

Equifax Canada Inc.
 5650 Yonge Street
 Suite 1300
 Toronto ON M2M 4G3

December 23, 2010

REAL MORTGAGE ASSOCIATES INC
 3370 SOUTH SERVICE RD
 GARDEN FLOOR MORTGAGE AGENT
 BURLINGTON ON L7N 3M6

Important information about your Equifax rates and services effective February 1, 2011

Dear Valued Customer,

We value your business and are committed to building innovative, high quality services to meet your business needs. In order to continue providing you with the depth of expertise, product innovation, technology and security that you have come to expect from Equifax, as of February 1, 2011, we will be implementing a new price adjustment for the services you subscribe to. Please refer to **Table 1: Rates and Services Information** for your ease of reference.

At Equifax, we understand that today's mortgage industry needs to be more vigilant about making better and more intelligent risk decisions. We are implementing enhancements to our core consumer database that will significantly improve the decision making process through the additional capture, storage and processing of new data fields. A recent upgrade in our proprietary search logic will improve your ability to find consumer credit files with every inquiry, therefore reducing the incidents of non-decisions and application terminations due to non-hits. The Equifax Risk Score (ERS) is a new sophisticated credit risk score alternative which has expanded criteria that qualifies more consumers for scoring regardless of less credit information and shorter credit history. ERS also improves predictability by up to 18.7% and incorporates regional factors, which are both important risk assessment dimensions for mortgage lenders.

MORE intelligence, MORE decisions, MORE approvals.

1. **Enhanced Canadian credit database** – More data captured, more intelligent decisions
2. **Search intelligence-logic upgrades** – More consumers found, more applications processed.
3. **Equifax Risk Score (ERS)** – Score more, approve more.

Table 1: Rates and Services Information

Service	Product code	Price
Canadian Consumer Credit Report	ACR SIH / ACR SJH	\$4.00
Canadian Consumer Inquiry – Search fee	ACR SIS / ACR SJS	\$0.00
Beacon Risk Score (BCN)	BCN	\$0.45
Equifax Risk Score (ERS)	EKS	\$0.45

- These prices are subject to all applicable taxes and will be in effect for 12 months after which time they shall automatically renew for successive one-year periods. Upon expiry of the first 12 month period or any subsequent renewal anniversary date thereof, Equifax reserves the right to modify these prices upon thirty (30) days written notice.
- Please note pricing above is applicable to credit reports accessed via Electronic method of access only (Internet and System-to-system) – any other services and methods of access will be billed at Equifax standard pricing subject to increase without notice.

If you have any questions about the aforementioned enhancements and changes please contact our Global Business Services at 1-877-227-8800 or 416-227-8800.

Sincerely,

Equifax Canada Inc.