

Siddoo
#105-2277 W 2nd Avenue
Vancouver, BC, V6K 1H8
Tel: 604-736-5751 Email: info@siddoo.ca

September 13, 2010

Dear Tenant:

RE: PREAUTHORIZED MONTHLY AUTOMATIC DEBIT RENTAL PAYMENT

We have received many requests by tenants for having their monthly rent automatically debited from their bank accounts rather than paying by cheque or cash every month. In order to be included in the pre-authorized payment plan please do these three easy steps:

1. Fill in the attached form and sign.
2. Provide one voided cheque (see example below).
3. **Drop off the completed form with a void cheque in the attached envelope** at the office or mailbox where you submit your rent cheque **by Sunday, September 26, 2010 to be included for the October 1, 2010** automatic rental payment. All forms received after September 26, 2010 will added for November 1, 2010.

For most of you this should make paying rent more convenient and cheaper. **Firstly**, you will no longer need to worry about writing cheques and dropping them of at the office or mailbox every month. **Second**, you will not be levied a late penalty if your rent is not received on the 1st of the month. **Finally**, you will need to order fewer cheques from your bank, as well as save money in buying envelopes and postage.

Below is an example of how you should VOID out your cheque. Also it shows where the Branch, Institution and Account Number are located on your cheque; this information is required to be filled in on the form attached.

The image shows a sample of a voided cheque. The word "VOID" is written in large, purple, handwritten letters across the center. The cheque is from SANJAY MANGAR at 123 LUNDY'S LANE, ANYWHERE, ONTARIO, L3P 1Y3. The cheque number is 062. The payee field is labeled "PAY TO THE ORDER OF" and the amount field is labeled "\$". Below the cheque is a MEMO line. At the bottom, the MICR line is shown with labels for CHEQUE NUMBER, BRANCH NUMBER, INSTITUTION NUMBER, and ACCOUNT NUMBER.

CHEQUE NUMBER	BRANCH NUMBER	INSTITUTION NUMBER	ACCOUNT NUMBER
062	2052	001	02530213883

If you have submitted us post-dated cheques we will destroy them (or we will return them if you request) upon receiving your completed forms. If you have any questions please call or email us.

Sincerely,

Siddoo.

PAYOR'S PAD AGREEMENT
Personal Pre-Authorized Debit Plan
Terms & Conditions

1. In this Agreement , "I", "me" and "my" refers to each Account Holder who signs below.
2. I agree to participate in this Pre-Authorized Debit Plan for personal/household or consumer purposes and I authorize the Payee indicated on the reverse hereof and any successor or assign of the Payee to draw a debit in paper, electronic or other form for the purpose of making payment for consumer goods or services (a "Personal PAD") on my account indicated on the reverse hereof (the "Account") at the financial institution indicated on the reverse hereof (the "Financial Institution") and I authorize the Financial Institution to honour and pay such debits. This Agreement and my authorization are provided for the benefit of the Payee and my Financial Institution and are provided in consideration of my Financial Institution agreeing to process debits against my Account in accordance with the Rules of the Canadian Payments Association. I agree that any direction I may provide to draw a Personal PAD, and any Personal PAD drawn in accordance with this Agreement, shall be binding on me as if signed by me, and, in the case of paper debits, as if they were cheques signed by me.
3. I may revoke or cancel this Agreement at any time upon notice being provided by me either in writing or orally. I acknowledge that in order to revoke or cancel the authorization provided in this Agreement, I must provide notice of revocation or cancellation to the Payee. This Agreement applies only to the method of payment and I agree that revocation or cancellation of this Agreement does not terminate or otherwise have any bearing on any contract that exists between me and the Payee.
4. I agree that my Financial Institution is not required to verify that any Personal PAD has been drawn in accordance with this Agreement, including the amount, frequency and fulfillment of any purpose of any Personal PAD.
5. I agree that delivery of this Agreement to the Payee constitutes delivery by me to my Financial Institution. I agree that the Payee may deliver this Agreement to the Payee's financial institution and agree to the disclosure of any personal information which may be contained in this Agreement to such financial institution.
6. I understand that with respect to fixed amount Personal PADs occurring at set intervals, I shall receive written notice from the Payee of the amount to be debited and the due date(s) of debiting, at least ten (10) calendar days before the due date of the first Personal PAD, and such notice shall be received every time there is a change in the amount or payment date(s).
7. I may dispute a Personal PAD by providing a signed declaration to my Financial Institution under the following conditions:
 - the Personal PAD was not drawn in accordance with this Agreement;
 - this Agreement was revoked or cancelled; or
 - any pre-notification required by section 6 was not received by me.

I acknowledge that in order to obtain reimbursement from my Financial Institution for the amount of a disputed Personal PAD, I must sign a declaration to the effect that either (a), (b) or (c) above took place and present it to my Financial Institution up to and including but not later than ninety (90) calendar days after the date on which the disputed Personal PAD was posted to my Account. I acknowledge that, after this ninety (90) day period, I shall resolve any dispute regarding a Personal PAD solely with the Payee, and that my Financial Institution shall have no liability to me respecting any such disputed Personal PAD.

8. I certify that all information provided with respect to the Account is accurate and I agree to inform the Payee, in writing, of any change in the Account information provided in this Agreement at least ten (10) business days prior to the next due date of a Personal PAD. In the event of any such change, this Agreement shall continue in respect of any new account to be used for Personal PADs.
9. I warrant and guarantee that all persons whose signatures are required to sign on the Account have signed this Agreement below. In addition I warrant and guarantee, where applicable, that I have the authority to electronically agree to commit to this Agreement by secure electronic signature and that my secure electronic signature conforms with the requirements of Rule H1.
10. I understand and agree to the foregoing terms and conditions.
11. I agree to comply with the Rules of the Canadian Payments Association or any other rules or regulations which may affect the services described herein, as may be introduced in the future or are currently in effect and I agree to execute any further documentation which may be prescribed from time to time by the Canadian Payments Association in respect of the services described herein.

Name of Account Holder	Signature	Date

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