IN THE MATTER OF THE CONSUMER PROPOSAL OF

1. I, __________________________________, creditor (or I, __________________________________, representative of ______________________, creditor), of ____________________, a creditor in the above matter for the sum of $______________, hereby understand that:

(a) as a creditor who has proven claim, I may indicate assent to or dissent from the consumer proposal at or prior to a meeting of creditors, or prior to the expiration of the 45-day period following the filing of the consumer proposal;

(b) a vote AGAINST the consumer proposal is not a deemed request for a meeting of creditors for the purpose of paragraph 66.15(2)(b) of the Act, and will not be counted in a vote on the consumer proposal unless a meeting of creditors is called;

(c) the administrator of the consumer proposal will be required to call a meeting of creditors only if, pursuant to section 66.15 of the Act:
   - he/she is directed to do so by the official receiver within the 45-day period after the filing of the consumer proposal;
   - or at the expiration of the 45-day period after the filing of the consumer proposal, creditors having in the aggregate at least 25 percent of the value of proven claims have so requested.

(d) if no meeting of creditors is called, the consumer proposal shall, by virtue of subsection 66.18(1) of the Act, be deemed to have been accepted by the creditors, regardless of any dissent(s) the administrator of the consumer proposal may have received.

2. I hereby request:

(Check and complete the appropriate section)

☐ the administrator acting with respect to the consumer proposal to record my vote FOR the acceptance of the consumer proposal as made on the __________ day of ____________________.

☐ the administrator acting with respect to the consumer proposal to record my vote AGAINST the acceptance of the consumer proposal as made on the __________ day of ____________________.

☐ the administrator acting with respect to the consumer proposal to record my vote AGAINST the acceptance of the consumer proposal as made on the __________ day of ____________________ and REQUEST THAT A MEETING OF CREDITOR BE CONVENED.

Dated at ____________________________, this ______ day of ____________________

Witness ____________________________ Name of Creditor or Representative of Creditor

Return To: Crowe Soberman Inc. ~ Administrator of Consumer Proposals

2 St. Clair Ave East, Suite 1100
Toronto ON M4T 2T5
Phone: (416) 929-2500 Fax: (416) 929-2555