

**CONSENT TO USE OF
PERSONAL INFORMATION**

TO: Trader Corporation dba Dealertrack Canada ("**Dealertrack**")

AND TO: Auto Quest Group ("**Dealer**")

AND TO: Each finance source (each a "**Financier**") to which Dealer sends through Dealertrack's internet-based loan origination application currently located at www.dealertrack.ca (the "**Portal**"), on my behalf, an application for a loan, lease or financing of an actual or proposed motor vehicle, recreational vehicle, motorcycle, or watercraft acquisition or other asset acquisition as determined by the parties;

AND TO: Each aftermarket provider (each a "**Provider**") to which Dealer sends through the Portal, or independently through Dealertrack's internet-based network (the "**Aftermarket Network**"), on my behalf, an application for an aftermarket product offered by the Provider;

AND TO: Each credit card, debit card or stored value card issuer (each a "**Issuer**") to which Dealer sends through the Portal, on my behalf, an application for a card offered by the Issuer.

1. In this consent:

- (a) the words "I", "me" and "my" refer to the undersigned Applicant and, if applicable, to each of the undersigned Co- Applicants, jointly and severally, and (b) the words "you" and "your" refers to each of, Dealertrack, Dealer, Financier, Provider, Issuer and their respective affiliates and successors and assigns, as well as their respective service providers involved in providing services related to a Transaction (the "**Service Providers**").
- (b) "use" or "using" includes collecting, copying, storing, maintaining, updating, sharing, transferring, disclosing, and providing access to Personal Information (as defined below) in accordance with this Consent.
- (c) "Personal Information" means all identifying information about me, and includes, but may not be limited to: my name; address; telephone (including mobile) number(s); email address(es); date of birth; social insurance number; driver's licence number; mother's maiden name; my employment history; income; information related to vehicle insurance policies, including but not limited to coverage and claim information; and information concerning my credit, including, information obtained through a credit reporting agency or credit investigation or from a credit bureau or financial institution or other person or entity, and all information provided by and relating to me in any credit application.
- (d) "Transaction" means any credit application, price quote, purchase, lease, financing application, card application and/or service of any motor vehicle, recreational vehicle, motorcycle, watercraft, or other asset by or for me, whether in my own name or on behalf of another person or entity, involving the Portal, Aftermarket Network, and/or all ancillary services provided through the Portal or the Aftermarket Network.

2. I certify that all information provided by me in any credit application, card application or other documentation given in connection with a Transaction is true, accurate and complete in all respects.

3. I AUTHORIZE AND CONSENT TO THE COLLECTION AND USE BY YOU OF MY PERSONAL INFORMATION, FOR THE PURPOSE OF INITIATING, PROCESSING OR EXECUTING ANY TRANSACTION REQUESTED BY ME, AND ALL REASONABLE PURPOSES RELATED THERETO, including:

- (a) For legal, regulatory, audit, risk assessment, processing and security purposes (including fraud prevention);
- (b) For purposes permitted by Canadian law or required by Canadian or applicable foreign law;
- (c) To create aggregated and anonymous information that may be used for your business purposes;
- (d) To conduct credit and insurance investigations concerning me from time to time in connection with

a Transaction;

- (e) To exchange my Personal Information with any credit reporting agency, credit bureau, automobile or other asset insurer or aggregator of information for such insurer and/or financier in connection with considering or proceeding with a Transaction;
- (f) To share my Personal Information (including my mobile phone number and my personal email address) with certain Service Providers (including my mobile phone number and/or my mobile service provider) for the purposes of verifying my identity in connection with considering or proceeding with a Transaction; and
- (g) For the purposes described in Dealertrack's privacy notice as updated from time to time (the "Privacy Notice"). The up-to-date version of the Privacy Notice is accessible at <http://www.dealertrack.ca>. I acknowledge that changes to the Privacy Notice may be made from time to time, and that it is my responsibility to review the Privacy Notice periodically in order to remain up-to-date with any such changes.

4. I acknowledge that by sending an email to privacy.officer@trader.ca, I may: (1) review and update any Personal Information retained by Dealertrack; and (2) opt out of uses of my Personal Information, provided that I recognize that any such opt-out may prevent completion of the Transaction or of otherwise-provided services.

5. **Marketing Offers**

I consent to Trader Corporation dba Dealertrack disclosing my Personal Information to third parties such as credit institutions and insurance brokers, so those third parties can provide me with information about their financial products or services that may be of interest to me ("Third Party Offers"). I understand and agree that once Personal Information is disclosed to such third parties, it will be governed by their privacy policies. I also understand and agrees that Trader Corporation dba Dealertrack has no control over, or responsibility for, the Third Party Offers or any loss that I may suffer because of my use of such Third Party Offers. Please refer to the Trader Corporation dba Dealertrack Privacy Policy for further information.

Yes No

I would like to receive news, updates, promotions and offers from Trader Corporation dba Dealertrack and any other Trader Corporation companies, as well as from third parties about financial products or services that may be of interest to me. I understand that I can withdraw consent to any or all of these parties at any time.

Yes No

6. **Auto-Decisioning**

I further acknowledge that Financing Sources may use automated technology tools when considering a Transaction, including tools that process my Personal Information to allow the Financing Source to make a decision about me in real time. I understand that I may request additional information about such automated processes at any time by contacting the Financing Source.

Applicant: *Simranjeet Kaur*
SIMRANJEET KAUR

Date: February 15, 2024

Co-Applicant: _____

Date: February 15, 2024

Co-Applicant: _____

Date: February 15, 2024



TD Auto Finance Client Identification Disclosure Form (Individual)

Reference #: 30448538

To process the Credit Application, TD Auto Finance (Canada) Inc. ("TDAF") requires the Dealer to examine identification documentation from the list below and to accurately complete this form and include it as part of the funding package that is submitted to TDAF.

**EACH IDENTIFICATION DOCUMENT MUST BE ORIGINAL, AUTHENTIC, VALID AND NOT EXPIRED.
DO NOT MAKE COPIES OF ANY IDENTIFICATION DOCUMENT. IF ANY COPIES ARE MADE IN ERROR, DESTROY THEM IMMEDIATELY.**

PHOTO IDENTIFICATION METHOD

BUYER AND CO-BUYER MUST BE PHYSICALLY PRESENT AT THE TIME YOU ASCERTAIN THEIR IDENTITY

For each Buyer and Co-Buyer one piece of acceptable photo identification from the list below may be used to verify identity:

- Provincial Driver's License (temporary license is not acceptable)
- Canadian Passport
- Canadian Firearm's License
- Government (Federal or Provincial or Territorial) issued photo ID card
*Includes: Enhanced ID Cards (BC, AB, MB), Non-Driver Photo ID card (SK), Photo ID Cards (NB, NL), NEXUS Card (Canada)
- Canadian Certificate of Indian Status with photo
- Canadian Permanent Resident Card;
- Canadian Forces Identification Card with photo
- Provincially issued Health Card (Health cards can NOT be used as identification for Ontario, Manitoba, Nova Scotia or PEI)
*Quebec Health Card can only be accepted if offered by the customer

Use the below table to record the required photo identification information:

DATE ON WHICH ID WAS VERIFIED: 2024-02-15 (dd/mm/year)

<input checked="" type="checkbox"/> Buyer <input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Miss <input checked="" type="checkbox"/> Ms. <input type="checkbox"/> Dr.		<input type="checkbox"/> Sr. <input type="checkbox"/> Jr
First Given Name SIMRANJEET	Second Given Name	Last Name / Surname KAUR
ID # (if applicable): *****3065	ID Type:	Place of Issuance: ON Expiry Date: FEBRUARY 15, 2029
<input type="checkbox"/> Co-Buyer <input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Miss <input type="checkbox"/> Ms. <input type="checkbox"/> Dr.		<input type="checkbox"/> Sr. <input type="checkbox"/> Jr
First Given Name	Second Given Name	Last Name / Surname
ID # (if applicable):	ID Type:	Place of Issuance: Expiry Date:
<input type="checkbox"/> Co-Buyer <input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Miss <input type="checkbox"/> Ms. <input type="checkbox"/> Dr.		<input type="checkbox"/> Sr. <input type="checkbox"/> Jr
First Given Name	Second Given Name	Last Name / Surname
ID # (if applicable):	ID Type:	Place of Issuance: Expiry Date:

532304 (0921)



**TD Auto Finance
Conditional Sale Contract**

Fixed Rate or Rate Subject to Variation REFERENCE #: **30448538**

P.O. Box 4086, Station A, Toronto, Ontario M5W 5K3 1-866-694-4392 <https://www.td.com>

Dealer Name: AUTO QUEST GROUP		GST/HST/QST/BN Number:
Dealer Address: 56 TORO ROAD TORONTO ONTARIO L6A0Z6		
Full legal name (first, second and last given names) and address of Buyer: SIMRANJEET KAUR	Full legal name (first, second and last given names) and address of Co-Buyer:	Full legal name (first, second and last given names) and address of Co-Buyer:
314 BRADSHAW DRIVE		
STRATFORD ONTARIO N5A0K2		

Your Loan Agreement

The following information concerning your vehicle loan (the **Loan**) (which includes the **Description of Your Vehicle**, the **Disclosure Statement**, the **Terms and Conditions** and your **credit application for the Loan**) when taken together form the legal agreement which applies to your Loan (the **Agreement**). In your Agreement, the words **you** and **your** refer collectively to the buyer and each co-buyer. The word **dealer** means the above mentioned dealer. The words **we**, **our** and **us** mean the dealer and, after the assignment of the dealer's rights under this Agreement, mean TD Auto Finance (Canada) Inc. (**TDAF**). Your **vehicle** refers to the vehicle described below together with all accessories, additions, spare parts, and attachments to the vehicle, including those described in any document attached to this Agreement. All amounts expressed herein are in Canadian dollars unless otherwise specified.

The dealer agrees to sell to you, and you agree to purchase on the terms and conditions of this Agreement, the vehicle. You agree to pay the purchase price for the vehicle on the terms and conditions of this Agreement.

Description of Your Vehicle:

Type	Manufacturer	Model	Year	VIN/Serial No	Kilometers Traveled / Hours in Use
AU	VOLKSWAGEN	JETTA	2021	3VWE67BU8MM023008	82354
Intended Use Of Purchased Property: <input checked="" type="checkbox"/> Personal, Family or Household Use <input type="checkbox"/> Other, describe:					

Disclosure Statement:

The following information is current as of the Date of Advance (line 22 of your Disclosure Statement)

Your annual interest rate:

One of the following interest rates applies to your Loan for its term:

Fixed rate: **8.99%** per year for the term of your Loan

Variable rate: TD Prime Rate (currently _____%) plus _____% for the term of your Loan = _____% per year.

The TD Prime Rate means the floating annual interest rate that we announce from time to time in Toronto, Ontario as the reference rate then in effect for determining rates of interest on Canadian dollar loans to customers in Canada.

1 Selling Price (incl. delivery and extras)	\$	27,649.00	18 Net Trade-in Allowance (16-17)	= \$	0.00
2 Warranty/Service Contract	+	0.00	19 Total Down Payment (14+15+18)	= \$	0.00
3 Gap Contract (optional)	+	0.00	20 Total Amount Financed (13-19)	= \$	31,426.06
4 GST/HST	+	3,594.37	Term, Frequency and Payment Information		
5 PST/QST	+	0.00	21 Principal Amount of Loan	\$	31,426.06
6 Licence	+	0.00	22 Date of Advance		02-15-2024
7 Gasoline	+	0.00	23 Term of Loan		84 months
8 Price	=	31,243.37	24 Amortization Period of Loan		84 months
9 Optional Insurance (incl. taxes)	+	0.00	25 Total Number of Regular Payments		181
10 PPSA Registration Fee	+	56.00	26 Regular Payment Amount	\$	232.95
11 Registering Fee	+	27.69	27 Regular Payment Date		EVERY SECOND THURSDAY
12 Administration Fee	+	99.00	28 First Regular Payment Date		02-29-2024
13 Total Cost of Property	=	31,426.06	29 Last Payment Amount	\$	232.95
14 Cash Down Payment	-	0.00	30 Last Payment Date		02-06-2031
15 Manufacturer Rebate	-	0.00	31 Remaining Balance at end of Term of Loan	\$	0.00
16 Trade-in Allowance	\$	0.00	32 Total Amount of all Payments made by you		42,396.90
Year Make Model			((25) x (26) + (29) + (31))	= \$	
17 Lien Payout on Trade-in	-	0.00			

ELECTRONIC AUTHORITATIVE ORIGINAL TO TD AUTO FINANCE (CANADA) INC., COPY TO BUYER, COPY TO DEALER

Disclosure Statement (continued)

Interest and Cost of Borrowing		Provincial/Territorial Disclosures:	
33 Annual Interest Rate (Initial Annual Interest Rate if you choose an Interest Rate subject to variation)	8.99 %	(a) Total Cash Price (8+9) (NS) (8+9+10+11) (Yuk/Nun)	= \$
34 Interest Start Date	02-15-2024	(b) Balance of Total Cash Price ((a)-19) (NS/Yuk/Nun)	= \$
Cost of Borrowing		(c) Balance Owing ((b)+35+36) (Yuk/Nun)	= \$
35 Total Interest	\$ 10,970.84	(d) Aggregate Cost ((a)+35+36) (Yuk/Nun)	= \$
36 Lender Administration Fee (12)	+ \$ 99.00	(e) Balance of Cash Price (8-19+(f)) (NS) (PEI)	= \$
37 Rebate/Discount if you had paid cash (incl. Taxes)	+ \$ 0.00	(f) Fees & Insurance (9+10+11)	= \$ 83.69
38 Total Cost of Borrowing	= \$ 11,069.84	(g) Value Given by You (14+15+16+32)	= \$ 42,396.90
39 Annual Percentage Rate (Cost of Borrowing expressed as an annual interest rate)	9.10 %	(h) Value Received by You ((8-37)+9+10+11+17)	= \$ 31,327.06
		(i) Cash Selling Price (8-37)	= \$ 31,243.37

Interest Calculation: Your Loan does not have grace or interest free periods. We charge interest from the Date of Advance. We calculate interest daily on the unpaid Principal Amount (line 21 of your Disclosure Statement) using your annual interest rate. You pay interest as part of your regular payment on each Regular Payment Date (line 27 of your Disclosure Statement). If you miss or defer a payment we also charge interest on such missed or deferred payment until it is paid (this results in "compounding of interest"). If your regular payment is due on a Saturday, Sunday or any day we are not open for business in Ontario, your payment will be processed the next day we are open and we will continue to charge interest until we process your payment. We calculate interest using a 365 day year even during a leap year. This means that when the term of your Loan includes a February 29th, the effective annual interest rate charged on the unpaid Principal Amount is equal to the Annual Interest Rate stated above multiplied by a fraction, the numerator of which is 366 and the denominator of which is 365. You will continue to pay interest even after: (1) the Last Payment Date (line 30 of your Disclosure Statement) if there is an unpaid balance of Principal Amount; (2) a default occurs under your Agreement and we demand full payment of the Loan; (3) we obtain a legal judgment against you.

Variable Interest Rate Loans: If your Loan is a variable rate loan, the interest rate in line 33 of your Disclosure Statement is your initial annual interest rate. This rate can change. It will go up or down as the TD Prime Rate goes up or down. Any change in your annual interest rate changes the cost of borrowing charges of your Loan and the total amount you must repay. If your annual interest rate goes up it will also cause the amortization period to be longer. If your annual interest rate is greater than _____% per year, your regular payments will not cover the interest you owe on each date a regular payment is due. In this case, any interest you do not pay will be added to the Principal Amount and will also be charged interest. We may adjust the amount of your regular payments at any time to ensure that your regular payments will cover the interest you owe on each regular payment date. If we decide to make this adjustment we will notify you in writing.

Payment Application: Each payment you make (other than for a specific fee) is applied in the following order: (1) against interest; (2) against the Principal Amount; and (3) against any default charges or administration fees you may owe us.

Prepaying Your Loan: You may prepay all or part of the unpaid Principal Amount at any time without charge or penalty. If you prepay all of the Principal Amount, we will refund you a portion of any lender administration fee in accordance with applicable law. We will not refund other portions of the Cost of Borrowing such as interest and any imputed rebate/discount had you paid cash. This refund of the lender administration fee is determined by multiplying the amount of the lender administration fee by a fraction which is the number of days remaining in the term of your Loan divided by the number of days in the entire term of your Loan. For example, if your Loan includes a lender administration fee of \$500, the term of your Loan is 24 months, and you repay the Principal Amount after 12 months, your refund will be \$250. Provided you are not in default under this Agreement, we will pay any refund either by cheque (payable to you and any co-buyer) or by direct deposit to the bank account you use to make your payments. If you are in default under this Agreement, we will apply any such refund to what you owe us.

Optional Services: We have included the fees or premiums for services or insurance you purchased in the Principal Amount and have paid the fees or premiums in a lump sum payment to the service provider or insurer. If permitted by law, you may cancel any optional services or insurance of a continuing nature by giving the service provider or insurer 30 days written notice of cancellation. You may also provide shorter notice as described in your service or insurance contract. If you cancel an optional service or insurance, you may receive a refund from the service provider or insurer based on unused services or insurance which you already paid for. You authorize us to direct the service provider to pay us any such refund so it can be applied to what you owe us.

Default Charges: We will charge you a fee of \$45.00 (or such other amount as we notify you from time to time) plus any taxes for each cheque or payment item which you use to pay your Loan which is returned. We will also charge interest on the overdue amount, including on overdue interest, until those amounts are paid. We may charge you for our legal costs and other expenses we incur to collect the amounts you owe us and in repossessing and selling your vehicle on default.

Security and Title: You give us a security interest in your vehicle (including any attachments, accessions, repairs or replacement parts or other equipment placed on your vehicle) together with all proceeds (which includes insurance proceeds) from such goods to secure the repayment of the Loan (and the payment of all other amounts you may owe us under any other agreement from time to time). We also retain title to your vehicle until you repay your Loan and any other debts you owe us. When you repay your Loan and any other debts you owe us we will discharge our security interest in your vehicle and title to your vehicle will then transfer to you. We may register a financing statement to perfect our security interest in your vehicle and, if permitted by law, you waive your right to receive a copy of any financing statement or financing change statement that we register.

1. Skipping a Payment: At your request, we may allow you to skip one or more regular payments. To qualify for a skipped payment, your Loan must be in good standing, meaning that you have made all required payments under your Loan when due. Please note that if you skip a payment the term and amortization period of your Loan will be longer and the date of your last payment may fall on a later date than is set out in your Disclosure Statement. We will charge interest on any skipped payment at your annual interest rate. The additional interest will be due on the date of your last payment. We will confirm the terms on which we allow you to skip one or more payments in writing.

2. Renewing Your Loan: If the amortization period of your Loan is longer than the term of your Loan, we may continue to lend you the remaining balance of your Loan for a renewal term. If we choose to renew your Loan, you will repay the remaining balance by making regular monthly payments during the renewal term. We will confirm all of the terms and conditions of the renewal of your Loan (such as how many months your Loan will be extended for, the annual interest rate and the amount of each regular payment) in writing.

3. Your Promises to Us: You promise and agree to do the following:

- (a) keep your vehicle in good condition, make and pay for all necessary replacements or repairs, and allow us to inspect your vehicle at any reasonable time. We have no obligation to maintain or repair your vehicle or to obtain or perform any other service the manufacturer or the dealer has agreed to perform.
- (b) ensure that any driver of your vehicle has a current and valid driver's license, and is not prohibited from operating your vehicle.
- (c) operate your vehicle in accordance with the law and with all the requirements of your insurance.
- (d) not give up possession of your vehicle, or transfer, lease, rent or sell your vehicle, without first getting our written consent.
- (e) pay all amounts you owe us when they are due without setoff, counterclaim or defence, even if your vehicle is damaged, destroyed, stolen or does not function properly, and even if you have any claims against or disputes with the dealer or the manufacturer of your vehicle.
- (f) pay all taxes, assessments, license fees and any other charges against your vehicle, and keep your vehicle free and clear of all liens and encumbrances.
- (g) contact us in writing within five (5) days if there is a change in your address.
- (h) not relocate your vehicle out of the province or territory listed in your address above for more than thirty (30) consecutive days, or relocate your vehicle out of Canada, without first getting our written consent.
- (i) complete a condition report (using a form which we approve) about your vehicle or any trade-in vehicle.

4. Your Statements to Us: You make and agree to the following statements (**representations**):

- (a) you have entered into a contract with the dealer for the purchase of your vehicle.
- (b) you have examined your vehicle with the dealer, and your vehicle was in good condition and satisfactory when delivered, and the dealer has provided you with any and all information about the history and condition of your vehicle (either by giving you a vehicle history disclosure statement or by another method) as required under applicable law.
- (c) the vehicle you have traded-in is free of all liens and security interests except for any liens and security interests which you have disclosed to the dealer in writing.
- (d) all information and statements you have provided to us in connection with your Loan and this Agreement and in your credit application are true, accurate, and complete.

We make no representations to you about your vehicle or your rights under this Agreement.

5. Insurance: You must keep your vehicle insured against total loss, fire or theft for its full insurable value. You can buy insurance from any insurer or agent of your choice who is lawfully permitted to provide such insurance. However, we have the right to disapprove the insurer you choose or the type and amount of insurance you buy. We (TD Auto Finance (Canada) Inc.) must be named as the loss payee on your insurance policy. You will give us proof of insurance if we request it from you. If you do not get the required insurance on your vehicle, we may, at our option, get it for you and add the premium to the Principal Amount. If your vehicle is damaged you will use any insurance monies to repair the vehicle. If your vehicle is lost, destroyed, or seriously damaged, we may, at our option, decide to use the insurance monies to replace your vehicle or to apply them against what you owe us. You must immediately pay us any remaining balance after we apply the insurance monies to what you owe us. You authorize us to receive and endorse insurance cheques and drafts in your name. Optional insurance (life, disability or other) is not provided by us, and you do not have to purchase it.

6. Paying for our Losses: Whether or not your vehicle is insured, you must protect us and save us harmless from and against all claims, losses or damages (**losses**) that we suffer because of the use and operation of your vehicle, whether by you or anyone else. We can ask you to pay for our losses or sue you in court to recover them.

7. Default: You will be in default under this Agreement if any of the following happens:

- (a) you do not make a payment when it is due.
- (b) you break your promises to us under this Agreement, or any of your statements to us under this Agreement or in your credit application are false or misleading.
- (c) you become bankrupt or insolvent.
- (d) your vehicle is lost, stolen, abandoned, destroyed or damaged beyond repair, or seized by your creditors or any government authority.
- (e) you are in default under any other contract or agreement with us or any of our related or affiliated companies or their successors or assignees.
- (f) anything happens that we reasonably believe endangers your vehicle or negatively affects your ability to repay your Loan.
- (g) we reasonably believe that you or other persons connected to you have committed fraud, or criminal or illegal activity in relation to this Agreement, the Loan or your vehicle, or we determine it would be unlawful for us to continue to provide you with financial services or have this Agreement with you.

8. Enforcing our Rights: If you are in default we may do any of the following as permitted by law:

- (a) require that you immediately pay the entire outstanding Principal Amount plus any unpaid interest and any other amounts you owe us.
- (b) sue you to recover all amounts you owe us.
- (c) take possession of your vehicle.
- (d) appoint a receiver.
- (e) cancel any optional insurance or services that we financed for you, and instruct all of these optional insurers and service proceeds or refunds from the cancellation directly to us.
- (f) debit any account you have with us or our affiliates (any member of TD Bank Group) to pay any amounts you owe us.
- (g) exercise any other rights and remedies that we have at law or equity, including under the Personal Property Security Act. You must pay all of our costs and expenses associated with exercising our remedies, including legal fees (on a full indemnity basis) and fees we pay to locate you or to locate, take, hold, repair or sell your vehicle. We can choose to exercise only certain remedies or all of them, and we can exercise our remedies in any order. If we are delayed or omit to enforce any of our rights under this Agreement, this does not mean we have waived these rights, and we may still exercise them.

9. Repossession and Sale of Your Vehicle After Default: If we take possession of your vehicle, we are not responsible for any loss or damage to your vehicle (including to any goods located in your vehicle). You authorize us to enter your property to recover your vehicle. We may sell your vehicle in any way permitted by law, which includes tender, public or private sale. You also agree that it will be commercially reasonable for us to sell your vehicle at an auto auction house in a sale open to either all dealers or closed to only those dealers who deal in the brand of your vehicle. Unless prohibited by law, you will still be liable to us for any remaining amount you owe us after we sell your vehicle. This is called a deficiency balance.

10. Fines, etc.: If we pay any taxes, insurance premiums, repair costs, liens, tickets, fines, penalties or any other charges or expenses connected to your vehicle, we will add these expenses to the Principal Amount, we will charge interest on these expenses and they will be secured by this Agreement. We may apply any of your monies which come into our possession toward the payment of these amounts.

11. Governing Law: This Agreement is governed by the laws of the province or territory indicated above as your address. If any provision of this Agreement contravenes these provincial or territorial laws, the provision will be severed from this Agreement and the rest of this Agreement will remain valid and enforceable. If you are a corporation you waive your rights under the Limitations of Civil Rights Act (Saskatchewan).

12. Co-Signers: If more than one buyer is signing this Agreement, each of you is liable both individually and collectively as a group for payment and performance of the Loan and any other obligations owed to us in this Agreement.

13. Assignment: You consent to the assignment of this Agreement to TDAF, and you acknowledge that the dealer and TDAF are not agents of one another. We can transfer or assign all or part of our interest in this Agreement, your payments, or your vehicle to others without getting your consent or notifying you. You may only assign this Agreement to another

person if you get our written consent first. We may decide not to give you our consent, or we may give our consent subject to terms, which may include requiring you to pay any fees that we charge for assignments or contract registration changes.

14. Changes: We may adjust the amount of your regular payment (and default charges) in a way that is specified in this Agreement. Otherwise, the terms of this Agreement can only be changed if we and you both agree to the changes and the changes are confirmed in writing. Please note that a change in the TD Prime Rate, which affects your annual interest rate if you have a variable interest rate Loan, is not a change that requires your consent. If you breach this Agreement, we may waive the breach in writing. If we waive a breach in writing it does not mean that any additional breach by you is also waived.

15. Entire Agreement: This Agreement is the entire agreement between you and us. You agree that the following are incorporated by reference into and form an integral part of this Agreement: (a) the terms of the credit application you submitted to us, including your consent to our collection, use and disclosure of your personal information, (b) the bill of sale, and (c) any other agreement relating to the purchase and sale of your vehicle, including all schedules and disclosures attached to such agreement and all disclosures provided to you by the dealer, including any vehicle history, any disclosures related to internet agreements, remote agreements, or direct agreements (each as applicable), and any use and condition disclosures.

16. Customer Resolution Process: If you have a problem or concern you may contact us via the following methods. For a more detailed overview of our complaint handling process, please visit us at <https://www.td.com/ca/en/about-td/customer-care/resolving-your-complaints>

Mail: TD Auto Finance (Canada) Inc., P.O. Box 4086, Station A, Toronto, Ontario M5W 5K3 **Telephone:** 1-866-694-4392 **Fax:** 1-800-832-8911

Please include your full name, address, telephone number(s) and the details of your concern in your communication. If your request is urgent or requires disclosure of confidential information for resolution, please call us.

Pre-Authorized Debit Agreement

If you (which also includes any person who has agreed to be a holder of a PAD Account (defined below)) provide your PAD Account Holder Information in the box below and/or if you sign below, you authorize us to debit your account as indicated below or as indicated on a void specimen cheque provided by you, or such other replacement account as indicated on a new void specimen cheque provided by you (each, a **PAD Account**), with the amount of each Regular Payment Amount and the Last Payment Amount on the due date thereof and all other amounts that you may owe to us from time to time under this Agreement. In each case, if the date that such debit is to be made is a Saturday, Sunday or any day we are not open for business in Ontario, then the debit will be made on the next day we are open. The foregoing payment amounts and the due dates thereof may change, but by providing PAD Account Holder information below and signing this Agreement or a separate PAD Authorization, **you waive any requirement that we provide you with pre-notification of any such changes.** You also authorize us from time to time to debit the PAD Account for prepayments and other amounts, which authorization will require a password, secret code or other equivalent of your signature which will constitute valid authorization for the Processing Institution (defined below) to debit the PAD Account for such amounts. You acknowledge that this authorization is for the purposes of personal pre-authorized debits.

You acknowledge that this authorization is being provided for our benefit and the benefit of the financial institution where the PAD Account is held (the **Processing Institution**), and is being provided in consideration of such Processing Institution agreeing to process pre-authorized debit requests (each, a **PAD**) against the PAD Account in accordance with the rules of the Canadian Payments Association.

You may cancel this authorization at any time by giving 30 days prior notice to us. Such notice may be in writing or may be given orally (if we are able to verify your identity). If you cancel this authorization and do not provide us with alternative pre-authorized debit instructions acceptable to us at least two weeks before the next date that a debit is to be made, you must still arrange for payments to be made in accordance with the terms of this Agreement. This authorization only applies to the method of payment under this Agreement and neither this authorization nor cancellation thereof affects your obligations under this Agreement. To obtain a sample cancellation form, or for more information on your right to cancel a PAD agreement, you may contact your financial institution or visit www.cdnpay.ca.

You acknowledge: (a) that this authorization to us also constitutes delivery thereof by you to the Processing Institution, and (b) that the Processing Institution is not required to verify that each PAD submitted by us has been issued in accordance with this authorization (including the amount) or that the purpose of the payment for which a PAD was made has been fulfilled as a condition of honouring a PAD.

ELECTRONIC AUTHORITATIVE ORIGINAL TO TD AUTO FINANCE (CANADA) INC., COPY TO BUYER, COPY TO DEALER

You may dispute a PAD if (1) it was not drawn in accordance with this authorization or (2) you have cancelled this authorization. In order to be reimbursed for a disputed PAD, you must deliver a written declaration that either (1) or (2) above took place to the Processing Institution within 90 days after the date that the disputed PAD was posted to the PAD Account, and if you do not, the disputed PAD must be resolved between you and us. You have certain recourse rights if any debit does not comply with this PAD agreement. For example, you have the right to receive reimbursement for any debit that is not authorized or is not consistent with this PAD agreement. To obtain more information on your recourse rights, you may contact your financial institution or visit www.cdnpay.ca. You warrant to us on a continuing basis that all persons whose signatures are required to deal with the PAD Account have signed this Agreement or have provided a separate authorization, and you agree to provide us with updated information in writing concerning any change to the PAD Account.

PAD ACCOUNT HOLDER INFORMATION

Complete this section or attach sample void cheque:
Name and Address of Processing Institution: _____
Processing Institution Number: _____ Transit Number: _____ Account Number _____ -
The PAD Account Holder confirms that this authorization is for PERSONAL pre-authorized debits, unless noted below. For BUSINESS pre-authorized debits, check here _____

DATED AT TORONTO, ON (city, province) THIS 15TH DAY OF FEB, 2024.

BUYER SIGNATURE(S):

By signing below, you acknowledge that you have read all sections of this Agreement and that you agree to all of its terms. You confirm that this Agreement is not for the benefit of any person other than yourself. You acknowledge you have received a completed copy of this Agreement and that this Agreement may be assigned to TDAF. If you have provided PAD Account Holder Information above, or a sample void cheque, you confirm and guarantee that all persons who are required to sign on the PAD Account above have signed this Agreement or a separate PAD authorization. You and each PAD Account Holder also agree to the terms and conditions of the Pre-Authorized Debit Agreement set out above. You acknowledge that any version of this Agreement that you might retain or be provided to by the dealer and / or TDAF is not the original or authoritative record of the Agreement and is strictly intended to be a copy for your personal use and records. If executing this Agreement electronically, you consent to the use and provision of electronic documents in respect of it, and agree that: i) your name and signature shall be affixed to this Agreement and constitute your electronic signature, to the same extent as if you had used your written signature and ii) the use or provision of electronic documents will meet any requirements for such documents to be provided to you in writing, or in a non-electronic format. You represent that you have the means to receive, store, read and print electronic documents.

X Simranjeet Kaur
Signature of **SIMRANJEET KAUR**

X _____
Signature of

X _____
Signature of

DEALER SIGNATURE AND ASSIGNMENT:

This Agreement is accepted by the dealer. The dealer assigns all of its right, title and interests in and to this Agreement and the vehicle to TDAF on the terms and conditions of this assignment and in accordance with the terms and conditions in the Dealer Agreement between the dealer and TDAF.

The dealer warrants title to this Agreement and the vehicle and further represents and warrants to TDAF that: (a) the buyer has made the down payments in the manner set forth in this Agreement; (b) that the vehicle was delivered to and accepted by the buyer on the date of this Agreement; (c) that this Agreement is genuine, legal, valid, binding and enforceable; (d) that any and all information relating to the history and condition of the vehicle (by way of vehicle history disclosure statements or otherwise) as required by applicable law has been provided to the buyer; and (e) that all other facts and signatures set forth in this Agreement are true and correct.

If any of the foregoing representations and warranties prove to be untrue in any material respect then (in addition to any other right or remedy available to TDAF under the Dealer Agreement), the dealer agrees, upon demand of TDAF, to repurchase the Agreement and the vehicle for an amount equal to the outstanding Principal Amount plus all accrued and unpaid interest and all other costs, fees and charges (such purchase being without warranty by or recourse to TDAF), and the dealer further agrees to indemnify TDAF for any other loss or damage suffered by TDAF as a result of the breach of any such representations and warranties.

X _____



TD Auto Finance Credit Application

About the Applicant

Mr. Mrs. Miss Ms. Other

SIMRANJEET

KAUR

First Name _____ Second Name _____ Last Name _____ Social Insurance Number (optional) _____

314 BRADSHAW DRIVE

STRATFORD

ON

N5A0K2

2 / 4

Address (Street Address, not a P.O. Box) _____ City _____ Province _____ Postal Code _____ # Years/Months _____

Previous Address _____

Residential Status Own Rent Parents Other

City **\$0.00**

Province _____

Postal Code _____

Years/Months _____

Monthly Disbursements Related to Housing (rent or mortgage payment including taxes, utilities etc.)

(226) 339-2900

(226) 339-2900

11-22-1998

Phone Number _____ Mobile Number _____ Email _____ Date of Birth (mm/dd/yyyy) _____

TIM HORTONS

Self-Employed Yes No

(619) 272-2701

TEAM MEMBER

Employer _____ Phone Number _____ Occupation _____

\$3,800.00

Total Gross Income (From all sources: employment, pension, property, investments)

Annual Monthly

2/3

Years/Months

1067 ONTARIO STREET

STRATFORD

ON

N5A6W6

Employer's Address (Street Address, not a P.O. Box) _____ City _____ Province _____ Postal Code _____

Previous Employer (If less than 2 years)

()
Phone Number

Occupation

/
Years/Months

Financial Information

Assets	Present Value \$	Liabilities	Monthly Payment	Balance Owing
Property (Residential/Cottage)	\$ 0.00	Property (Residential/Cottage)	\$ 0.00	\$ 0.00
Other Assets (stocks, RSP's, vehicles) \$	0.00	Leases and other Credit Contracts (Except housing) \$	0.00	0.00
		Total \$	0.00	0.00

About the Co-Applicant (where applicable)

Relationship to Applicant Spouse/Common Law Parent Other

Mr. Mrs. Miss Ms. Other

First Name _____ Second Name _____ Last Name _____ Social Insurance Number (optional) _____

Address (Street Address, not a P.O. Box) _____ City _____ Province _____ Postal Code _____ # Years/Months _____

Previous Address _____

Residential Status Own Rent Parents Other

City _____

Province _____

Postal Code _____

Years/Months _____

Monthly Disbursements Related to Housing (rent or mortgage payment including taxes, utilities etc.)

Phone Number _____ Mobile Number _____ Email _____ Date of Birth (mm/dd/yyyy) _____

Self-Employed Yes No

()

Employer _____ Phone Number _____ Occupation _____

Total Gross Income (From all sources: employment, pension, property, investments)

Annual Monthly

Years/Months

Employer's Address (Street Address, not a P.O. Box) _____ City _____ Province _____ Postal Code _____

Previous Employer (If less than 2 years)

()
Phone Number

Occupation

/
Years/Months

Financial Information

Assets	Present Value \$	Liabilities	Monthly Payment	Balance Owing
Property (Residential/Cottage)	\$ _____	Property (Residential/Cottage)	\$ _____	\$ _____
Other Assets (stocks, RSP's, vehicles) \$	_____	Leases and other Credit Contracts (Except housing) \$	_____	_____
		Total \$	_____	_____

About the Co-Applicant (where applicable)

Relationship to Applicant Spouse/Common Law Parent Other
 Mr. Mrs. Miss Ms. Other

 First Name Second Name Last Name Social Insurance Number (optional) /

 Address (Street Address, not a P.O. Box) City Province Postal Code # Years/Months /

 Previous Address City Province Postal Code # Years/Months /

Residential Status Own Rent Parents Other
 \$ _____
 Monthly Disbursements Related to Housing (rent or mortgage payment including taxes, utilities etc.)

() ()
 Phone Number Mobile Number
 Self-Employed Yes No ()
 Date of Birth (mm/dd/yyyy)

 Occupation
 # Years/Months

Employer
 \$ _____
 Total Gross Income (From all sources: employment, pension, property, investments)
 Annual Monthly
 # Years/Months

 Employer's Address (Street Address, not a P.O. Box) City Province Postal Code

 Previous Employer (If less than 2 years) ()
 Phone Number Occupation # Years/Months

Financial Information

Assets		Present Value \$	Liabilities		Monthly Payment	Balance Owning
Property (Residential/Cottage)	\$	_____	Property (Residential/Cottage)	\$	_____	\$ _____
Other Assets (stocks, RSP's, vehicles)	\$	_____	Leases and other Credit Contracts (Except housing)	\$	_____	\$ _____
			Total	\$	_____	\$ _____

Important Definitions:

In this Credit Application:

"you", "your", and "yours" mean the Applicant and each Co-Applicant. "We", "us", and "our" mean the TD Bank Group* and any Financier. In the event your Credit Application is declined by TD Bank Group you authorize and direct us and/or the Dealer to submit your Credit Application to one or more alternate finance sources (each a "Financier") for financing purposes. "Dealer" (the supplier of goods and/or services to you) is the dealer who completes this Credit Application and submits it to us for approval. "Information" means personal, financial, credit and other details about you that you provide to us and/or that we obtain from others outside the organization, including through the products and services you use. "Manufacturer" means the manufacturer of the vehicle you are purchasing through this loan and its agents and suppliers. You agree that the Dealer may obtain, use and share Information set out in this Credit Application.

Exchange of Information with the Dealer and other Financier:

You also agree that the Dealer may use a service provider to allow the exchange of your information with us. We may advise the Dealer directly or through the Dealer's service provider of our decision to approve or decline this Credit Application.

If we decline your Credit Application you agree that any Financier to whom we submit your Credit Application shall also be authorized to obtain, use and share Information about you in the same manner and to the same extent as described under "Credit Consent" below, however, such Financier's opt-out and privacy policies will govern, not those of TD Bank Group.

Credit Consent:

You consent to credit checks: You consent to us doing credit checks on you. We can do credit checks when you apply and on an ongoing basis. This helps us to:

- Assess your eligibility and creditworthiness
- Validating your identity
- Establish credit limits
- Servicing and administering your loan
- Help us collect a debt or enforce an obligation owed to us by you
- Prevent and address fraud
- Identify products and services that may be of interest to you
- Manage and assess our risks
- Understand your needs and personalize our products and services to you

You may ask a credit bureau to let you see your credit report. You can also ask them to correct any errors in it. Contact the credit bureaus at consumer.equifax.ca or transunion.ca. If you have concerns about consenting to a credit check at this stage, call us at 1-866-694-4392 for more information.

When we do a credit check, will give your information to credit bureaus, governmental agencies responsible for registration of vehicles and/or recording of driver's license information, other lenders, the Dealer and other suppliers of goods and services to you. They will give reports and information to us about you. You may not withdraw your consent to this ongoing exchange of information once you have applied for credit with us.

During the term of your loan (and for a period of two (2) years thereafter), we may also share Information, and any updates or corrections to it, with the Manufacturer, the Dealer, or any third party dealer you may subsequently have dealings with for trade-in purposes, their affiliates, agents and suppliers (including a copy of this Credit Application, all of the terms, conditions and status of your loan with us, such as amounts financed and owing, interest rate, whether your loan is in good standing, and whether your loan has been fully or partially repaid, vehicle information (such as year, make, model, VIN, trim), and your contact information and other information (such as salutation, full name, address, email, telephone/mobile numbers, birth year/month, language) for the purposes of: administering vehicle sale and loan programs including end of term options available to you; facilitating the trade-in of your vehicle with our consent; or enabling the Manufacturer, the Dealer, their agents and suppliers to conduct research, marketing, and analytics, including to better market their products and services, including contacting you with specific offers and promotions which they believe would be of interest to you. The Manufacturer, Dealer, and others described above may combine this information with other information they have about you across your devices for these purposes.

You agree that Information provided to the Manufacturer will be collected, used, and disclosed, including to Dealers, in accordance with its privacy policy. If you do not wish us to share your contact Information for this purpose, please call us at **1-866-694-4392**. Please note that your loan information will continue to be shared in order to service and administer the loan programs. You must contact the Manufacturer, Dealer or third- party dealer directly if you wish to opt-out of receiving marketing materials from them. Any personal information that you provide directly to the Manufacturer, Dealer or third- party dealer will be governed by their own privacy policies and is not the responsibility of TD Bank Group.

Automated Decision Making:

We use various technology tools to process your credit application. These tools allow us to use your personal information to make decisions about your request in real time because the process is fully automated. At any time, you may request additional information about our automated process by contacting us at: **1-866-694-4392**. In addition, upon your request, we will provide you with i) the personal information used to render the automated decision; ii) the reasons and the principal facts and parameters that led to the decision; and iii) the right to have the personal information used to render the decision corrected.

Our Privacy Policy:

You also consent to our Privacy Policy. You agree that we may handle your personal information as we set out in our Privacy Policy. **You can find our Privacy Policy online at td.com/privacy.** You agree that this consent is in addition to, and not in substitution of, any other consent you have provided. If there is a conflict between the provisions of this Credit Application and the Privacy Policy, the provisions of this Credit Application will prevail

You have choices. The Privacy Policy outlines your options, where available, to refuse or withdraw your consent.

Here is a summary of our Privacy Policy.

We collect, use, share and retain your information to:

- Identify you
- Process your application
- Provide you ongoing service
- Communicate with you
- Personalize our relationship with you
- Improve TD products and services
- Protect against fraud, financial abuse and error
- Manage and assess our risks
- Meet legal and regulatory obligations

We collect information (for the purposes set out above) from you and others including:

- Payment card networks
- Lenders
- Insurers
- Fraud prevention agencies and registries
- Any other people you have allowed us to contact
- From your interactions with us, including on your mobile device or the Internet, cameras at our property and records of your use of our products and services

We may share your information (for the purposes set out above) with these parties. Some of them may be located outside your province/territory or outside Canada:

- TD affiliates
- Fraud prevention agencies and registries
- Lenders
- Dealers
- Manufacturers
- Companies that we work with to provide products or services
- Insurers
- Payment card networks

We retain your information:

We keep your information for as long as we reasonably need it for the purposes set out above.

We may communicate with you:

We may communicate with you about your application. And about your existing and other products and services that may be of interest to you. We may contact you by mail, phone at the number(s) you have provided, text, email or other electronic methods. You can opt out of receiving offers or choose how we contact you for marketing campaign purposes. To do so call us at **1-866-694-4392**. You acknowledge that the Dealer is our agent only for the purpose of completing this Credit Application and identification disclosure and submitting it to us for approval. You certify that all information in this Credit Application is true, accurate and complete. You confirm that this Credit Application is not for the benefit of any person other than yourself.

The Dealer is not permitted to make any representations or warranties that are inconsistent with the written terms and conditions of any agreement with us.

Language Preference (applicable only if this Agreement is concluded or executed in Québec):

The parties have agreed that this Credit Application be drawn up in English and that the documents relating to it may be drawn up in English. They also confirm that a French version of this Credit Application has been provided to them prior to its conclusion. Les parties ont convenu que la présente convention soit rédigée en anglais et que les documents s'y rattachant puissent être rédigés en anglais. Elles confirment aussi qu'une version française de la présente convention leur a été remise avant sa conclusion.

THE APPLICANT AND CO-APPLICANT AGREE WITH THE ABOVE TERMS:

Date 02-15-2024 Applicant's Signature Simranjeet Kaur Co-Applicant's Signature _____
(mm/dd/yyyy)

Co-Applicant's Signature _____

* The TD Bank Group means The Toronto-Dominion Bank and its affiliates, including TD Canada Trust, MBNA, CUETS Financial, TD Insurance, TD Wealth, TD Direct Investing, TD Auto Finance and TD Financing Services.



**TD Auto Finance
Request for employment verification**

TD Auto Finance - PO Box 4086, Station A Toronto, Ontario M5W 5K3 T: 877-239-8637 F: 800-860-4141

The applicant, having submitted a request for financing to TD Auto Finance hereby requests confirmation of his/her employment information.

In accordance with *Personal Information Protection and Electronic Documents Act* (PIPEDA) or, where applicable, the privacy legislation governing the applicant's province, TD Auto Finance requires an applicant's written consent in order to request personal information from an employer or any other organization that collects personal information. TD Auto Finance requires this in order to verify the applicant's employment information. With the applicant's consent, as indicated by the applicant's signature below, we hereby request the confirmation of the applicant's employment particulars. We further acknowledge that this authorization is exclusive for this purpose only, and can be withdrawn at any time by applicant in writing.

(Applicant): SIMRANJEET KAUR does hereby request (Employer): _____
TIM HORTONS, to confirm all information that TD Auto Finance may require.

Note to Employer: The applicant's employment confirmation can be sent directly to TD Auto Finance by fax to:

Attention: Funding Department

Fax: 1-800-832-8911

The applicant further authorizes a representative of TD Auto Finance to contact his/her employer directly by telephone in order to confirm the information that was provided in the applicant's credit application submitted to TD Auto Finance.

Applicant Signature

30448538

TD Auto Finance Reference #

Auto Quest Group

56 Toro Rd, North York, Ontario, M3J 2A8

Phone: 416-430-9608 Fax: 416-642-8583

www.autoquestgroup.ca

USED VEHICLE SALES CONTRACT

Dealer #:4912762

HST#: 865679302RT0001

DATE: **15/02/2024**

BUYER'S FULL NAME		DRIVER'S LICENSE NUMBER		EXPIRY DATE	
SIMRANJEET KAUR		917-TG28-13065		15/02/2029	
BUYER'S ADDRESS		CITY		PROVINCE	
314 BRADSHAW DR		STRATFORD		ON	
PHONE NO		FAX NO		EMAIL ADDRESS	
226-339-2900					

VEHICLE DESCRIPTION					PURCHASE PRICE CALCULATION	
YEAR	MAKE	MODEL	TRIM	COLOR	SALES PRICE	\$27,639.00
2021	VOLKSWAGEN	JETTA	HIGHLINE	BLACK	EXTENDED WARRANTY	
STOCK#		VIN#	3VWE57BU8MM023008		QMVIC FEE	\$10.00
DISTANCE TRAVELLED					SAFETY	
<input checked="" type="checkbox"/> KMS <input type="checkbox"/> MILES THE TOTAL DISTANCE THE VEHICLE HAS BEEN DRIVEN IS BELIEVED TO BE HIGHER SK					FINANCE FEE	
82354 THE TOTAL DISTANCE THE VEHICLE HAS BEEN DRIVEN IS UNKNOWN AND MAY BE SUBSTANTIALLY HIGHER THAN THE READING SHOWN ON THE ODOMETER					TOTAL VEHICLE PRICE	
					\$27,649.00	

DESCRIPTION OF TRADE-IN					TOTAL VEHICLE PRICE LESS TRADE-IN	
YEAR	MAKE	MODEL	TRIM	COLOR	\$27,649.00	
					H.S.T ON TOTAL VEHICLE PRICE LESS TRADE-IN	
					\$3,594.37	
STOCK#		VIN#			LICENSING FEE	
DISTANCE TRAVELLED					GASOLINE	
<input checked="" type="checkbox"/> KMS <input type="checkbox"/> MILES					PAYOUT LIEN AGAINST TRADE-IN	
OWING TO					TOTAL PURCHASE PRICE	
ESTIMATED LIEN AMOUNT					\$31,243.37	
					DEPOSIT <input type="checkbox"/> CREDIT <input type="checkbox"/> DEBIT <input checked="" type="checkbox"/> SH	
					PAYABLE ON DELIVERY	

WARRANTY		LIFE INSURANCE	
COMPANY	PERIOD	LOSS OF INCOME INSURANCE	
		ACCIDENT & HEALTH INSURANCE	
EXTENDED WARRANTY DESCRIPTION		R.S.T ON INSURANCE	
DECLINED BY CUSTOMER SK		LIEN REGISTRATION & ADMIN FEE	
EXTENDED WARRANTY DESCRIPTION		\$182.69	
DECLINED BY CUSTOMER SK		TOTAL AMOUNT TO BE FINANCED	
		\$31,426.06	
		COST OF BORROWING % 8.99 SK	
		\$10,970.84	
		TOTAL BALANCE OWING	
		\$42,396.90	

Buyer consents to the collection, use and disclosure of personal information by the seller for all purposes consistent with the transaction described in this contract, and provide information about other services of the seller. Buyer may withhold consent at anytime.

FINANCING			VEHICLE SOLD "AS IS":	
PAYMENTS	INTEREST RATE	PAYMENT START DATE	<input type="checkbox"/> ES	<input type="checkbox"/> D
\$232.95	8.99%	29 February 2024	The motor vehicle sold under this contract is being sold "as is" and is not represented as being in road worthy condition, mechanical sound or maintained at any guaranteed level of quality. The vehicle may not fit for use as a means of transportation and may require substantial repairs at the buyer's expense. It may not be possible to register the vehicle to be driven in its current situation.	
TOTAL PAYMENT	PAYMENTS TERM	LENDING INSTITUTION		
\$182.00	84	TD		

CUSTOMER HAS RECEIVED THE FINANCIAL DISCLOSURE STATEMENT FROM THE LENDING INSTITUTION, WILL THE THE DEALER OR SALESPERSON RECEIVE ANY INCENTIVE FOR THE FINANCING OF THE VEHICLE? ES D

BUYER'S INITIALS **SK** INITIAL IF MOTOR VEHICLE SOLD ON AN "AS IS" Buyer's initials

COMMENTS		SALES FINAL	
THE CUSTOMER IS PROVIDED WITH A SEPARATE DISCLOSURE SHEET		Please review the entire contract, including all attached statements, before signing. This contract is final and binding once you have signed it, unless the motor vehicle dealer has failed to comply with certain legal obligations. YOUR SIGNATURE BELOW INDICATES THAT YOU HAVE READ, UNDERSTAND AND AGREE WITH THE TERMS OF THE CONTRACT, INCLUDING THOSE ON THE REVERSE AND ON THE ATTACHED PAGES.	
Carfax presented and signed by client. Vehicle sold as seen as equipped. No accidents reported, clean Carfax. No verbal promises made. CARFAX REPORT # 513875967		<p style="text-align: right;">SK Buyer's initials</p>	
PREVIOUS QUEBEC, PREVIOUS COMMERCIAL SK			

SALESPERSON NAME		REG NO	
Amit Wasson		5430012	
SALESPERSON SIGNATURE			
SALES MANAGER NAME		REG NO	
Amit Wasson		5430012	
SALES MANAGER SIGNATURE			

Simranjeet Kaur
BUYER'S SIGNATURE

CO-SIGNER IF ANY

TERMS AND CONDITIONS

1. **PURCHASE, DELIVERY AND OTHER CONDITIONS:** In addition to any other conditions regarding purchase and delivery of the vehicle, the following conditions apply:
 - a) The buyer acknowledges that the seller will hold all right and title to the vehicle until all amounts owing to the seller under this contract have been paid in full.
 - b) The buyer agrees to complete payment and accept delivery of the vehicle within 7 days of the seller notifying the buyer that the vehicle is available for delivery, if the buyer fails to do so, the seller is entitled to compensation as described in paragraph 2 and 3;
2. **BUYER'S FAILURE OF PAYMENT:** If any form of payment for any whole or partial amount due under this contract is dishonored, refused, or misrepresented, then such payment will be deemed to be unpaid, in this case, the buyer and the seller agree that:
 - a) The unpaid payment is a breach of a fundamental term of this contract and the seller is immediately released from any obligations under this contract;
 - b) The seller is entitled to immediate possession of the vehicle as if the seller had never parted with possession of the vehicle, and the seller may exercise all rights to possession;
 - c) The buyer appoints the seller as the buyer's lawful attorney to transfer title and ownership of the vehicle to or to the order of the seller, and to execute all documents on behalf of the buyer to transfer title and ownership of the vehicle; and
 - d) The buyer will immediately reimburse the seller for all costs, charges, and expenses incurred by the seller that arise out of such refusal, dishonor or misrepresentation, including without limitation, all costs of taking possession, any reasonable cost of repairs, parts, lien payouts, handling and storage expenses, a reasonable selling commission and full indemnity for all legal costs.
 - e) In addition to any other action the seller may take to recover these expenses from any partial payment, deposit or proceeds from the sale of the trade-in vehicle.
3. **BUYER'S FAILURE TO ACCEPT DELIVERY:** If the buyer fails to accept delivery of the vehicle, then:
 - a) The buyer will pay all of the seller's reasonable expenses, including without limitation, loss of profit and expenses for storage and preservation of the vehicle, resulting from the buyer's failure to accept delivery;
 - b) In addition to any other action the seller may take to recover these expenses from any partial payment, deposit or proceeds from the sale of the trade-in vehicle.
 - c) The buyer agrees that the amounts described in subparagraph a) may be retained by the seller not as a penalty but as an agreed portion of liquidated damages payable towards any total damages the seller has suffered.
 - d) The seller may be dispose of the vehicle without any further obligation or liability to the buyer.
4. **CHANGES IN TAX PAYABLE:** Should any change in taxes levied by any level of government between the date of this contract and the actual delivery date of the vehicle have the effect of altering the purchase price of the vehicle, then the buyer and the seller agree that the purchase price will be adjusted to reflect the change in tax.
5. **MISREPRESENTATION THE BUYER REGARDING TRADE-IN VEHICLE:** If the buyer misrepresents any fact or matter about trade-in vehicle, the seller may either cancel this contract or reappraise the value of the trade-in vehicle. where the seller chooses to so cancel this contract, the buyer must return the vehicle to the seller immediately, if the buyer does not return the vehicle immediately, the seller may repossess the vehicle. the buyer agrees to pay all of the seller's expenses arising out of the misrepresentation, including without limitation, any costs for repossessing the vehicle and for the use, repair and reconditioning of the vehicle, the trade-in vehicle or both. after the buyer returns the vehicle, the seller will return any partial payment, deposit or trade-in vehicle, less the seller's cost arising from such misrepresentation, any reasonable cost of repairs, parts, lien payouts, handling and storage expenses and reasonable selling commission, and the seller may set off any of these foregoing costs against such partial payment, deposit or trade-in vehicle or any of them, if the seller has already sold the trade-in vehicle, the seller will pay the buyer an amount equal to the actual selling price of the trade-in vehicle less the seller's reasonable cost of repairs, parts, lien payouts, handling and storage expenses and a reasonable selling commission. where the seller so chooses to reappraise the trade-in vehicle, the buyer will pay the seller the difference between the allowance for the trade-in vehicle as indicated in this contract and reappraised value of the trade-in vehicle.
6. **IMPORTANT INFORMATION RESPECTING MOTOR VEHICLE SALES:**
IN CASE OF ANY CONCERNS WITH THE SALE, YOU SHOULD FIRST CONTACT YOUR MOTOR VEHICLE DEALER. IF CONCERNS PERSIST, YOU MAY CONTACT THE ONTARIO MOTOR VEHICLE INDUSTRY COUNCIL AS THE ADMINISTRATIVE AUTHORITY DESIGNATED FOR ADMINISTERING THE MOTOR VEHICLE DEALERS ACT 2002. YOU MAY ELIGIBLE FOR COMPENSATION FROM THE MOTOR VEHICLE DEALERS COMPENSATION FUND IF YOU SUFFER A FINANCIAL LOSS FROM THIS TRADE AND IF YOUR DEALER IS UNABLE OR UNWILLING TO MAKE GOOD ON THE LOSS
YOU MAY HAVE ADDITIONAL RIGHTS AT LAW. CONTACT OMVIC AT 1-800-943-6002 OR www.omvic.on.ca
7. **SAFETY STANDARDS CERTIFICATE:** A safety standards certificate is only an indication that the motor vehicle met certain basic standards of vehicle safety on the date of inspection.
8. **CAMVAP STATEMENTS:**
 - a) IF CAMVAP IS AVAILABLE:
CANADIAN MOTOR VEHICLE ARBITRATION PLAN
THE CANADIAN MOTOR VEHICLE ARBITRATION MAY BE AVAILABLE TO RESOLVE DISPUTES CONCERNING ALLEGED MANUFACTURER'S DEFECTS OR IMPLEMENTATION OF THE MANUFACTURER'S NEW MOTOR VEHICLE WARRANTY.
 - b) IF CAMVAP IS NOT AVAILABLE;
CANADIAN MOTOR VEHICLE ARBITRATION PLAN NOT AVAILABLE
THE MANUFACTURER OF THIS VEHICLE IS NOT A PARTICIPANT IN THE CANADIAN MOTOR VEHICLE ARBITRATION PLAN. THEREFORE, THE PROGRAM UNDER THAT PLAN IS NOT AVAILABLE TO RESOLVE DISPUTES CONCERNING ALLEGED MANUFACTURER'S DEFECTS OR IMPLEMENTATION OF THE MANUFACTURER'S NEW MOTOR VEHICLE WARRANTY.

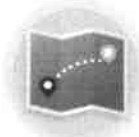
NOTE: CAMVAP STATEMENTS ARE ONLY REQUIRED IF THE VEHICLE IS THE CURRENT MODEL YEAR OR ONE OF THE PREVIOUS FOUR, OR HAS BEEN DRIVEN LESS THAN 160,000 KM.

2021 VOLKSWAGEN JETTA SEL

Sedan | 4 Cylinders | Gas
3VWE57BU8MM023008
Country of Assembly: Mexico
Last Reported Odometer: 79,000 KM



No Accident/Damage Records Found



Last Registered In:
Québec (Normal)

Structural repair



0 Service Records Found



No U.S. History Found



No Open Recalls Found



Not Actively Declared Stolen



No Import Record Found

Questions? We're here to help.

Visit us at support.carfax.ca

3VWE57BU8MM023008



This vehicle history report is based on information (<https://www.carfax.ca/vehicle-history-data>) that was reported and available to CARFAX Canada as of February 15, 2024 (or once all the data was collected from our data sources and the report was complete). CARFAX Canada draws on billions of data records from thousands of sources across North America, and we receive new historical data records every day. **There may be other information about this vehicle that has not been reported to CARFAX Canada.** When buying a used vehicle, we always recommend using a CARFAX Canada Vehicle History Report, along with a vehicle inspection and test drive, to make an informed decision.

Vehicle History Report



Accident/Damage

✔ There are no accidents/damage reported on this vehicle.



Registration

SIC

✔ This vehicle has been registered in the province of **Québec** in **Canada** with **Normal** branding.

We checked for: Inspection Required, Normal, Non-repairable, Rebuilt, Salvage and Stolen.



Open Recalls

✔ No safety recall information available as of the date/time that this report was generated. For additional safety recall information and non-safety related recall campaigns, please contact VOLKSWAGEN or visit Volkswagen's website.



Stolen Vehicle Check

✔ This vehicle is not actively declared stolen.



Detailed History

DATE	ODOMETER	SOURCE	RECORD TYPE	DETAILS
2021 Apr 26		Motor Vehicle Dept. Québec, Canada	Canadian Renewal	Registration Issued or Renewed First Owner Reported Previous Use: Commercial
2022 Feb 23		Motor Vehicle Dept. Québec, Canada	Canadian Renewal	Registration Issued or Renewed Previous Use: Commercial
2023 Dec 15		Motor Vehicle Dept. Québec, Canada	Canadian Renewal	Registration Issued or Renewed

2023 Dec 16

79,000 KM

Independent Source
Brossard, Québec, Canada

Odometer reading



Questions? We're here to help.

Visit us at support.carfax.ca

SIC

This vehicle history report is compiled from multiple data sources. It is not always possible for CARFAX Canada ULC or its source data providers to obtain complete information on any one vehicle. For example, there may be other title, brands, registrations, declarations, accident information, service records, recall information, odometer readings or other information where discrepancies that apply to this vehicle are not reflected in this report. CARFAX Canada and its source data providers receive data and information from external sources believed to be reliable, but no responsibility is assumed by CARFAX Canada, its source data providers or its agents for any errors, inaccuracies or omissions. The reports are provided strictly on an as-is where-is basis, and CARFAX Canada and its source data providers further expressly disclaim all warranties, express or implied, including any warranties of timeliness, accuracy, merchantability, merchantable quality or fitness for a particular purpose regarding this report or its contents. Neither CARFAX Canada nor any of its source data providers shall be liable for any losses, expenses or damages in connection with any report or any information contained within a report, including the accuracy thereof or any delay or failure to provide a report or any information. Other information about the vehicle that is the subject matter of this vehicle history report, including problems, may not have been reported to CARFAX Canada. Use this report as one important tool, along with a vehicle inspection and test drive, to make a better decision about your next used car. By obtaining, reviewing and/or using this vehicle history report, you agree to be bound by all of the terms and conditions in CARFAX Canada's Conditions of Use and any CARFAX Canada End User License Agreements as each may be amended from time to time by CARFAX Canada. Conditions of Use

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How to set up payments and deposits

Use this void cheque to set up pre-authorized payments and direct deposits. It contains your account's transit, institution and account numbers that third parties can use to set up the transactions.

Only share these details with parties you trust.

	SIMRANJEET KAUR	VOID
<hr/>		<input type="text"/>
<hr/>		
Transit #:	Institution #:	Account #:
00056	003	5170311

Simranjeet Kaur

Applications can be processed at any ServiceOntario centre. Visit ServiceOntario.ca/FindServices to find the centre nearest you. / Les demandes peuvent être traitées à n'importe quel centre ServiceOntario. Rendez-vous au ServiceOntario.ca/trouver services pour trouver le centre le plus près de chez vous.

Ontario Photo Card Number / Numéro de carte-photo de l'Ontario: 917-2028-13065
Date of Birth / Date de naissance: 1998/11/22
Sex / Sexe: F
Height / Taille: 160 cm

Name and Residential Address / Nom et adresse domiciliaire: SIMRANJEET KAUR, 314 BRADSHAW DR, STRANFORD, ONTARIO
Mailing Address / Adresse postale: STRANFORD, ONTARIO

Office Use Only / À l'usage du bureau

Off. No.: 203
Op. No.:
Effective Date: 2024/02/15
Business Date: 2024/02/15
Operator's Signature: [Signature]

Method of Payment:
[] Cash
[] Credit card
[] Cheque
[] Debit
[] Other:

Transaction Type: ORIGINAL APPLICATION
ORIGINAL FEE: \$35.00
Fee Payment: \$35.00
TOTAL PAYMENT: \$35.00

Identification Viewed and Surrendered

For original applications, identity documents excluding health card MUST be photocopied and attached to this form.
[] Third Party
Document / ID Viewed: Passport original viewed

Card Surrendered:
[] ON DL
[] Other DL
[] Photo Card

Photo Card Eligibility / Admissibilité à la carte-photo

Under the Photo Card Act, 2008, you must be a resident of Ontario in order to obtain an Ontario Photo Card. You cannot hold a photo card and a valid driver's licence (DL) from any jurisdiction at the same time. Ontario Photo Card fees are non-refundable. / En vertu de la Loi de 2008 sur les cartes-photo, vous devez résider en Ontario pour obtenir une carte-photo de l'Ontario. Vous ne pouvez à la fois détenir une carte-photo et être titulaire d'un permis de conduire (PC) valide délivré par une autorité législative. Les frais pour l'obtention d'une carte-photo de l'Ontario ne sont pas remboursables.

Upon application for an Ontario Photo Card, your Ontario driver's licence will be cancelled and must be returned. / Lorsque vous présentez une demande de carte-photo de l'Ontario, votre permis de conduire de l'Ontario sera annulé et devra être retourné.

Applicant's initials / Initiales de l'auteur(e) de la demande: X Simranjeet Kaur

Answer the questions below. / Répondez aux questions ci-dessous.

1. Is Ontario your primary place of residence? / L'Ontario est-il votre lieu de résidence habituel? [X] Yes [] No
2. Do you currently have a valid DL or have you ever had a licence to drive? / Déterminez-vous un permis de conduire valide ou avez-vous déjà eu un permis de conduire? Si vous avez répondu Oui [X], remplissez les sections (a), (b) et (c) ci-dessous.

(a) Province/State and/or Country the card was issued: / Province, État et/ou pays ayant délivré la carte :
(b) DL number / Numéro du PC :
(c) Full name on DL: / Nom complet apparaissant sur le PC :

3. Do you currently have a valid photo card, or have you ever had a photo card from another jurisdiction? / Déterminez-vous une carte-photo valide ou avez-vous déjà eu une carte-photo d'une autre province, d'un autre territoire ou d'un autre pays? Si vous avez répondu Oui [X], remplissez les sections (a), (b) et (c) ci-dessous.

(a) Province/State and/or Country the card was issued: / Province, État et/ou pays ayant délivré la carte :
(b) Card number / Numéro de la carte :
(c) Full name on card: / Nom complet apparaissant sur la carte :

4. Are you surrendering your photo card or DL, in order to apply for your Ontario Photo Card? / Restituez-vous une carte-photo ou un PC dans le cadre de votre demande de carte-photo de l'Ontario? Si vous avez répondu Non, pourquoi?
[] Stolen / Volé(e)
[] Lost/Missing / Perdu(e)
[X] Other: / Autre: NFW

Applicant Declaration / Déclaration de l'auteur(e) de la demande

I certify that the statements on this form are correct. / J'atteste que les déclarations qui figurent sur le présent formulaire sont véridiques.

Signature of Applicant (or Attorney) / Signature de l'auteur(e) de la demande (ou du mandataire d'une procuration): X Simranjeet Kaur
Date: 2024/02/15

Under provincial legislation, the penalty for making a false statement may include a fine and/or imprisonment and/or your Ontario Photo Card and/or Ontario DL may be cancelled. / Selon les lois provinciales, toute fausse déclaration est passible d'une amende, d'une peine, d'emprisonnement ou d'une suspension de permis de conduire ou de carte-photo de l'Ontario.

To avoid a replacement fee, visit or contact ServiceOntario at 1-800-267-8097 if you do not receive your card within 6 weeks of your application's Effective date. / Pour vous exempter des droits de remplacement, visitez un centre ServiceOntario ou composez le 1-800-267-8097 si la carte ne vous parvient pas dans les six semaines suivant la date d'entrée en vigueur (Effective date) de votre demande.