



ATTENTION: TD Home Improvement Dealers

Important information regarding the TD Indirect Home Improvement Financing Loan Portfolio and Dealer Network.

Summary

Effective August 12, 2016, the TD Indirect Home Improvement Financing Loan Portfolio and Dealer Network have changed ownership and service provider. Financeit*, a leading point-of-sale financing platform, is now the primary service provider for the Dealer Network and Indirect Home Improvement Financing Loan Portfolio. TD will continue to service and support the consumer Indirect Home Improvement Loan Portfolio during a transition period, following which it will be fully serviced by Financeit.

We want to assure you that, for now, it is ***business as usual*** for your customers who have Loans with TD. At this time, there are no changes to their Loans, and they should continue to make their payments as usual, contacting TD for account servicing and questions.

To facilitate a smooth transition, you will have some flexibility until early 2017.

- Your Dealer Agreement that you have with TD has been assigned to Financeit, effective August 12, 2016; no action is required by you.
- You will continue to have access to any loan you have in a pending state on the TD platform until it funds, in accordance with TD's policy.
- As of September 15, 2016, you must discontinue any use of the TD logo and/or any TD branded material.
- As of October 15, 2016, the TD platform will no longer accept new loan applications; all new loans will need to be submitted through the Financeit platform.
- Until early 2017, you will continue to have access to the TD portal for any loan application in progress, and we will notify you of any changes to your platform access, in advance.
- For your convenience, a Financeit account has already been created for you and you can begin originating loans on the Financeit platform immediately. Financeit is also offering promotions to you, should you begin submitting applications right away. They will be sending you communications by mail and email to explain these offerings and how to access their platform. In the meantime, if you have any questions, please call Financeit at 1-866-566-5517 or visit their website at financeit.io/welcome

(over, please)

The transition to Financeit will happen over the coming months.

Financeit is committed to making the transition as smooth as possible. Any of your customers with an active Loan will receive a communication from TD to inform them of the sale of their Loan and what it means for them. During the transition period, the TD Privacy Policy will remain in effect for them. Going forward, Financeit will continue to keep your customers informed in advance of any changes. Although the transition of your customers' Loans will take place over several months, we expect that by the end of the year, Financeit will replace TD as the service provider on the Loans.

We are committed to minimizing any disruption to your business during this time and are working closely with Financeit to ensure a smooth transition. If you have any questions, please don't hesitate to contact TD Indirect Home Improvement Financing at 1-866-373-9450.

Thank you for your business.

Sincerely,



David J. Reilly

AVP Acquisition, Personal & Indirect Lending

* Financeit Canada Inc. acts as the service provider for Concentra Financial Services Inc., the new legal owner of all loans as of August 12, 2016. References to "TD" in Loan Agreements and other account documentation, including any amendments or other communications, are replaced by "Concentra" as of that date.

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