



1515 REBECCA ST
OAKVILLE, ON
L6L 5G8

2015-04-22

TO WHOM IT MAY CONCERN:

This letter is to confirm that the CIBC CUSTOMER STATEMENT provided to Dr Rob Madronich dated **April 13th, 2015** was a duplicate copy of a document which was originally created as part of a credit file for Dr Madronich and Carolyn Murray, for a mortgage and line of credit which funded on **July 19th, 2012**. This document includes a list of assets and liabilities and their values as of that time.

Should you require any further information, please do not hesitate to contact the undersigned.

Regards,

A handwritten signature in black ink, appearing to read "Allan Miller", with a long, sweeping underline.

Allan Miller | Financial Advisor | CIBC *Imperial Service*
South Oakville Center
1515 Rebecca Street
Oakville, ON
L6L 5G8
F - (905)827-9802 x.346
A - (905)827-3611
allanj.miller@cibc.com



Customer Statement

Branch Domicile 06962 SOUTH OAKVILLE CENTRE OAKVILLE, ON	Date APR13,2015
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Customer Information

Title DR	Last Name MADRONICH	First Name JOHN	Middle Name R
Address (street no. and name) 5-2200 RUTHERFORD RD		City CONCORD	Province Postal Code ON L4K 5V2
Since FEB05,2015	Home Telephone No. (416)409-9759	Sex M	Marital Status M
Spouse's Last Name MURRAY		No. of Dependents 0	Date of Birth NOV19,1960
Spouse's First Name CAROLYN			

Employment Information

Present

Company Name MADRONICH PLASTIC SURGERY AND LASER		Employed Since JAN01,2000
Address (street no. and name) 2200 RUTHERFORD RD,5		City Province Postal Code CONCORD ON L4K 5V2
Telephone No. 905 508-1148	Position SURGEON	Gross Monthly Income \$25,092

Previous

Company Name	Telephone No.
Address (street no. and name)	
City	Province Postal Code ON L4K 5V2
Position	Employment Commenced Employment Ended

Spouse

Company Name	Employed Since
Address (street no. and name)	
City	Province Postal Code
Telephone No.	Position
Gross Monthly Income \$	

Summary of Assets and Liabilities - Totals

Asset Value \$825,000	Monthly Income \$25,092	Liability Amount \$815,164	Monthly Payment \$9,207
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Terms

For a detailed list of Assets and Liabilities, please review the attached page.

The above information and any additional information printed on the reverse that are provided to us are a factual statement of your financial affairs. You acknowledge and consent in your personal capacity to the following:

CIBC may collect information during the course of your relationship with CIBC (personally, or in your capacity as a Guarantor, as the case may be) from credit bureaus, government registries, reporting agencies, other financial institutions, service providers, and references that you may provide CIBC. CIBC may also disclose information to credit bureaus, reporting agencies, service providers and financial institutions. (The word "information" means financial and financially related information about you, including (i) information to identify you or locate you (or any collateral you have pledged), (ii) information to qualify you (or, in the event that you have agreed to guarantee the debts of a third party, that third party) for products and services, (iii) information about products or services that we provide to you, and about your transactions using our products and services, (iv) any motor vehicle information, where applicable, or (v) information that CIBC needs for regulatory requirements.) CIBC may use information to identify or locate you, protect you and CIBC both from fraud and error, understand your needs and eligibility for services, recommend particular products and services to meet your needs, provide ongoing service, and comply with legal and regulatory requirements. This is explained in the CIBC privacy brochure, "Your Privacy is Protected", available at any branch or www.cibc.com, which describes how the CIBC group collects, uses, discloses, and retains information about you and the products and services you (or the third party for whom you have provided a guarantee) use(s). CIBC's privacy policy may be amended, replaced or supplemented from time to time.

You acknowledge that we may offer you a line of credit, personal loan, mortgage loan or, in the case of a CIBC Home Power Plan*, a mortgage loan and/or a line of credit, as nominee and/or agent on behalf of another entity (the "beneficial owner"). We may assign the mortgage loan, line of credit account and/or registered mortgage/charge to a beneficial owner. We can do this whether or not the beneficial owner is named in the mortgage loan agreement (including, if applicable, in the CIBC Home Power Plan Agreement). We may insure the mortgage loan with CMHC or other mortgage insurer approved by us. We may disclose your personal information to the beneficial owner, its agent, any assignee of such beneficial owner, any mortgage insurer and any service provider, as defined below. Our agents, service providers, and (if the mortgage loan is insured) the insurer, may obtain a credit report and other information about you, from any credit bureau, reporting agency and/or from CIBC. Your personal information includes all personal information provided by you or obtained by us in connection with your application for a line of credit, personal loan and/or mortgage loan, and ongoing information and documentation about you and your line of credit, personal loan and/or mortgage loan sufficient for such beneficial owner, agent, assignee, mortgage insurer and service provider to administer your line of credit, personal loan and/or mortgage loan and exercise their rights under it. "Service provider" means a person or entity that has been engaged in connection with (i) the servicing, origination, insurance, maintenance, collection or operation of your line of credit, personal loan and/or mortgage loan, or (ii) the provision of services or benefits to you, including loyalty programs.

For Mortgage Loan Customers Only:

If you enter into a mortgage loan agreement with us, you have the right to receive a disclosure statement that provides details about the mortgage loan and the cost of borrowing. You can choose when you wish to receive the disclosure statement; you can receive it when you sign the mortgage loan agreement, or you can receive it at least two business days before you sign the mortgage loan agreement. By signing below you agree to receive the disclosure statement no later than the time you sign the mortgage loan agreement. If you wish to receive the disclosure statement at least two business days before you sign the mortgage loan agreement, you can contact us at 1 888 264-6843. In some cases this may delay your mortgage loan closing date.

By signing below, you agree that if the loan is granted in whole or in part, or if CMHC or another mortgage insurer pre-qualifies the loan or agrees to insure the loan:

- The granting, pre-qualification or insurance is not confirmation that the borrower(s) and any guarantors have the ability to pay the loan, or confirmation of the value or condition of the property (even if an appraisal or inspection was performed), and
- All information obtained from or about the borrower(s) and any guarantor(s) in connection with approving the loan, including credit bureau information, will be accessible to and may be used by the mortgage insurer for any purpose related to the provision of mortgage insurance generally. Any information retained by the mortgage insurer in that regard will be subject to federal access to information and privacy legislation.

Quebec Only – It is the express wish of the parties that this Agreement and any related documents, be drawn up in English. *Les parties aux présentes ont expressément demandé que cette convention et tous les documents s'y rattachant soient rédigés en anglais.*

_____ X _____
Date Print Name Signature

*CIBC Home Power Plan is a registered trademark of CIBC.

J. Robert Madronich MD, FRCS(C)
Plastic, Reconstructive and Aesthetic Surgery
250 Harding Boulevard West, Suite 315,
Richmond Hill, Ontario L4C 9M7 (905) 508-1148, Facsimile 508-1162

Administration Department
Small Business Banking Credit Centre
TD Canada Trust
3500 Steeles Avenue East
Tower 5, Level 2
Markham, Ontario
L3X 0X1

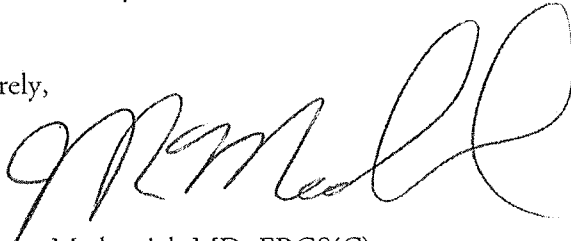
Re: Fee for Annual Credit Review

I have had this Line of Credit at your Bank since 1997 when Jim Parkhill, my Bank Manager at the time, suggested I set it up. I have never paid an annual fee like this. I don't think much of this exorbitant fee. This coupled with the lack of any continuity of staff at my branch has caused me to seriously consider changing banks. The Royal is using my colleague in their ads showing how their bank goes to the customer. I can't even get a person to answer the phone.

I find it distasteful to see a fee added after the fact and \$250 seems outrageous.

Do you want my business or not?

Sincerely,



J. Robert Madronich MD, FRCS(C)

1 of 8 pages.



Canada Trust

TD Canada Trust
Small Business Credit Centre
3500 Steeles Avenue East
Tower 5, Level 2
Markham, Ontario L3R 0X1

October 17, 2005

DR JOHN ROBERT MADRONICH
250 HARDING BLVD W SUITE 315
RICHMOND HILL ON L4C 9M7

Attn: Dr. John Robert Madronich

Dear Dr. Madronich:

Re: Review of Credit Facilities for DR JOHN ROBERT MADRONICH

We are completing a review of your business credit facilities, and ask that you provide us with the following information:

- An accountant prepared financial statement for your most recent fiscal year end.
- An updated Personal Financial Statement for John Robert Madronich and Carolyn Murray (please use enclosed forms).

Please forward this information by December 01, 2005. It can be sent directly to us in the enclosed envelope, dropped off at your local branch or faxed to us at 1-877-672-2990.

Effective December 01, 2005, your credit agreement is amended to provide for a Review Fee in an amount as set out below.

Upon receipt of the above information and completion of the annual review, your account # 627041 at branch # 1998 will be charged a Review Fee of \$250.

If you have any questions or will be unable to provide the information by the above date, please contact your branch at (905) 770 7200.

Thank you for your assistance.

Yours truly,


Administration Department,
Small Business Banking Credit Centre

CC: Manager, Branch 569
Encl.



Member of TD Bank Financial Group



Canada Trust

Your Personal Financial Statement and Certification of Facts

In addition to your business finances, TD CANADA TRUST needs to update your personal financial position to complete a review of your credit facilities. Please estimate the value of your house, car, etc. at what you believe are current market values. Don't overlook any loan debt or outstanding credit card balances you may have, including income taxes. Indicate if you are including your spouse's assets or liabilities in the following information.

Your Net **J. Robert Madronich MD FRCS(C)**

250 Harding Blvd., West, Suite 315
Richmond Hill, Ontario
CANADA L4C 9M7 (905) 508-1148

SPOUSE'S NAME

Carolyn E. Murray

NAME:

ADDRESS:

S.I.N.:

DATE OF BIRTH (dd/mm/yyyy):

473 617 462

SPOUSE'S S.I.N.:

475 018 968

SPOUSE'S DATE OF BIRTH (dd/mm/yyyy):

25/11/1960

Your Assets	You	Your Spouse	Combined
• Cash			
• Savings/Chequing account balances	<i>60,000</i>		
• GICs, CSBs, etc.			
• Stocks, bonds, mutual funds, etc.	<i>195,000.00</i>		
• Cash value of life insurance			
• Pension plan, RRSPs, etc	<i>195,344.92</i>		
• Residence	<i>640,000</i>		
• Other real estate			
• Vehicles	<i>60,000</i>	<i>40,000</i>	
• Other (specify)			
• Total Assets	<i>1140,000</i>		
Your Liabilities	You	Your Spouse	Combined
• Credit card balances	<i>0</i>		
• Personal loans	<i>0</i>		
• Loans on life insurance	<i>0</i>		
• Income tax owing	<i>0</i>		
• Residential mortgages	<i>253,000</i>		
• Other real property mortgages	<i>0</i>		
• Investment loans	<i>0</i>		
• Other (specify) <i>line of credit</i>	<i>34,000</i>		
• Total Liabilities	<i>287,000</i>		
Your Net Worth			
Total Assets minus Total Liabilities	<i>863,000</i>		

Your Income Statement	You	Your Spouse	Combined
• Gross Annual Salary Commissions, etc	<i>380,800</i>		
• Dividends and Interest	<i>0</i>		
• Rental Income	<i>0</i>		
• Other Income (specify)	<i>0</i>		
A) Total Gross Income	<i>380,800</i>		
Expenditures			
• Income Taxes	<i>141,810</i>		
• Mortgage Payments/Rent	<i>24,000</i>		
• Payments on Loans (Principal & Interest)	<i>20,000</i>		
• Utilities & Property Taxes	<i>10,000</i>		
• Living Expenses	<i>100,000</i>		
• Other	<i>0</i>		
B) Total Expenditures	<i>295,810</i>		
Net Disposable Income (A - B)	<i>85,000</i>		



Canada Trust

J. Robert Madronich
 13436 Dufferin Street
 King City, Ontario 905-833-0209
 CANADA L7B 1K5
 madronich@mac.com

Description of Assets and Liabilities

- What is the address of the residential or other property? _____
- Length of time at present address? 8 years
- How is it registered (e.g. jointly with spouse)? jointly with spouse
- Make, model and year of vehicle(s)? 2004 Chevy Suburban
2004 Audi S4
- Description of Investment portfolio? Mutual funds @ CIBC World Fundy
- Please state the name(s) and address of the financial institutions where you maintain your personal accounts and investments

- Name(s) and Individual balances outstanding on credit card(s) _____
Amex 0 TD GM Visa 0
CIBC Visa 0
Cardiac Care Mastercard 0

• Provide the following details for mortgages or term loans on property or other assets:

<u>Financial Institution</u>	<u>Outstanding Balance</u>	<u>Repayment Terms</u>
_____	_____	_____
_____	_____	_____
_____	_____	_____

- Are you liable as a co signor or Guarantor of loans to other individuals or companies? Yes No
 - If yes, please provide details on a separate sheet

Employment History

- | | |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p><i>Your most recent employment</i></p> <ul style="list-style-type: none"> • Company <u>Self employed</u> • Address _____ • Title _____ • Responsibilities _____ • Employment period _____ | <p><i>Your Spouse's most recent employment</i></p> <ul style="list-style-type: none"> • Company <u>Self employed</u> • Address _____ • Title _____ • Responsibilities _____ • Employment period _____ |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

• NOTE: If you require additional space to complete, please attach schedules, etc., as required.

I certify that all the financial and personal information contained in this Personal Financial Statement is true in all aspects.

I Authorize the Bank to obtain such factual and investigative information regarding me and my business from others as permitted by law, to furnish consumer credit grantors and credit bureau particulars of the credit application and subsequent credit experience, and to retain this application for the Bank's records.

Date Nov 23/05

Signature(s)

[Signature]
 (Applicant)

Witness

 (Signature)

 (Spouse)

 (Print Name & Title)



Date May 16, 2005	Name JOHN ROBERT MADRONICH	Social insurance no. 473 617 462	Tax year 2004	Tax centre Sudbury ON P3A 5C1
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Summary

0186882

Line	Description	\$ Amount
150	Total income	380,769
	Deductions from total income	42,962
236	Net income	337,807
260	Taxable income	337,807
350	Total federal non-refundable tax credits	1,597
6150	Total Ontario non-refundable tax credits	606
420	Net federal tax	86,066.17
421	CPP contributions payable	3,663.00
428	Net Ontario tax	52,081.14
435	Total payable	141,810.31
437	Total income tax deducted	0.00
476	Tax paid by instalments	109,878.00
	Subtotal credits	(A) 109,878.00
	Ontario political contribution tax credit	187.52
	Ontario focused flow-through share tax credit	225.65
479	Total Ontario tax credits	(B) 413.17
486	Payment on filing	(C) 31,519.14
482	Total credits	(A + B + C) 141,810.31
	(Total payable minus Total credits)	0.00
	Arrears interest	DR 30.30
	Balance from this assessment	DR 30.30
	Balance due	DR 30.30

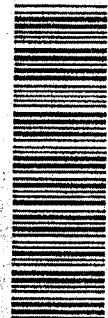


CIBC
Wood Gundy

YOUR
INVESTMENT ACCOUNT
STATEMENT — OCTOBER 2005

JOHN R MADRONICH
250 HARDING BLVD W SUITE 315
RICHMOND HILL ON L4C 9M7

079336



Account Information

Account number
417-05074

This statement is for
the period
October 1 to
October 31, 2005

Your last statement was for
the period
September 1 to
September 30, 2005

U.S. Exchange Rate
on October 31, 2005

U.S. \$1.00 = CAN \$1.18130
CAN \$1.00 = U.S. \$0.84653

For Your CIBC Wood Gundy
Contacts, see the back pages
of your statement.

www.cibcwoodgundy.com

SUMMARY OF YOUR INVESTMENTS
in Canadian Dollars

	Value on Sep 30, 2005 (\$)	Value on Oct 31, 2005 (\$)	% of total value on Oct 31, 2005
Cash and cash equivalents	-1,000.00	—	—
Fixed income	—	—	—
Equities	50,000.00	50,000.00	57.7
Mutual funds/segregated funds	37,158.84	36,699.49	42.3
Other	—	—	—
Total investments	86,158.84	86,699.49	100.0

SUMMARY OF YOUR INTEREST EXPENSES

	This month (\$)	Year to date (\$)
Canadian dollar charges	—	11.31

Member CIPF



CIBC
Wood Gundy

YOUR
REGISTERED RETIREMENT SAVINGS PLAN
STATEMENT — OCTOBER 2005

JOHN R MADRONICH
250 HARDING BLVD W SUITE 315
RICHMOND HILL ON L4C 9M7

081957



Account Information

Account number
552-90541

This statement is for
the period
October 1 to
October 31, 2005

Your last statement was for
the period
September 1 to
September 30, 2005

**U.S. Exchange Rate
on October 31, 2005**

U.S. \$1.00 = CAN \$1.18130
CAN \$1.00 = U.S. \$0.84653

**For Your CIBC Wood Gundy
Contacts, see the back pages
of your statement.**

www.cibcwoodgundy.com

SUMMARY OF YOUR INVESTMENTS
in Canadian Dollars

	Value on Sep 30, 2005 (\$)	Value on Oct 31, 2005 (\$)	% of total value on Oct 31, 2005
Cash and cash equivalents	10.13	152.33	0.1
Fixed income	48,588.78	47,882.81	24.0
Equities	26,386.70	27,292.10	13.7
Mutual funds/segregated funds	125,371.43	123,696.14	62.2
Other	—	—	—
Total investments	200,357.04	199,023.38	100.0
Total book value.....	195,344.92		

SUMMARY OF YOUR RRSP CONTRIBUTIONS

	First 60 days of the year (\$)	Balance of the year (\$)	Total year to date (\$)
Contributions made by you	15,500.00	0.00	15,500.00

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CIBC
Wood Gundy

YOUR
INVESTMENT ACCOUNT
STATEMENT — OCTOBER 2005

JOHN R MADRONICH
250 HARDING BLVD W STE 315
RICHMONDHILL ON L4C 9M7

079272



Account Information

Account number
229-95496

This statement is for
the period
October 1 to
October 31, 2005

Your last statement was for
the period
September 1 to
September 30, 2005

**U.S. Exchange Rate
on October 31, 2005**

U.S. \$1.00 = CAN \$1.18130
CAN \$1.00 = U.S. \$0.84653

**For Your CIBC Wood Gundy
Contacts, see the back pages
of your statement.**

www.cibcwoodgundy.com

SUMMARY OF YOUR INVESTMENTS
in Canadian Dollars

	Value on Sep 30, 2005 (\$)	Value on Oct 31, 2005 (\$)	% of total value on Oct 31, 2005
Cash and cash equivalents	—	—	—
Fixed income	—	—	—
Equities	—	—	—
Mutual funds/segregated funds	109,900.89	107,358.55	100.0
Other	—	—	—
Total investments	109,900.89	107,358.55	100.0

8 of 8 pages

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