

CONSUMER RELATIONS CENTRE
3115 Harvester Road, Suite 201
Burlington Ontario L7N 3N8
Toll free: 1-800-663-9980

www.transunion.ca

IMPORTANT!

The information contained in this report is personal and confidential, intended solely for the use of the individual named. No other viewing or use is permitted or legal

DAVID PHILIP WEBB
26 MAIN ST E PO BOX 593,
STEWIACKE NS
B0N 2J0

This information is designed to answer the most frequently asked questions of personal credit reports. If, after reading the answers to these questions, you believe changes should be made to your report, please make specific notations of these changes on the attached Investigation request form. We will verify the items indicated within approximately 30 days and will update your file to reflect, where appropriate, the new information received. You will be notified with the results of our findings immediately after our investigation is completed. Please note that we must contact the source of the disputed information before any changes to your file can be made. We strongly suggest that you do not apply for credit during the time an item on your file is being investigated. If, following our investigation, we delete, amend or correct any information in the credit file, we will, as required by law, send notice to parties whom a report containing the inaccurate information was given. If the investigation does not resolve your dispute, you may choose to have a statement added to your file. Your statement will be placed directly on your credit file and will provide credit grantors with access to your explanation. A statement can be a maximum of 100 words within Canada. Exception: 200 words within Saskatchewan.

1. WHAT IS A CREDIT REPORTING AGENCY?

Credit reporting agencies help facilitate the process of granting consumers credit in a timely manner. TransUnion collects and stores factual information about your credit and financial history. Credit grantors provide credit reporting agencies with factual information on how the credit grantors' customers pay their bills. The credit reporting agency then assembles this information that is collected from each credit grantor and the credit reporting agency creates a "credit file" based on this consolidated information.

2. HOW DID I BECOME PART OF TRANSUNION'S FILES?

Normally your first credit application, which results in a request for a credit report, causes the creation of your credit record in our files. Once a record is established, credit information, such as payment history, supplied by your creditors enables your file to be updated automatically.

3. IS THIS MY ENTIRE CREDIT FILE?

Not all credit grantors that you do business with will report their accounts to credit reporting agencies due to the expense and time involved. As such, a credit report is not necessarily a complete summary of all your finances. There is also more than one credit reporting agency in Canada and a file containing information about your credit and financial history may also be maintained by a source other than TransUnion. We would encourage you to contact them in order to review any credit file that may be held containing information relating to you.

4. WHAT IF I DO NOT AGREE WITH WHAT IS ON MY FILE?

The information reflected on your credit report is a direct extraction from the information provided to TransUnion by credit grantors, federal and provincial government offices and public registries. The details relating to manner of payment, payment pattern and historical status reflect the reported manner in which you paid your accounts. TransUnion cannot alter the information reported, unless it is determined to be incomplete or otherwise inaccurate. You have the right to dispute any information contained in your credit file and, at your request, we will conduct an investigation to verify the disputed information.

TU Case ID L121322

5. WHAT IS A CREDIT SCORE?

A credit score is an unbiased value that is used by creditors to predict the credit risk of those applying for credit. It is a score that takes into account all information on your credit file and assigns an objective numerical value that represents the risk of granting you credit. TransUnion provides the information to create this score value.

6. DOES THE CREDIT REPORTING AGENCY DECIDE WHETHER I SHOULD BE GRANTED CREDIT?

No! In each case the credit grantor, based on its own requirements for extending credit, makes the decision to grant, or decline the request for credit. TransUnion is not involved in this determination. Credit grantors extend credit based upon their own policies and standards utilizing the information TransUnion provides. These standards can vary from one creditor to another.

7. WHO HAS ACCESS TO MY FILE?

Your credit information can only be accessed by those agencies you give consent to. A company must have a legitimate and permissible purpose for accessing your file such as: the extension of credit, employment, tenancy, insurance or collection of debt.

8. WHEN DOES NEGATIVE INFORMATION COME OFF MY FILE?

It is TransUnion's policy to record all information for the maximum time allowed by credit reporting legislation. For example, first-time bankruptcy information reports for 6 to 7 years from discharge date, depending on the province. We encourage you to check your provincial legislation for full details on the reporting periods for negative information.

9. WHY IS A LOAN OR ACCOUNT I HAVE PAID OFF STILL IN MY CREDIT HISTORY?

Your credit file is a record of how you have paid your past obligations. Therefore, information of paid accounts and the manner in which those accounts were handled is included in your credit file and provides potential credit grantors with the needed indication of your ability and willingness to meet debt obligations.

10. WHAT ARE THE DIFFERENT ACCOUNT RATINGS?

TYPES OF ACCOUNTS

O - Open Account (payment required in full)
R - Revolving or Option (30 days)
I - Installment (fixed number of payments)
M - Mortgage

USUAL MANNER OF PAYMENT

0 - Too new to rate; approved, but not used
1 - Pays (or paid) within 30 days of billing pays account as agreed
2 - Pays (or paid) in more than 30 days, but not more than 60 days
3 - Pays (or paid) in more than 60 days but not more than 90 days
4 - Pays (or paid) in more than 90 days, but not more than 120 days
5 - Account is at least 120 days overdue but is not yet rated a "9"
7 - Making regular payments under a consolidation order or similar arrangement
8 - Repossession
9 - Bad debt, placed for collection; skip
X - Unknown

Information regarding your credit history was first reported to TransUnion on **Sep 06, 1989** and was last reviewed by [*** CONSUMER DISCLOSURE ***] on **Jan 10, 2026**. The information in the remainder of this report represents the contents of your file as of **Jan 10, 2026**. Blank areas indicate that this information was not reported to TransUnion.

Personal Information:

This section includes your Surname, Given Name(s), Middle Name, notification if your Social Insurance Number is ON FILE and Birth Date. Blank areas indicate that this information was not reported to TransUnion.

	Surname	Given Name(s)	Middle Name	Suffix	Social Insurance No	Birth Date
Your Information	WEBB	DAVID	PHILIP		ON FILE	Jan 30, 1961

Cross Reference(s):

The information provides the details of any other names that you have been referenced by.

Type	Surname	Given Name(s)	Middle Name	Suffix
Alias	ARCAND	PHILLIP		
Alias	ARCHAND	PHILIP	JOSEPH	
Former	ARCAND	PHILIP	JOSEPH	

Address(es):

This section lists all of the addresses on your file. Your most current Since date address is listed first.

Address	City	Prov	Postal	Type	Own	Since	Telephone Associations
26 MAIN ST E PO BOX 593	STEWIACKE	NS	B0N2J0	Home		Jun 18, 2023	
44 CLARE AVE	WELLAND	ON	L3C0B7	Home		Jul 04, 2019	
270 SCARLETT RD	TORONTO	ON	M6N4X7	Home		Jul 30, 2013	
765 BROWN'S LINE	ETOBICOKE	ON	M8W3V7	Home		Jun 22, 2011	6472890077, 6473483737
1638 OCEAN PARK RD	SURREY	BC	V4A3L9	Home		Jun 01, 1996	
1882 KING GEORGE HWY	SURREY	BC	V4A5A1	Home		Jul 01, 1993	6042404136
1336 102 AVE	SURREY	BC	V3T5L8	Home		Nov 01, 1991	
1161 YARMOUTH ST	PORT COQUITLAM	BC	V3C5H5	Home		Sep 01, 1989	

Employment(s):

This section lists all of the employments on your file with the most recent listed first.

Date	Employer's Name, City and Province	Occupation	Start Date	Finish Date	Pay	Pay Frequency
Aug 31, 2011	WEBB DYNAMICS	SELF	Aug 01, 2008			

Telephone Number(s):

This section lists all of the telephone numbers on your file:

Qualifier	Number	Extension	Type	Date
Home	6476127729			Jul 24, 2025
Home	9028053415			Apr 25, 2023
Home	6479273305		1	Sep 02, 2016
Home	4168843737			Oct 15, 2013
Home	6473483737			Sep 07, 2012
Home	6474008184			Nov 09, 2011
Home	4166495741			Nov 03, 2011
Home	6472890077			Jul 12, 2011
Home	6042404136			Jul 01, 1993

Account(s):

This section lists all the accounts that have been reported by various institutions with which you have established a credit relationship. This section will also display up to 24 months of payment history details, if reported.

Creditor Name								Payment History			
BANK OF NOVA SCOTIA											
Reported Date	Oct 31, 2013	Last Payment Date		Oct 03, 2013	Terms:	522/M		30	60	90	#M
Opened Date	Sep 03, 2011	Posted Date		Nov 02, 2013				0	0	0	26
Closed Date		Charge Off Date			Account	INSTALLMENT / INDIVIDUAL					
First Delinquency Date		Balloon Payment Date			Type:						
Date	Balance	Payment	Past Due	MOP	Terms	High Credit	Credit Limit	Balloon Payment	Charge Off	Narrative	1 / 2
Oct 2013	0		0	1	522	31320			0	0	AC /

Legend: AC-Account closed/rating non derogatory

Creditor Name								Payment History			
CAPITAL ONE BANK											
Reported Date	Dec 16, 2025	Last Payment Date		Oct 27, 2023	Terms:	0/M		30	60	90	#M
Opened Date	Apr 25, 2023	Posted Date		Dec 18, 2025				1	1	21	32
Closed Date	Jun 17, 2024	Charge Off Date			Account	REVOLVING / INDIVIDUAL					
First Delinquency Date	Dec 16, 2023	Balloon Payment Date			Type:						
Date	Balance	Payment	Past Due	MOP	Terms	High Credit	Credit Limit	Balloon Payment	Charge Off	Narrative	1 / 2
Jul 2024	248		248	9	0	358	300	0			WO / CG
Jun 2024				X							
May 2024	242	50	50	5	11	358	300	0	0		
Apr 2024	179	50	40	5	10	358	300	0	0		
Mar 2024	176	50	30	4	10	358	300	0	0		
Feb 2024	172	50	20	3	10	358	300	0	0		
Jan 2024	168	50	10	2	10	358	300	0	0		

Legend: CG-Account cancelled by credit grantor with derogatory rating, WO-Bad debt write-off, X-Unknown

Creditor Name										Payment History			
FIDO													
Reported Date		Dec 30, 2025	Last Payment Date		Aug 09, 2020	Terms:		0/M		30	60	90	#M
Opened Date		Feb 25, 2020	Posted Date		Dec 31, 2025					1	1	53	71
Closed Date			Charge Off Date			Account		OPEN / INDIVIDUAL					
First Delinquency Date			Balloon Payment Date			Type:							
Date	Balance	Payment	Past Due	MOP	Terms	High Credit	Credit Limit	Balloon Payment	Charge Off	Narrative 1 / 2			
Mar 2025	341	0	341	9	0	0		0		TC / CG			
Feb 2025				X									
Jan 2025	341	0	341	9	0	0		0		TC / CG			
Dec 2024	341	0	341	9	0	0		0		TC / CG			
Nov 2024	341	0	341	9	0	0		0		TC / CG			
Oct 2024	341	0	341	9	0	0		0		TC / CG			
Sep 2024	341	0	341	9	0	0		0		TC / CG			
Aug 2024	341	0	341	9	0	0		0		TC / CG			
Jul 2024	341	0	341	9	0	0		0		TC / CG			
Jun 2024	341	0	341	9	0	0		0		TC / CG			
May 2024	341	0	341	9	0	0		0		TC / CG			
Apr 2024	341	0	341	9	0	0		0		TC / CG			
Mar 2024	341	0	341	9	0	0		0		TC / CG			
Feb 2024				X									
Jan 2024	341	0	341	9	0	0		0		TC / CG			

Legend: CG-Account cancelled by credit grantor with derogatory rating, TC-Third party collection/account turned over to collection agency, X-Unknown

Creditor Name										Payment History			
ROGERS COMMUNICATIONS CANADA INC													
Reported Date		Sep 09, 2012	Last Payment Date		Aug 21, 2012	Terms:		0/M		30	60	90	#M
Opened Date		Nov 03, 2011	Posted Date		Sep 11, 2012					0	0	0	11
Closed Date			Charge Off Date			Account		OPEN / INDIVIDUAL					
First Delinquency Date			Balloon Payment Date			Type:							
Date	Balance	Payment	Past Due	MOP	Terms	High Credit	Credit Limit	Balloon Payment	Charge Off	Narrative 1 / 2			
Sep 2012	0		0	1	0	0		0		CZ /			

Legend: CZ-Closed at consumer's request

Insolvency:

This section lists bankruptcies and proposals in bankruptcy (consumer proposals) maintained on your file in compliance with provincial regulations.

Credit Related Inquiries:

When you apply for credit, companies may request your consent to access your credit report to assist in their decision. Each time they request your report for credit-related purposes, an inquiry is listed on your file. These inquiries will be disclosed to other companies viewing your credit file and may impact your credit score.

Date	Authorized User's Name	Telephone
Sep 12, 2025	ROYAL BANK VISA	8007692512
Jul 24, 2025	MBNA	8888716262
Oct 03, 2023	TANGERINE CREDIT CARD	4164975157
Apr 25, 2023	CAPITAL ONE BRANDED GENERAL SERV	8004813239

Date	Authorized User's Name	Telephone
Dec 14, 2020	AMUR FINANCIAL	6045812161
Feb 25, 2020	FIDO SOLUTIONS	8002672070

Non-Credit Related Inquiries and Account Review Inquiries

Non-credit related inquiries and account review inquiries, as well as your own requests to view your credit file, have no impact on your credit score. Companies may, with consent or as authorized by law, access all or part of your credit information before completing a transaction or entering into a relationship with you for purposes other than credit (non-credit related inquiries) and/or to periodically review your credit file after establishing a relationship with you (account review inquiries). Companies perform non-credit related and account review inquiries for such things as verifying your identity, collecting on a debt, employment or tenancy screening, insurance underwriting, fraud detection, meeting regulatory requirements, account renewals, limit changes, monitoring or for products and services offerings.

Non-credit related and account review inquiries may be used (without disclosing the details of such inquiries) by TransUnion to provide fraud detection and monitoring, identity verification, alerts and analytical services to our customers and may be disclosed to deliver products that you have requested through a direct-to-consumer reseller.

Non-Credit Related Inquiries:

Date	Authorized User's Name	Telephone
Jan 10, 2026	TU CREDIT ALERT_ALERTE DE CREDIT	8057828282
Jan 10, 2026	SURVEILLANCE CREDIT MONITORING	8057828282
Jan 2026	TRANSUNION CREDIT PROFIL CREDIT	8057828282
Jan 10, 2026	VERSION_CONSO_OL_CDISCLOSURE	8006639980
Dec 23, 2025	GDC-ALLOY/RAMPBUSINESSCORP	8889494389
Dec 22, 2025	TD_CREDITVIEW	0000000000
Dec 19, 2025	AFFIRM CANADA HOLDINGS LTD	8884844282
Nov 19, 2025	CLUTCH CANADA INC.	9028008042
Oct 21, 2025	BANK OF MONTREAL	8772255266
Sep 13, 2025	TD_SCVD_ALERTS	0000000000
Sep 12, 2025	ROYAL BANK OF CANADA	4169747584
Aug 27, 2025	AFFIRM CANADA HOLDINGS LTD	8884844282
Aug 22, 2025	TD_CREDITVIEW	0000000000
Jul 25, 2025	TD_SCVD_ALERTS	0000000000
Jul 17, 2025	FAIRSTONE FINANCIAL INC.	8004637271
Jul 17, 2025	FAIRSTONE FINANCIAL INC	8004637271
Jun 10, 2025	KLARNA CANADA	8445527621
Jun 07, 2025	TD_CREDITVIEW	0000000000
May 10, 2025	TU CREDIT ALERT_ALERTE DE CREDIT	8057828282
Apr 17, 2025	TD_CREDITVIEW	0000000000
Mar 28, 2025	GDC-LNRS/FORISINC	8889494389
Mar 23, 2025	TD_CREDITVIEW	0000000000
Mar 13, 2025	AFFIRM CANADA HOLDINGS LTD	8884844282
Mar 06, 2025	AVIVA CANADA	8003874518
Mar 06, 2025	DOMINION GENERAL INSURANCE	8002688447
Mar 06, 2025	WAWANESA MUTUAL INSURANCE	8449292637
Mar 06, 2025	ECONOMICAL MUTUAL INSURANCE	5195708200
Mar 06, 2025	CAA INSURANCE	9057713000
Mar 06, 2025	INTACT INSURANCE COMPANY	4162282618
Mar 06, 2025	PRIMUMM INSURANCE COMPANY	8664548911
Mar 2025	LEND CARE CAP. SOFT	8662914045
Feb 15, 2025	TANGERINE BANK_CCS	8888264374
Jan 23, 2025	TD_CREDITVIEW	0000000000
Jan 23, 2025	TU CREDIT ALERT_ALERTE DE CREDIT	8057828282
Jan 23, 2025	CREDIT BUREAU SERVICES CANADA	9056889855
Jan 15, 2025	TANGERINE BANK_CCS	8888264374
Dec 15, 2024	TANGERINE BANK_CCS	8888264374
Nov 15, 2024	TANGERINE BANK_CCS	8888264374
Oct 15, 2024	TANGERINE BANK_CCS	8888264374

Date	Authorized User's Name	Telephone
Sep 15, 2024	TANGERINE BANK_CCS	8888264374
Aug 15, 2024	TANGERINE BANK_CCS	8888264374
Jul 19, 2024	TANGERINE BANK_CCS ALERTS	8888264374
Jul 15, 2024	TANGERINE BANK_CCS	8888264374
Jun 15, 2024	TANGERINE BANK_CCS	8888264374
Apr 19, 2024	TANGERINE BANK_CCS ALERTS	8888264374
Mar 20, 2024	TANGERINE BANK_CCS ALERTS	8888264374
Mar 06, 2024	TANGERINE BANK_CCS	8888264374
Feb 19, 2024	TANGERINE BANK_CCS ALERTS	8888264374
Feb 17, 2024	TU CREDIT ALERT_ALERTE DE CREDIT	8057828282
Feb 06, 2024	TANGERINE BANK_CCS	8888264374
Jan 19, 2024	TANGERINE BANK_CCS ALERTS	8888264374
Jan 19, 2024	TU CREDIT ALERT_ALERTE DE CREDIT	8057828282
Jan 06, 2024	TANGERINE BANK_CCS	8888264374
Dec 06, 2023	TANGERINE BANK_CCS	8888264374
Nov 06, 2023	TANGERINE BANK_CCS	8888264374
Oct 06, 2023	TANGERINE BANK_CCS	8888264374
Oct 04, 2023	TANGERINE BANK_CCS ALERTS	8888264374
Oct 04, 2023	TU CREDIT ALERT_ALERTE DE CREDIT	8057828282
Sep 06, 2023	TU CREDIT ALERT_ALERTE DE CREDIT	8057828282
Sep 06, 2023	TANGERINE BANK_CCS	8888264374
Sep 06, 2023	TANGERINE BANK/BANQUE TANGERINE	8888264374
Aug 13, 2023	AUTOVERIFY	8778331423
Aug 13, 2023	AUTOVERIFY	8778331423
Aug 05, 2023	TUI / CAPITAL ONE	8057828282
Aug 04, 2023	CANADIAN TIRE BANK	9057353131
Jul 2023	SURVEILLANCE CREDIT MONITORING	8057828282
Jul 2023	TRANSUNION CREDIT PROFIL CREDIT	8057828282
Jul 2023	TUI / CAPITAL ONE	8057828282
Jun 19, 2023	CAPITAL ONE_ALERTS	8057828282
Jun 13, 2023	TU CREDIT ALERT_ALERTE DE CREDIT	8057828282
Jun 2023	TUI / CAPITAL ONE	8057828282
Apr 25, 2023	CAPITAL ONE BRANDED GENERAL SERV	8004813239
Jan 02, 2023	TRULIOO/ADYEN N.V.	6478491378
Jun 23, 2022	MJR CAPITAL SERVICES INC.	8776694935
Oct 22, 2021	MJR CAPITAL SERVICES INC.	8776694935
Oct 22, 2021	(CCA) COMMERCIAL CREDIT ADJ	2049585850
Aug 18, 2021	AMERICAN EXPRESS CANADA	8006686500
Apr 26, 2021	BUSINESS DEV BANK OF CANADA	5144612851
Mar 25, 2021	CDN SHAREOWNER OBO WEALTHSIMPLE	4168489405
Mar 02, 2021	EQUITABLE BANK	4165157000
Feb 21, 2021	DCB IDENTIFICATION SERVICES	8884664043
Jan 20, 2021	CANADA DRIVES	8888656402
Dec 22, 2020	MOTUS BANK	8665922226
Oct 30, 2020	CREDIT BUREAU CANADA COLLECTIONS	9056707575
Oct 06, 2020	TRULIOO/STRIPE INC	4065868800
Aug 11, 2020	TRULIOO/STRIPE INC	4065868800
Jul 23, 2020	TRULIOO / OZFOREX LIMITED	8882887354
May 05, 2020	EQUITABLE BANK	4165157000
May 01, 2020	EQUITABLE BANK	4165157000
May 01, 2020	EQUITABLE BANK	4165157000
Apr 15, 2020	CANADA DRIVES	8888656402
Apr 07, 2020	GRANITE ASSET RECOVERY INC	8448232591
Feb 25, 2020	FIDO SOLUTIONS	8002672070
Jul 2014	VERSION_CONSO_CONSU_DISCLOSURE	8006639980

Account Review Inquiries:

Date	Authorized User's Name	Telephone
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Date	Authorized User's Name	Telephone
Nov 11, 2025	CANACCEDE INTL MGT	8883162369
Nov 11, 2025	UPLIFT CANADA ULC	8442575400
Sep 15, 2025	KEEP TECHNOLOGIES	8669415337
Sep 08, 2025	CANACCEDE INTL MGT	8883162369
Jul 25, 2025	C3 CANADA	4166386868
Jul 25, 2025	TRANSWORLD SYSTEMS CANADA INC	8442390736
Apr 04, 2025	CANACCEDE INTL MGT	8883162369
Feb 07, 2025	CANACCEDE INTL MGT	8883162369

*** This completes the report for DAVID WEBB ***

Need to dispute information found on your Consumer Disclosure?

You can dispute credit information and update personal information on your consumer disclosure in several ways:

Online at <http://ocs.transunion.ca>

Our quick and easy online access allows you to view your consumer disclosure and dispute items you believe to be inaccurate. Visit us online at <http://ocs.transunion.ca> and select "Dispute Information" from the menu.

Alternative methods

PHONE

We're here to help. Our TransUnion representatives are available to assist you with the dispute process. If you recently applied for credit or received a copy of your TransUnion Consumer Disclosure and you believe there is an inaccuracy, simply call:

English speakers in all provinces except Quebec: Toll-free 1-800-663-9980

French speakers in all provinces and English speakers in Quebec: Toll-free 1-877-713-3393

Our Consumer Relations Department is available to assist you Monday through Friday, 8 a.m.-8 p.m. Eastern Time, excluding major holidays. In Quebec, hours of operation are Monday through Friday, 8:30 a.m.-5 p.m. ET.

MAIL

If you prefer to send your dispute by mail, simply complete the investigation request form on the following page.

Note

Our goal is to maintain accurate information on your TransUnion credit report. By law, we're required to verify the information on a credit report you dispute. If you don't recognize information on your credit report, or believe an item may be inaccurate, you may request an investigation. Only inaccurate information may be removed; negative information that's accurate will stay on your credit report as long as the governing laws allow. Changes on your credit report that occur as the result of an investigation will be made on both your consumer disclosure and credit report.

You should know there's more than one credit bureau in Canada. A credit file containing information about your credit and financial history may also be maintained by other credit bureaus, and we encourage you to contact them in order to review any credit file that may contain information relating to you.

CONSUMER RELATIONS CENTRE
3115 Harvester Road, Suite 201
Burlington Ontario
L7N 3N8

TU Case ID L121322
Contact Information
Telephone: 1-800-663-9980
www.transunion.ca

Authentication Reference 12345

INVESTIGATION REQUEST FORM

Please Note: This form is only to be returned to TransUnion if you wish to dispute information on your credit file.

The following information is gathered to assist in verifying your dispute. Please ensure to supply the required information and complete the authorization on the back of the form.

Consumer's Name WEBB DAVID PHILIP				Social Insurance Number (Optional)		
Last	First	Middle	Jr/Sr			
Current Address 26 MAIN ST E PO BOX 593, Number & Street				Previous Address 44 CLARE AVE, Number & Street		
Apartment	STEWIACKE City	NS Prov/Postal		WELLAND Apartment	ON L3C 0B7 City	Prov/Postal
Date of Birth				Would you like your investigation notification Emailed <input type="checkbox"/> or Mailed <input type="checkbox"/>		
				Email Address		
Employment (optional) WEBB DYNAMICS				If any of the personal information supplied on this form is not listed in my credit file, I request that it be incorporated into TransUnion's file		
				Yes <input type="checkbox"/>		
Home Phone (optional) (647)-612-7729				No <input type="checkbox"/>		
Signature of Consumer (required)				Date		

IF YOU DISAGREE WITH ACCURACY OR COMPLETENESS OF YOUR INFORMATION, PLEASE NOTE BELOW. USE ADDITIONAL PAPER IF NECESSARY, ENSURING THAT EACH ADDITIONAL PAGE CONTAINS YOUR SIGNATURE.

Company Name:

Company Name:

Account #:

- No Knowledge of this Account
- Included in Bankruptcy
- Paid Before Collection/Write off
- Account Not Reporting

 Paid in Full

Account #:

- No Knowledge of this Account
- Included in Bankruptcy
- Paid Before Collection/Write off
- Account Not Reporting

 Paid in Full

Other:

Other:

Company Name:

Company Name:

Account #:

Account #:

- No Knowledge of this Account
 Included in Bankruptcy
 Paid Before Collection/Write off
 Account Not Reporting

 Paid in Full

- No Knowledge of this Account
 Included in Bankruptcy
 Paid Before Collection/Write off
 Account Not Reporting

Other:

Other:

Company Name:

Company Name:

Account #:

Account #:

- No Knowledge of this Account
 Included in Bankruptcy
 Paid Before Collection/Write off
 Account Not Reporting

 Paid in Full

- No Knowledge of this Account
 Included in Bankruptcy
 Paid Before Collection/Write off
 Account Not Reporting

Other:

Other:

ADDITIONAL COMMENTS

To investigate your dispute we will contact the source of the disputed information by phone and/or fax. Each source will be advised as to the nature of your dispute and will be requested to verify the accuracy and/or the completeness of the information they reported. If our investigation does not resolve your dispute you may add an explanation statement to your report. All provinces allow a statement added of up to 100 words, except Saskatchewan - 200 words. If you would like to add a statement, please print the statement on a separate sheet of paper and attach it to this form.

****RETURN THIS FORM TO THE ADDRESS LISTED AT THE TOP OF YOUR REPORT****

If your credit report changes after our investigation, or if a consumer statement is added, an amended report will be sent according to provincial guidelines to companies in receipt of your credit file. We recommend that you do not apply for credit while your dispute is pending.

I HAVE READ AND UNDERSTOOD THE ABOVE STATEMENTS AND HAVE PROVIDED INFORMATION THAT IS, TO THE BEST OF MY KNOWLEDGE, TRUE AND ACCURATE. I AUTHORIZE YOU TO FOLLOW THE PROCEDURES OUTLINED ABOVE IN AN ATTEMPT TO VERIFY THE INFORMATION THAT I AM DISPUTING.

Signature

Date

