

PRE-AUTHORIZED PAYMENT AUTHORIZATION

TERMS AND CONDITIONS

I/We acknowledge that this Authorization is provided for the benefit of St. Mark's Lutheran Church Inc. (the Payee) and TD Canada Trust and is provided in consideration of TD Canada Trust agreeing to process debits against my/our account in accordance with the Rules of the Canadian Payments Association.

I/We warrant and guarantee that all persons whose signatures are required to sign on this account have signed this agreement below.

I/We hereby authorize St. Mark's Lutheran Church Inc. to draw on my/our account for the specified offerings according to our instructions on the PAD Offerings form.

This authorization may be cancelled for future months by providing notice to St. Mark's Lutheran Church Inc. three days prior to the end of the current month.

I/We acknowledge that provision and delivery of this authorization to St. Mark's Lutheran Church Inc. constitutes delivery to TD Canada Trust.

The Payor and the Payee agree to waive the per-notification requirements set out in Section 7 of Appendix II of rule H4 of the Canadian Payments Association.

I/We undertake to inform St. Mark's Lutheran Church Inc., in writing, of any change to the account information provided by me/us prior to the next due date of the PAD.

The account that St. Mark's Lutheran Church Inc. is authorized to draw upon is indicated on the PAD Offerings form. A specimen cheque for this account has been marked "VOID" and attached thereto.

I/We acknowledge that TD Canada Trust is not required to verify that a PAD has been issued in accordance with the particulars of the Payor's Authorization including, but not limited to, the amount.

I/We acknowledge that TD Canada Trust is not required to verify that any purpose of payment for which the PAD was issued has been fulfilled by St. Mark's Lutheran Church Inc. as a condition to honouring a PAD issued or caused to be issued by St. Mark's Lutheran Church Inc. on the Payor's account.