

Our File No.:

21756-251 JKPC

August 25, 2020

Via mail/via email: trish.mcdon a vahoo.ca

TRISH NOBLE

Lloydminster, SK S9V 0X7

Dear Ms. McDonald:

Re: Synergy Credit Union Ltd. and Trish Noble

We have reviewed along with our client Synergy Credit Union and its Privacy Officer your numerous requests for amendments and information and provide this correspondence as a response to those items globally.

We have reviewed your assertions that there were incorrect filings submitted with the Court Action QBG 290/16 and we are satisfied that no incorrect material was filed with the Court or any misrepresentations or omissions of material information in the sworn evidence. We would further note that all applications were served to your counsel at the time and appropriate opportunity had been provided for you to file any Notice of Objection to Affidavit at that time. That particular action is now closed and no further revisions or additions to that application will be made. If you have concerns about service, you are entitled to obtain documents from the Court or your prior counsel.

We have further reviewed your numerous requests for review of your personal information such as "your mortgage be reviewed for any and all disbursements for accuracy and completeness surrounding mortgage legislation, requirements for fees and disbursements and done so correctly under Synergy CU rules, internal contracts and regulation" and your request the mortgage be "reviewed for plain language." These are not requesting to correct personal information but are assertions of a breach of contract or a legislative requirement. This is outside of the scope of the Privacy Officer. We are further satisfied that all required information has been provided to you and Synergy has fulfilled all its obligations to you both under legislation and good practice.

With regards to all matters globally between yourself and Synergy Credit Union, our client has undertaken a thorough review of the files and all dealings with you and we are satisfied that at all times Synergy, its employees and agents acted in accordance all statutory, regulatory, and internal requirements for good practice and that there are no breaches of our client's contractual or legislative obligations to you for which a remedy is required.

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August 25, 2020 Page 2

Going forward, I have advised my client to not provide any further response to you directly. As such, Synergy will not be responding to further complaints that we respectfully maintain are without merit. We will not be taking any further review or steps to correct or amend this file and consider this matter closed.

At this time, if you are of the view that Synergy has undertaken steps for which you have suffered damages or that my client is in breach of its legislative or contractual obligations to you, we would suggest you retain legal counsel and have counsel provide me with your claim.

Yours truly,

PSM LLP

Per: Jeffrey D. Kerr

/vs

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