adhered to in their entirety:

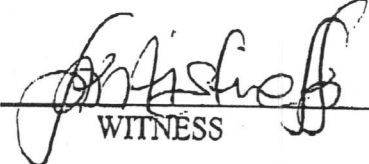
1. A payment of **\$4,200.00 (Certified funds)** must be made by direct deposit at any TD Canada Trust branch quoting Transit [REDACTED] - Account [REDACTED] and require that you input the PIC Reference Number [REDACTED] or before May 30<sup>th</sup>, 2012 (Please fax your deposit confirmation to 905-886-5784).

Any deviation whatsoever from the above noted terms will be considered as having voided the agreement and the entire indebtedness will be due immediately.

At the completion of this agreement we will hereby forever discharge [REDACTED] CHAN, his/her heirs, executors, and administrators from any responsibility and liability to the above noted claim.

Dated at Richmond Hill this 29<sup>th</sup> day of May, 2012

  
 Randy Grant, Branch Manager  
 Partners In Credit Inc.  
 (Agent for TD Canada Trust)

  
 WITNESS

*Note: This is not sufficient as proof of release without signature and proof of payment*