TIMELINE OF EVENTS: TRISHA D. MCDONALD

----Original Message-----

From: Patty Wang

Sent: Tuesday June 14 2016 5:00 PM

To: Brent Bergen, Jason Bazinet, Chinstine Tucker, Glenn Stang

Cc: Chandra Matlock

Subject: Trisha McDonald - Not offering morthage renewal

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Just spoke with Trishal. Lit did not go well. She wants us to give her our reasoning in writing as to why we are not offering her a renewal. She said that she is contacting her lawyer and coming after us

We will be demanding next weak

If you have any questions, please let me know

Patty

June 15, 2016: Patty Wang, Manager of Risk, receives the following email from Ms. McDonald.

----Original Message-----

From: Trish McDonald [mailto trish mcdon@yahoo ca]

Sent: Wednesday, June 15, 2016 4 52 PM
To: Patty Wang <Patty Wang@synergycu ca>

Subject: Mortgage Loan Number 800201447614 Branch 165

As per your phone call. Tuesday. June 14th, 2016 at approx 4.10pm. I would like to state my concern on the timing of the call. June 13th I attended a 10 year memorial in recognition of my twin sister's passing, and while receiving your call I was spending time with my mother who has been diagnosed with a life altering desease. You asked if I had a moment. I stated I was in Saskatoon with my mother and said ok. I stated ok, expecting to discuss a mortgage renewal which I had originally requested May 31, but that was not the case. I felt the conversion was hostile and was inteaded to make me feel stressed due to the circumstances I insist any and all future communication is dealt with thru my lawyer. I will forward your e-mail and conact information to my lawyer within the next day or two so that you may proceed with the mail out of information discussed.

Your understanding is very much appreciated

Trish McDonald