

FORM 49

Notice to Creditors of Consumer Proposal  
(Paragraph 66.14(b) of the Act)

*(Title Form I)*

Take notice that:

1. \_\_\_\_\_, a consumer debtor, made a consumer proposal under section 66.13 of the Act on the \_\_\_\_\_ day of \_\_\_\_\_ and a copy of it and the prescribed statement of affairs was filed with the official receiver by me, \_\_\_\_\_, the administrator of the consumer proposal on the \_\_\_\_\_ day of \_\_\_\_\_.

2. Attached to this notice are the following documents:

- (a) a copy of the consumer proposal;
- (b) a copy of my report on the consumer proposal, which was filed with the official receiver on the \_\_\_\_\_ day of \_\_\_\_\_;
- (c) a copy of the statement of affairs referred to in paragraph 66.13(2)(d) of the Act; and
- (d) a proof of claim.

3. Any creditor who has proved a claim may indicate assent to or dissent from the consumer proposal at or prior to a meeting of creditors, or prior to the expiration of the 45-day period following the filing of the consumer proposal. (Note: Form 37.1, *Voting Letter (Consumer Proposal)*, may be used by the creditor to indicate assent to or dissent from the consumer proposal and to request that a meeting of creditors be held.)

4. Any dissent I receive, however, is not a request for a meeting of creditors for the purpose of paragraph 66.15(2)(b) of the Act, and will not be counted in a vote on the consumer proposal unless I am required to call a meeting of creditors pursuant to section 66.15 of the Act.

5. I will be required to call a meeting of creditors only if, pursuant to section 66.15 of the Act:

- (a) I am directed to do so by the official receiver within the 45-day period after the filing of the consumer proposal; or

**FORM 49 - *Concluded***

- (b) at the expiration of the 45-day period after the filing of the consumer proposal, creditors having in the aggregate at least 25 percent of the value of proven claims have so requested.
6. If, within the 45-day period mentioned at paragraph 5, I am not required to call a meeting of creditors, the consumer proposal shall, by virtue of subsection 66.18(1) of the Act, be deemed to have been accepted by the creditors, regardless of any dissent(s) I may have received.
7. In the event that the consumer proposal has been accepted or is deemed to have been accepted by the creditors, I will apply to the court to review the consumer proposal only if, pursuant to section 66.22 of the Act, I am requested to do so by the official receiver or any other interested party within 15 days after the day of acceptance or deemed acceptance of the consumer proposal.
8. If, within that 15-day period mentioned at paragraph 7, I am not requested to apply to the court to review the consumer proposal, the consumer proposal is deemed to be approved by the court.

Dated at \_\_\_\_\_, this \_\_\_\_\_ day of \_\_\_\_\_.

---

Administrator of  
Consumer Proposal

NOTE: If a copy of this Form is sent electronically by means such as email, the name and contact information of the sender, prescribed in Form 1.1, must be added at the end of the document.