

Life after Insolvency

CONGRATULATIONS!

Your discharge from bankruptcy or full performance of a consumer proposal relieves you from all debts owing at the date that you filed your insolvency, except for payment arrangements already made with your secured creditors, as well as those debts that survive the bankruptcy or proposal process pursuant to Section 178 of the *Bankruptcy and Insolvency Act*.

Student Loans

If you had student loan debts going into your bankruptcy or consumer proposal and they survived the process, we suggest that you contact your student loan provider directly to discuss your payment options moving forward.

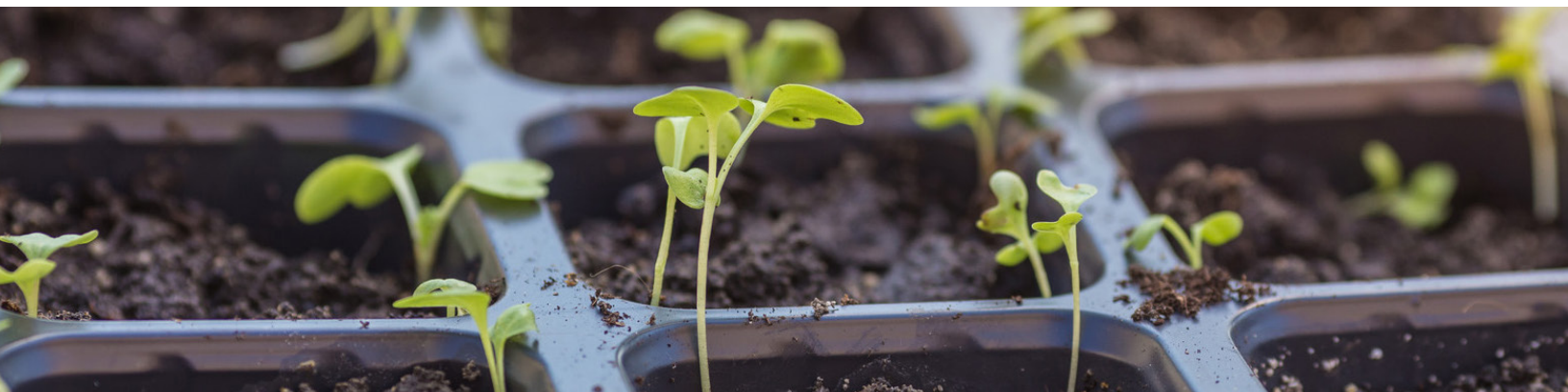
Credit Report

Equifax and Trans Union, the two credit reporting agencies in Canada, will receive information about your discharge or full performance directly from the Superintendent of Bankruptcy; however, occasionally errors do occur. We encourage you to obtain a copy of your credit report approximately three months after your discharge or full performance date to ensure that all creditors included in your bankruptcy or consumer proposal were reflected as such. Should you encounter an error on your credit report, you can complete the dispute form available on each of the credit reporting agencies' websites (below), and return it with any other requested documentation to their investigators: www.equifax.ca or www.transunion.ca. A free credit report request form can be found on our website at www.smytheinsolvency.com/resources under the "Forms and Publications" heading.

ICBC

If you included debt with ICBC in your bankruptcy or consumer proposal, to ensure that there are no delays in information processing, we recommend that you forward a copy of your certificate of discharge or certificate of full performance with your address, birth date and driver's license number to:

Insurance Corporation of British Columbia
142 - 151 West Esplanade
North Vancouver, BC V7M 3H9



WE WANT TO HEAR FROM YOU

If you had a positive experience with Smythe Insolvency, we invite you to share your experience in a Google Review by visiting the links (by location) below. Please note that you require a Google account to create a Google Review.

Burnaby
<https://goo.gl/52rKuh>

Langley
<https://goo.gl/Vb1xFf>

Surrey
<https://goo.gl/JNKfYk>

Campbell River
<https://goo.gl/GnVbxH>

Nanaimo
<https://goo.gl/ia2L9q>

Squamish
<https://goo.gl/eVKWyV>

Courtenay
<https://goo.gl/jac7UW>

North Vancouver:
<https://goo.gl/BilN6w>

Vancouver
<https://goo.gl/wvRavB>

Duncan
<https://goo.gl/5UJWec>

Port Alberni
<https://goo.gl/MHx4xm>

Victoria
<https://goo.gl/UwR7hT>

LET'S GET SOCIAL

Thank you for choosing us to assist in your debt-free future. Don't forget to like us on Facebook and follow us on LinkedIn for financial tips and news, as well as contests and giveaways!

