Divisional Court File No. DC-12-463-00

DIVISIONAL COURT, SUPERIOR COURT OF JUSTICE

BETWEEN:

CAPITAL ONE BANK (CANADA BRANCH)

-and-

Plaintiff (Appellant)

LAURA M. TOOGOOD aka LAURA MARIE TOOGOOD aka LAURA MARIE DEGENOVA

Defendant (Respondent)

CERTIFICATE OF PERFECTION OF THE APPELLANT

I, Menachem M. Fellig, lawyer for the appellant, certify:

1. the appeal book and compendium, appellant's factum, transcript and book of authorities have been filed; and

2. no other person is entitled by statute or by an order under rule 13.03 to be heard on the appeal.

DATE: February 6, 2013

Christensen Law Firm 6616 Ellis Road Cambridge, ON, N3C 2V4

Menachem M. Fellig LSUC No.: 54257B Tel: 519 654 7350 Fax: 519 658 2499

Lawyer for the Plaintiff (Appellant)

TO: Laura Toogood 320 Annsheild Drive Keswick, Ontario L4P 3A5

CAPITAL ONE BANK (CANADA BRANCH) v. LAURA TOOGOOD

DIVISIONAL COURT, SUPERIOR COURT OF JUSTICE Proceedings commenced at Newmarket **CERTIFICATE OF PERFECTION** Christensen Law Firm 6616 Ellis Road Cambridge, ON, N3C 2V4 Menachem M. Fellig Tel: 519 654 7350 Fax: 519 658 2499 Lawyer for the Plaintiff (Appellant)