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Item No. 11.1.3
Halifax Regional Council
June 2, 2009

TO: Mayor Kelly and Members of Halifax Regional Council

SUBMITTED BY:

Dan English, Chief Administrative Officer

Geri Kaiser, Deputy Chief Administrative Officer - Corporate Services and Strategy

DATE: May 22, 2009

SUBJECT: Write-off of Uncollectible Accounts

ORIGIN

Section 51 of the Halifax Regional Municipality (HRM) Charter requires that;

The Treasurer shall promptly advise the Council of

(a) all moneys due to the Municipality that the Treasurer considers cannot reasonably be collected after pursuing all reasonable avenues of collection; and

(b) the reasons for the belief that such moneys cannot be collected, and the Council may write off the amounts determined to be uncollectible.

RECOMMENDATION

It is recommended that:

1. The general revenue accounts in the amount of \$582,613.38 comprised of \$537,661.23 principal and \$44,952.15 interest as detailed in Schedule 2 be formally written out of the books of account.
2. The real property tax and lienable charges in the amount of \$188,176.76 comprised of \$140,485.18 principal and \$47,691.58 interest as detailed in Schedule 3 be formally written out of the books of account.
3. The business occupancy tax accounts in the amount of \$622,419.54 comprised of \$476,543.85 principal and \$145,875.69 interest as detailed in Schedule 4 be formally written out of the books of account.

BACKGROUND

The HRM Charter requires that all accounts considered uncollectible and which are to be permanently removed from the accounts of the HRM be approved by Council. Since amalgamation there have been six reports to Council to write-off uncollectible accounts. This is the seventh report for write-offs since amalgamation and is intended to clear from the records accounts considered to have no value. The last write-off report to Council was in September 2007.

DISCUSSION

Each year the provision for losses on accounts is budgeted in the operating fund as mandated by the HRM Charter. This provision is accumulated each year in the valuation allowance account in order to offset on the balance sheet the value of the receivables recorded in the books of account. In this way, and in accordance with legislation and with generally accepted accounting practices, there is recognition that not all accounts billed will be collectible.

Staff employ all means at their disposal within the parameters of the HRM Charter, and the Council Approved Administrative Order#18 (Revenue Collections Policy) to collect appropriate charges on a timely basis. General revenue accounts receive monthly statements as the terms on these accounts are usually net 30 days. Follow up phone calls are made, right of offset opportunities enforced and payment arrangements put in place where customers indicate the need and where staff deem appropriate. Regular credit reports are received from credit reporting institutions and against this background the overall collectibility of accounts is assessed. In the case of business occupancy taxes, monthly reminder letters are issued to overdue accounts and, as a final measure, warrants of distraint are issued and assets are seized in satisfaction of the accounts in accordance with the HRM Charter. Revenue staff also retain the services of an external collection agency to collect on unlienable accounts. In the case of real property taxes reminder letters are sent twice a year, as well as the biannual tax bills showing outstanding arrears and, as a final measure, notices of tax sale are sent to the property owner if no satisfactory payment arrangements can be made and due process is followed as per the provisions of the HRM Charter. Legal action is taken where appropriate to collect accounts in dispute.

Still, with all these measures, some accounts remain uncollectible either because of bankruptcy or because the owner has vacated the premises and cannot be located or there are insufficient assets to satisfy the outstanding amount. Staff are however very optimistic that with the implementation of new software which will provide better management of outstanding accounts later this year, that collection efforts will be enhanced and empowered by the credit analysis and dunning features. In addition, resources have been aligned within the Business Units which will see the Revenue Division hire a Supervisor of Collections, that would lead a dedicated team of Tax and General Revenue staff in a consolidated collections effort for all HRM receivables (tax, general revenue, recreation, capital). This initiative would ensure improved stewardship over receivables and cash flow, as well as increase benefits realization from implementation of the Hansen Dunning System.

It should be noted that all of these accounts although written out of the active records will be maintained in history for future reference should the same businesses reopen or should it come to our attention that these accounts can be pursued, however the probability of collection is very low. The collections department at Service Nova Scotia are planning to seek legislative amendments with respect to eliminating any statute of limitations on accounts of the crown. HRM is also hoping to partner with Service Nova Scotia to increase collection activity using right of offset action on past due accounts through HST and income tax refunds.

The Business Occupancy tax accounts are the most difficult to collect as the tax is non-liable and being phased out. However, August 2009 will be the last year that the 50% group will be billed due to the phase out. After August 2009 only the 75% group will remain, which consists of financial institution accounts (banks, insurance companies), which are not a traditional collection risk. Our current recommended write offs are for companies that are defunct, bankrupt or the owners cannot be located. It is usual that processes to pursue accounts will take two to three years prior to being declared uncollectible by the trustee in bankruptcy or by our third party collection agency.

The amounts of liable charges being recommended for write off are for amounts related to leased land through the province, mobile home accounts, bankruptcies, defunct companies or people we cannot locate.

General Revenue charges being recommended for removal are for miscellaneous charges related to bankruptcies, defunct companies or inaccessible persons and for numerous NSF charges that cannot be pursued and which are associated with these uncollectibles.

Schedules 5, 6 and 7 illustrate trends with respect to current and past write-off reports.

PROPOSED WRITE-OFFS OVER \$50,000

Infoplace Ticket Centers Ltd.

This company operated an information and ticket sale booth in Scotia Square and went bankrupt in Jan 2009. The receivable of \$219,578.51 represents one month of transit passes and tickets, thus the account was not overdue at the time of the bankruptcy. All unsold inventories were recovered. A statement of claim was filed with the Trustee, however this receivable is unsecured and HRM will likely not get any compensation for the debt. Transit companies across Canada suffered losses as well. For example, Ottawa Transit had a loss of \$1.2 million.

Bedford Youth Development Association

The Bedford Youth Development Association (BYDA) was a non-profit association that endeavoured to provide opportunities for the youth of Bedford to have access to educational and preventative services at a designated youth facility (Old Bedford Fire Station 1247 Bedford Highway) as well as in the Bedford Community at large. The association also worked to address youth issues within the community.

In June 2001, HRM entered into a management agreement with BYDA. This Management agreement provided BYDA with access to HRM services (i.e. payroll, heating fuel) and HRM was responsible for capital repairs as it owned the building. In 2004 BYDA began to have repayment issues with HRM for services. As HRM recognized the valuable service BYDA provided to the community staff intervened to help BYDA get through this financial problem by working with the board, advising on budgets and re-payment plan options. In 2006 a new Board of Directors took over BYDA. The new board felt that it was not their fault for incurring the outstanding debt, and thus HRM should forgive the amount or provide grant funding to offset against the debt. As BYDA was an incorporated body, a new board would not warrant the forgiveness of the debt, nor does HRM provide grant funding to organizations that have delinquent accounts with it. In November 2006, the Board of Directors for BYDA resigned and the association was dissolved leaving the current debt of \$115,910.58 outstanding.

Management Agreements with Community Associations and Boards will be reviewed to determine an approach that better balances HRM interest in providing adequate support to groups while mitigating HRM's financial risk.

Timber Trail Homes

This receivable relates to the Lucasville Road Infrastructure Program, which was a program of the former County of Halifax that aimed at addressing the water issues in the Lucasville Road Area. Timber Trail Homes is a Mobile Home Park that was experiencing water issues. An agreement to run a water line into the mobile home park was reached whereby Timber Trails would pay \$91,079.00 towards the construction cost. The agreement however was never formalized in a legal document and as a result there was no legal means to collect on this receivable. HRM's Legal Department has reviewed this issue and has given a written legal opinion that supports Finance's recommendation to write-off.

Staff would like to assure Council that for similar cost sharing construction and infrastructure projects, there is and has been for a number of years since amalgamation, a very formalized process of due diligence, review and approvals between HRM business units, external stakeholders and ultimately Council to ensure invested taxpayer dollars are protected through liens and the legal process.

Computer Purchases Program

The general revenue receivables proposed for write-off contain \$65,000 that relate to a computer purchase program for employees and elected officials. The program was offered shortly after amalgamation to assist in purchasing home computers with repayment being made through payroll deductions. This receivable represents 30 accounts in total. These receivables are not lienable, and were not collected upon termination of employment. Staff have tried collecting these charges through the usual means and also had an external collection agency initiate collection activity which was unsuccessful. Many of the individuals had moved and could not be located or had filed personal bankruptcy.

This program was discontinued in 2003 and will not be offered in the future as it can expose the organization to financial risk.

WCC Refurb Limited

This receivable of \$149,427.07 consists \$104,038.22 principal and \$45,388.85 interest. It relates to commercial property taxes on provincially leased land. Provincial leased land is taxable to the tenant under section 5(1)(a) of the assessment act. WCC Refurb leased this property from the province on Kempt Road. The company subsequently went bankrupt and HRM has no lien to recover this receivable. While working on this collection staff were informed that the province suffered losses of approximately \$100,000 in unpaid rent. HRM's legal department has advised there is no recourse to recover this loss as it is unsecured.

BUDGET IMPLICATIONS

Each year an allowance for bad debt, the valuation allowance, is calculated based on estimates of amounts outstanding that may be uncollectible in future years. Accounts proposed for write-off in this report have been 100% provided for in the annual valuation allowance expense.

FINANCIAL MANAGEMENT POLICIES / BUSINESS PLAN

This report complies with the Municipality's Multi-Year Financial Strategy, the approved Operating, Capital and Reserve budgets, policies and procedures regarding withdrawals from the utilization of Capital and Operating reserves, as well as any relevant legislation.

ALTERNATIVES

There are none recommended.

ATTACHMENTS

Schedule 1 - Summary of write-offs


Schedules 2, 3 & 4 - Write-off details

Schedules 5, 6, & 7 - Write-off statistics

A copy of this report can be obtained online at <http://www.halifax.ca/council/agendasc/cagenda.html> then choose the appropriate meeting date, or by contacting the Office of the Municipal Clerk at 490-4210, or Fax 490-4208.

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SCHEDULE 1: 2008-09 WRITE OFF LIST - SUMMARY

CUSTOMER TYPE	TOTAL AMOUNT	PRINCIPAL	INTEREST	DETAIL
GENERAL REVENUE ACCOUNTS	\$ 582,613.38	\$ 537,661.23	\$ 44,952.15	SEE GENERAL REVENUE ACCOUNTS SCHEDULE 2
REAL PROPERTY ACCOUNTS	\$ 188,176.76	\$ 140,485.18	\$ 47,691.58	SEE REAL PROPERTY ACCOUNTS SCHEDULE 3
BUSINESS OCCUPANCY ACCOUNTS	\$ 622,419.54	\$ 476,543.85	\$ 145,875.69	SEE BUSINESS OCCUPANCY ACCOUNTS SCHEDULE 4
TOTAL	\$ 1,393,209.68	\$ 1,154,690.26	\$ 238,519.42	

SCHEDULE 2: GENERAL REVENUE ACCOUNTS

CUST #	CUSTOMER NAME	TOTAL AMOUNT	PRINCIPAL	INTEREST	DUE DATE	BILLING	WRITE -OFF REASON
146186	INFOPLACE TICKET CENTRES LTD	\$ 219,578.51	\$ 219,578.51	\$ -	FEB 28/09	TRANSIT PASSES & TICKETS	BANKRUPTCY
228111	BEDFORD YOUTH	\$ 115,910.58	\$ 105,819.61	\$ 10,090.97	DEC 18/06	PAYROLL, MISC OPERATING	DEFUNCT ORGANIZATION
78050	TIMBER TRAIL HOMES	\$ 91,079.00	\$ 91,079.00	\$ -	MAR 1/99	WATER INSTALLATION	NO LEGAL GROUNDS TO COLLECT
195877	AT&T CANADA	\$ 32,828.29	\$ 26,350.15	\$ 6,478.14	AUG 1/01	ENCROACHMENT	BANKRUPTCY
39511	AMCREST FOODS	\$ 18,392.55	\$ 18,392.55	\$ -	APR 1/98	HRM RENTAL AGREEMENT	BANKRUPTCY
218869	BARRY'S SEPTIC	\$ 14,115.22	\$ 12,814.44	\$ 1,300.78	NOV 14/05	SLUDGE TIPPING	DEFUNCT COMPANY
179290	RONALD SHIRLEY	\$ 11,343.23	\$ 5,949.38	\$ 5,393.85	SEPT 16/98	EMP COMPUTER PURCHASE PROGRAM	ACCT. DEEMED UNCOLLECTIBLE
99760	BARRINGTON LANE DEVELOPMENTS	\$ 7,185.42	\$ 7,185.42	\$ -	OCT 31/97	ENCROACHMENT WATER LINE	BANKRUPTCY
9716	MARY PHILOMENA FITZGERALD	\$ 4,527.91	\$ 2,375.29	\$ 2,152.62	SEPT 16/98	EMP COMPUTER PURCHASE PROGRAM	ACCT. DEEMED UNCOLLECTIBLE
24831	PAULINE T KINSMAN	\$ 4,241.02	\$ 2,468.72	\$ 1,772.30	JAN 2/01	EMP COMPUTER PURCHASE PROGRAM	ACCT. DEEMED UNCOLLECTIBLE
212342	AARON CHAPSTICK	\$ 4,133.81	\$ 2,405.78	\$ 1,728.03	JAN 2/01	EMP COMPUTER PURCHASE PROGRAM	ACCT. DEEMED UNCOLLECTIBLE
212348	CLIVE GOSS	\$ 3,245.24	\$ 1,886.72	\$ 1,358.52	JAN 2/01	EMP COMPUTER PURCHASE PROGRAM	ACCT. DEEMED UNCOLLECTIBLE
179288	RICHARD SCUDDER	\$ 3,078.60	\$ 1,614.89	\$ 1,463.71	SEPT 16/98	EMP COMPUTER PURCHASE PROGRAM	ACCT. DEEMED UNCOLLECTIBLE
6675	PATRICIA WRIN	\$ 3,014.09	\$ 1,741.56	\$ 1,272.53	JAN 1/01	EMP COMPUTER PURCHASE PROGRAM	ACCT. DEEMED UNCOLLECTIBLE
179285	JAMES MOSHER	\$ 2,924.08	\$ 1,533.55	\$ 1,390.53	SEPT 16/98	EMP COMPUTER PURCHASE PROGRAM	ACCT. DEEMED UNCOLLECTIBLE
212346	JOHN KEYLOR	\$ 2,923.14	\$ 1,698.44	\$ 1,224.70	JAN 2/01	EMP COMPUTER PURCHASE PROGRAM	ACCT. DEEMED UNCOLLECTIBLE
179283	DONALD BROOKING	\$ 2,345.29	\$ 2,345.29	\$ -	SEPT 16/98	EMP COMPUTER PURCHASE PROGRAM	ACCT. DEEMED UNCOLLECTIBLE
155115	JOHN D LEAHY	\$ 2,246.56	\$ 2,246.56	\$ -	SEPT 16/98	EMP COMPUTER PURCHASE PROGRAM	ACCT. DEEMED UNCOLLECTIBLE
20486	MONICA WICKS	\$ 2,228.84	\$ 2,228.84	\$ -	SEPT 16/98	EMP COMPUTER PURCHASE PROGRAM	ACCT. DEEMED UNCOLLECTIBLE
212359	VALERIE SLIMING	\$ 2,159.48	\$ 1,256.83	\$ 902.65	JAN 2/01	EMP COMPUTER PURCHASE PROGRAM	ACCT. DEEMED UNCOLLECTIBLE
177475	DONNA VANBUSKIRK	\$ 1,931.62	\$ 1,011.38	\$ 920.24	SEPT 5/98	EMP COMPUTER PURCHASE PROGRAM	ACCT. DEEMED UNCOLLECTIBLE
212362	DENNIS NELSON	\$ 1,875.31	\$ 1,091.13	\$ 784.18	JAN 2/01	EMP COMPUTER PURCHASE PROGRAM	ACCT. DEEMED UNCOLLECTIBLE
46664	DIANE WATERS	\$ 1,679.51	\$ 1,679.51	\$ -	SEPT 16/98	EMP COMPUTER PURCHASE PROGRAM	ACCT. DEEMED UNCOLLECTIBLE
21432	DOROTHY GAY	\$ 1,506.71	\$ 877.06	\$ 629.65	JAN 2/01	EMP COMPUTER PURCHASE PROGRAM	ACCT. DEEMED UNCOLLECTIBLE
96549	BERNARD G ELLIOTT	\$ 1,460.18	\$ 1,460.18	\$ -	SEPT 16/98	EMP COMPUTER PURCHASE PROGRAM	ACCT. DEEMED UNCOLLECTIBLE
212350	DELTON SKELHORNE	\$ 1,455.38	\$ 845.80	\$ 609.58	JAN 2/01	EMP COMPUTER PURCHASE PROGRAM	ACCT. DEEMED UNCOLLECTIBLE
212353	DELTON SKELHORNE	\$ 1,455.38	\$ 845.80	\$ 609.58	JAN 2/01	EMP COMPUTER PURCHASE PROGRAM	ACCT. DEEMED UNCOLLECTIBLE
277089	SHARON BERRIMAN	\$ 1,450.27	\$ 1,117.41	\$ 332.86	NOV 14/05	FIRE SERVICES	MOBILE BURNT, UNCOLLECTIBLE
47563	R M D 16-1(JOSEPH YOUNG)	\$ 1,320.20	\$ 768.89	\$ 551.31	JAN 2/01	EMP COMPUTER PURCHASE PROGRAM	ACCT. DEEMED UNCOLLECTIBLE
48606	WAYNE E WHITE	\$ 1,301.41	\$ 1,301.41	\$ -	SEPT 5/98	EMP COMPUTER PURCHASE PROGRAM	ACCT. DEEMED UNCOLLECTIBLE
277068	PAULA DURAN	\$ 1,176.80	\$ 897.00	\$ 279.80	MARCH 2/05	RECREATION BILLING	ACCT. DEEMED UNCOLLECTIBLE
328607	CATHERINE BENDOR-SAMUEL	\$ 1,127.34	\$ 1,127.34	\$ -	APR 15/08	INSURANCE CLAIM	ACCT. DEEMED UNCOLLECTIBLE
324000	STEPHANI LYN DONOHUE-HUNTER	\$ 1,101.73	\$ 1,101.73	\$ -	DEC 12/07	INSURANCE CLAIM	MOVED TO BC -UNCOLLECTABLE
288546	MIKE SWINAMER	\$ 928.45	\$ 714.00	\$ 214.45	NOV 7/05	RECREATION BILLING	ACCT. DEEMED UNCOLLECTIBLE
179287	WILLIAM KERVIN	\$ 892.71	\$ 467.95	\$ 424.76	SEPT 16/98	EMP COMPUTER PURCHASE PROGRAM	ACCT. DEEMED UNCOLLECTIBLE
266264	MICHAEL INGRAHAM	\$ 881.13	\$ 630.00	\$ 251.13	AUG 19/04	RECREATION BILLING	ACCT. DEEMED UNCOLLECTIBLE
277077	PROSPECT MINOR BASEBALL	\$ 842.20	\$ 621.50	\$ 220.70	MARCH 2/05	RECREATION BILLING	ACCT. DEEMED UNCOLLECTIBLE
288551	NS FURY ELITE HOCKEY PROGRAM	\$ 808.03	\$ 622.50	\$ 185.53	NOV 7/05	RECREATION BILLING	ACCT. DEEMED UNCOLLECTIBLE
277079	HFX TITAN INTERMEDIATE TEAM	\$ 764.61	\$ 564.50	\$ 200.11	MARCH 2/05	RECREATION BILLING	ACCT. DEEMED UNCOLLECTIBLE
181	AIR CANADA	\$ 746.83	\$ 746.83	\$ -	AUG 18/05	AEROTECH WATER	BANKRUPTCY
271596	JEFF'S PLUMBING AND MAINTENANCE	\$ 713.01	\$ 513.19	\$ 199.82	DEC 6/04	RECOVERY	COMPANY DEFUNCT
316176	YVES ROOP	\$ 662.06	\$ 662.06	\$ -	AUG 31/07	INSURANCE CLAIM	CUSTOMER DECEASED
293550	CATHY KENNEDY	\$ 656.24	\$ 656.24	\$ -	MARCH 15/06	INSURANCE CLAIM	BANKRUPT
274556	CONNIE GILLESPIE	\$ 651.00	\$ 476.00	\$ 175.00	JAN 4/05	RECREATION BILLING	ACCT. DEEMED UNCOLLECTIBLE
18140	CLINTON SCHOFIELD	\$ 585.78	\$ 345.00	\$ 240.78	MARCH 2/01	EMP COMPUTER PURCHASE PROGRAM	ACCT. DEEMED UNCOLLECTIBLE
276974	MARGARET MOULTON	\$ 579.36	\$ 425.00	\$ 154.36	FEB 10/05	RECREATION BILLING	ACCT. DEEMED UNCOLLECTIBLE
266266	TIM DODGE	\$ 573.51	\$ 410.00	\$ 163.51	AUG 19/04	RECREATION BILLING	ACCT. DEEMED UNCOLLECTIBLE
179284	IAN COLLINS	\$ 457.71	\$ 457.71	\$ -	SEPT 16/98	EMP COMPUTER PURCHASE PROGRAM	ACCT. DEEMED UNCOLLECTIBLE
283228	MONSTERS DAY CARE	\$ 400.98	\$ 303.60	\$ 97.38	JULY 28/05	BUS CHARTER	BANKRUPTCY
161699	H CAMPBELL	\$ 384.88	\$ 384.88	\$ -	SEPT 16/98	EMP COMPUTER PURCHASE PROGRAM	ACCT. DEEMED UNCOLLECTIBLE
286841	JOSEPH DEVEAUX	\$ 383.39	\$ 294.11	\$ 89.28	OCT 10/05	FIRE SECURITY, UNCOLLECTABLE	ACCT. DEEMED UNCOLLECTIBLE
283224	CHRISTINE JENNINGS	\$ 372.72	\$ 281.00	\$ 91.72	JULY 27/95	RECREATION BILLING	ACCT. DEEMED UNCOLLECTIBLE
288495	MELISSA JOHNSON	\$ 366.81	\$ 281.00	\$ 85.81	OCT 26/05	RECREATION BILLING	ACCT. DEEMED UNCOLLECTIBLE
78704	LESLIE H LUCAS	\$ 326.80	\$ 189.95	\$ 136.85	JAN 2/01	EMP COMPUTER PURCHASE PROGRAM	ACCT. DEEMED UNCOLLECTIBLE
217059	MELANSON'S WASTE MANAGEMENT	\$ 314.30	\$ 224.62	\$ 89.68	JUNE 10/03	SLUDGE TIPPING	BANKRUPTCY
266265	COREY LOYE	\$ 312.66	\$ 224.00	\$ 88.66	AUG 19/04	RECREATION BILLING	ACCT. DEEMED UNCOLLECTIBLE
218558	STANLEY GLENN WOODFORD	\$ 283.52	\$ 283.52	\$ -	DEC 31/96	EMP COMPUTER PURCHASE PROGRAM	ACCT. DEEMED UNCOLLECTIBLE

SCHEDULE 2: GENERAL REVENUE ACCOUNTS

CUST #	CUSTOMER NAME	TOTAL AMOUNT	PRINCIPAL	INTEREST	DUE DATE	BILLING	WRITE-OFF REASON
274558	STEPHANIE ROGERS	\$ 255.69	\$ 187.60	\$ 68.09	JAN 4/05	RECREATION BILLING	ACCT. DEEMED UNCOLLECTIBLE
288523	SANDI MUSOLINO	\$ 186.49	\$ 143.00	\$ 43.49	OCT 31/05	RECREATION BILLING	ACCT. DEEMED UNCOLLECTIBLE
288496	CATHY TRUEN	\$ 143.42	\$ 110.00	\$ 33.42	OCT 26/05	RECREATION BILLING	ACCT. DEEMED UNCOLLECTIBLE
287591	TOM STEARS	\$ 142.60	\$ 109.00	\$ 33.60	OCT 17/05	RECREATION BILLING	ACCT. DEEMED UNCOLLECTIBLE
280123	MAINSTREAM WRESTLING	\$ 138.22	\$ 103.00	\$ 35.22	MAY 9/05	RECREATION BILLING	ACCT. DEEMED UNCOLLECTIBLE
280342	VALERIE SCRUBY	\$ 131.19	\$ 98.00	\$ 33.19	JUNE 6/05	RECREATION BILLING	ACCT. DEEMED UNCOLLECTIBLE
278917	RICHARD DEWOLFE	\$ 107.64	\$ 80.00	\$ 27.64	APR 1/05	RECREATION BILLING	ACCT. DEEMED UNCOLLECTIBLE
192344	MONICA DRAKE	\$ 101.84	\$ 73.50	\$ 28.34	DEC 1/04	RECREATION BILLING	ACCT. DEEMED UNCOLLECTIBLE
280208	CORRINA HINGLEYJEFF PEARL	\$ 94.71	\$ 70.00	\$ 24.71	MAY 26/05	RECREATION BILLING	ACCT. DEEMED UNCOLLECTIBLE
288493	SYLVIE VIENOTTE	\$ 94.11	\$ 72.00	\$ 22.11	OCT 26/05	RECREATION BILLING	ACCT. DEEMED UNCOLLECTIBLE
288553	APRIL BRADY	\$ 91.70	\$ 70.00	\$ 21.70	NOV 7/05	RECREATION BILLING	ACCT. DEEMED UNCOLLECTIBLE
283225	KARA DEDMAN	\$ 88.24	\$ 66.00	\$ 22.24	JULY 27/95	RECREATION BILLING	ACCT. DEEMED UNCOLLECTIBLE
289267	PATRICIA CODY	\$ 87.40	\$ 66.80	\$ 20.60	NOV 14/05	RECREATION BILLING	ACCT. DEEMED UNCOLLECTIBLE
288494	GWEN GRAY	\$ 85.62	\$ 65.00	\$ 20.62	OCT 26/05	RECREATION BILLING	ACCT. DEEMED UNCOLLECTIBLE
288552	JOY POLHILL	\$ 85.40	\$ 65.00	\$ 20.40	NOV 7/05	RECREATION BILLING	ACCT. DEEMED UNCOLLECTIBLE
289396	KATTY PAFFILE	\$ 81.58	\$ 62.00	\$ 19.58	NOV 14/05	RECREATION BILLING	ACCT. DEEMED UNCOLLECTIBLE
280343	KIM BRIAND	\$ 81.02	\$ 60.00	\$ 21.02	JUNE 6/05	RECREATION BILLING	ACCT. DEEMED UNCOLLECTIBLE
281925	JEANNETTE CLARKE	\$ 64.71	\$ 50.00	\$ 14.71	JUNE 30/05	RECREATION BILLING	ACCT. DEEMED UNCOLLECTIBLE
286772	KIM FARAHA	\$ 58.01	\$ 45.00	\$ 13.01	SEPT 30/05	RECREATION BILLING	ACCT. DEEMED UNCOLLECTIBLE
288492	LAURA BARTLETT	\$ 49.31	\$ 38.00	\$ 11.31	OCT 25/05	RECREATION BILLING	ACCT. DEEMED UNCOLLECTIBLE
283418	PAULA MACDONALD	\$ 47.84	\$ 36.00	\$ 11.84	JULY 12/05	RECREATION BILLING	ACCT. DEEMED UNCOLLECTIBLE
277078	CROTHALL SERVICES	\$ 41.69	\$ 30.00	\$ 11.69	MARCH 2/05	RECREATION BILLING	ACCT. DEEMED UNCOLLECTIBLE
288522	LORI ALGEE PARUCH	\$ 38.42	\$ 29.00	\$ 9.42	OCT 31/05	RECREATION BILLING	ACCT. DEEMED UNCOLLECTIBLE
257674	KEIRSTEN MARRS	\$ 33.80	\$ 22.00	\$ 11.80	FEB 9/04	RECREATION BILLING	ACCT. DEEMED UNCOLLECTIBLE
266267	NATASHA MURPHY	\$ 30.14	\$ 20.00	\$ 10.14	AUG 19/04	RECREATION BILLING	ACCT. DEEMED UNCOLLECTIBLE
270747	MARION STEEVES	\$ 21.20	\$ 15.00	\$ 6.20	DEC 1/04	RECREATION BILLING	ACCT. DEEMED UNCOLLECTIBLE
TOTAL		\$ 582,613.38	\$ 537,661.23	\$ 44,952.15			

SCHEDULE 3: REAL PROPERTY ACCOUNTS

AAN #	CUSTOMER NAME	TOTAL AMOUNT	PRINCIPAL	INTEREST	BILL YEAR	BILLING	WRITE -OFF REASON
128454	WCC REFURB LTD	\$ 149,427.07	\$ 104,038.22	\$ 45,388.85	2006	LEASED LAND ACCOUNT	BANKRUPTCY
08917116	GEDCO LIMITED	\$ 18,958.81	\$ 18,392.24	\$ 566.57	2005	LEASED LAND ACCOUNT	BANKRUPTCY
07577648	COMMERCIAL EQUIPMENT 203	\$ 4,832.49	\$ 4,664.09	\$ 168.40	1996	LEASED LAND ACCOUNT	BANKRUPTCY
05375436	STACEY, GABRIEL	\$ 3,931.83	\$ 3,834.39	\$ 97.44	1999	MOBILE HOME	CAN'T LOCATE - UNCOLLECTIBLE
05159636	SELINGER MARK	\$ 2,228.99	\$ 1,911.05	\$ 317.94	2007	MOBILE HOME	CAN'T LOCATE - UNCOLLECTIBLE
00345113	SILVER, ROB	\$ 1,687.41	\$ 1,628.87	\$ 58.54	2004	MOBILE HOME	CAN'T LOCATE - UNCOLLECTIBLE
08968462	KILLOUGH, BILL	\$ 833.79	\$ 469.21	\$ 364.58	2000	LEASED LAND ACCOUNT	BANKRUPTCY
07699557	THREE BROOKS DEV CORP	\$ 747.05	\$ 452.26	\$ 294.79	2001	LEASED LAND ACCOUNT	BANKRUPTCY
02000369	HACKETT, JAIME	\$ 595.28	\$ 572.03	\$ 23.25	2006	MOBILE HOME	CAN'T LOCATE - UNCOLLECTIBLE
05588219	WATKINS, GIFFORD	\$ 553.77	\$ 455.24	\$ 98.53	2005	MOBILE HOME	CAN'T LOCATE - UNCOLLECTIBLE
05582989	DUGGAN, EDWARD	\$ 505.33	\$ 486.01	\$ 19.32	2005	MOBILE HOME	CAN'T LOCATE - UNCOLLECTIBLE
09188932	BOYD SHANNON ALEXANDER	\$ 490.82	\$ 472.93	\$ 17.89	2003	MOBILE HOME	CAN'T LOCATE - UNCOLLECTIBLE
05049725	ZINCK, GARY	\$ 329.34	\$ 315.33	\$ 14.01	2006	MOBILE HOME	CAN'T LOCATE - UNCOLLECTIBLE
04791959	HARVEY, EMMA	\$ 317.71	\$ 304.07	\$ 13.64	2005	MOBILE HOME	CAN'T LOCATE - UNCOLLECTIBLE
07695543	GATEWAY INVESTMENTS INC	\$ 283.01	\$ 193.73	\$ 89.28	2003	LEASED LAND ACCOUNT	BANKRUPTCY
03425274	BROWN, MARGARET	\$ 274.78	\$ 259.49	\$ 15.29	2007	MOBILE HOME	MOBILE BURNT
05041481	YOUNG VICTOR	\$ 266.73	\$ 254.09	\$ 12.64	2007	MOBILE HOME	CAN'T LOCATE - UNCOLLECTIBLE
08883149	DEVEAUX JOSEPH KEVIN	\$ 266.32	\$ 255.48	\$ 10.84	2005	MOBILE HOME	CAN'T LOCATE - UNCOLLECTIBLE
05124794	BERRIMAN, SHARON	\$ 264.22	\$ 253.65	\$ 10.57	2006	MOBILE HOME	CAN'T LOCATE - UNCOLLECTIBLE
02081504	VOGLER, TERESA & STEPHEN	\$ 237.90	\$ 226.79	\$ 11.11	2008	MOBILE HOME	CAN'T LOCATE - UNCOLLECTIBLE
06170919	BROWN, DEAN	\$ 219.17	\$ 210.31	\$ 8.86	2006	MOBILE HOME	CAN'T LOCATE - UNCOLLECTIBLE
09414339	LANGILLE ANDREW	\$ 184.51	\$ 177.47	\$ 7.04	2004	LEASED LAND ACCOUNT	BANKRUPTCY
05586909	FRASER, PHILLIP	\$ 176.24	\$ 169.95	\$ 6.29	2003	MOBILE HOME	CAN'T LOCATE - UNCOLLECTIBLE
07666551	MERLO, KELLY	\$ 136.61	\$ 130.13	\$ 6.48	2008	MOBILE HOME	MOBILE REMOVED
08746826	WINDWARD ENTERPRISES LTD	\$ 133.59	\$ 84.25	\$ 49.34	2006	LEASED LAND ACCOUNT	BANKRUPTCY
07639740	COOPER, GRAHAM M	\$ 101.02	\$ 97.93	\$ 3.09	2005	LEASED LAND ACCOUNT	BANKRUPTCY
01369512	EDDY, LLOYD	\$ 93.67	\$ 91.33	\$ 2.34	2007	MOBILE HOME	OWNER DECEASED
03672018	PARSONS, MALCOLM	\$ 69.48	\$ 55.95	\$ 13.53	2006	LEASED LAND ACCOUNT	CAN'T LOCATE - UNCOLLECTIBLE
07673329	DAUPHINEE (EST), LIONEL M	\$ 29.82	\$ 28.69	\$ 1.13	2006	TAXES	DECEASED
TOTAL		\$ 188,176.76	\$ 140,485.18	\$ 47,691.58			

SCHEDULE 4: BUSINESS OCCUPANCY ACCOUNTS

AAN	BUSINESS NAME	TOTAL DUE	PRINCIPAL	INTEREST	YEAR	REASON
09794522	3096573 NOVA SCOTIA LIMITED C E EXECUTIVE OFFICE S	\$ 23,062.72	\$ 17,423.89	\$ 5,638.83	2006	W/O DEFUNCT
08772436	YOUR OFFICE HALIFAX LIMITED	\$ 19,456.60	\$ 12,460.60	\$ 6,996.00	2002	W/O DEFUNCT
09795472	\$2.00 OR LESS DOLLAR STORE	\$ 17,233.26	\$ 13,413.44	\$ 3,819.82	2007	W/O DEFUNCT
09792171	RAND AUTO ELECTRIC	\$ 14,678.72	\$ 11,276.94	\$ 3,401.78	2006	BANKRUPT
08915989	MACDONALD WILLIAM	\$ 14,594.96	\$ 13,689.31	\$ 905.65	2000	W/O DEFUNCT
09651101	DRL COACHLINES INTERNATIONAL LIMITED	\$ 14,434.25	\$ 11,468.43	\$ 2,965.82	2005	W/O DEFUNCT
07801599	RAYS THE TRANSMISSION MAN	\$ 13,984.85	\$ 11,231.94	\$ 2,752.91	2006	W/O DEFUNCT
09794859	Q BILLIARDS/ 3030727 NOVA	\$ 13,881.19	\$ 10,785.08	\$ 3,096.11	2006	W/O DEFUNCT
07811837	MARITIME LIQUIDATION	\$ 12,930.87	\$ 9,136.63	\$ 3,794.24	2005	W/O DEFUNCT
09794492	3096573 NOVA SCOTIA LIMITED	\$ 11,141.99	\$ 8,445.35	\$ 2,696.64	2006	W/O DEFUNCT
09829016	CLUB 5171	\$ 10,744.86	\$ 9,916.79	\$ 828.07	2006	W/O DEFUNCT
08610479	R W R SEAFOOD LTD	\$ 10,577.12	\$ 7,736.74	\$ 2,840.38	2006	W/O DEFUNCT
09652442	TAKE THIRTY	\$ 10,115.04	\$ 8,102.49	\$ 2,012.55	2008	BANKRUPT
09649999	CMCJ	\$ 9,980.53	\$ 8,080.76	\$ 1,899.77	2007	W/O DEFUNCT
08795002	MARITIME LIQUIDATION CENTRE	\$ 9,461.58	\$ 6,676.06	\$ 2,785.52	2004	W/O DEFUNCT
08799709	MOTHER TUCKERS FOOD	\$ 9,446.21	\$ 7,012.34	\$ 2,433.87	2002	W/O DEFUNCT FRANCHISE
08800294	MISTER TRANSMISSION	\$ 9,357.98	\$ 6,282.72	\$ 3,075.26	2004	W/O DEFUNCT FRANCHISE
09825819	MARITIME LIQUIDATORS / ALMIRA TRADING CO	\$ 9,354.23	\$ 7,686.73	\$ 1,667.50	2008	W/O DEFUNCT
08735573	Q'BILLIARDS VICTORY CASINO TOURS LTD	\$ 8,745.88	\$ 7,275.89	\$ 1,469.99	2004	W/O DEFUNCT
09651586	MARITECH SOFTWARE INC	\$ 8,729.69	\$ 7,169.99	\$ 1,559.70	2007	W/O DEFUNCT
07817568	DEVYN DEVELOPMENTS LTD	\$ 8,527.32	\$ 6,349.12	\$ 2,178.20	2005	W/O DEFUNCT
08767173	KEYLIME PIE HOSPITALITY ENTERPRISES	\$ 8,032.56	\$ 6,104.17	\$ 1,928.39	2006	BANKRUPT
09795715	STAGE NINE BAR & GRILL	\$ 7,871.95	\$ 6,502.28	\$ 1,369.67	2007	W/O DEFUNCT
09646299	UPCOUNTRY ATLANTIC INC	\$ 7,843.75	\$ 5,946.42	\$ 1,897.33	2005	W/O DEFUNCT
07810326	GLOBAL FORWARDING COMPANY LIMITED	\$ 7,274.70	\$ 5,592.82	\$ 1,681.88	2005	BANKRUPT
09650288	MATHESON WINDOWS & DOORS (2003) LTD	\$ 6,996.16	\$ 5,168.99	\$ 1,827.17	2006	W/O DEFUNCT
09794468	CLUB NRG	\$ 6,970.85	\$ 5,663.12	\$ 1,307.73	2006	BANKRUPT
08917000	MCKENNA TAE KWON DO	\$ 6,700.04	\$ 5,205.49	\$ 1,494.55	2004	W/O DEFUNCT
09652078	URBAN LIVING	\$ 5,810.34	\$ 4,220.30	\$ 1,590.04	2005	W/O DEFUNCT
09651942	TANKXPERS INCORPORATED	\$ 5,488.91	\$ 3,886.24	\$ 1,602.67	2005	W/O DEFUNCT FRANCHISE
10071331	PETSTERS	\$ 5,374.29	\$ 4,520.22	\$ 854.07	2008	BANKRUPT
09795294	ART EXPO	\$ 5,241.13	\$ 5,050.49	\$ 190.64	2008	BANKRUPT
09650032	LAKE CITY EXPORT LTD	\$ 5,232.08	\$ 3,926.84	\$ 1,305.24	2006	W/O DEFUNCT
08792739	DUTCH EAST INDIES FURNISHINGS	\$ 5,214.23	\$ 3,998.39	\$ 1,215.84	2006	W/O DEFUNCT
08796467	LYNN'S JEWELLERY	\$ 5,104.22	\$ 3,918.07	\$ 1,186.15	2007	W/O DEFUNCT
09574859	BALLBREAKERS PAINTBALL	\$ 4,982.72	\$ 3,513.35	\$ 1,469.37	2005	CLOSED ACCT - SKIPPED

SCHEDULE 4: BUSINESS OCCUPANCY ACCOUNTS

AAN	BUSINESS NAME	TOTAL DUE	PRINCIPAL	INTEREST	YEAR	REASON
07815263	REAL METALWORKS INC	\$ 4,958.75	\$ 3,682.47	\$ 1,276.28	2006	W/O DEFUNCT
08763380	APPLEBARREL 24 HOUR RESTAURANT/3004927 N S LTD	\$ 4,877.49	\$ 3,784.06	\$ 1,093.43	2005	W/O DEFUNCT
08771448	GREAT HALIFAX SMOKE COMPANY/	\$ 4,777.81	\$ 3,692.68	\$ 1,085.13	2007	W/O DEFUNCT
07825293	SUNSWIRL TANNING STUDIO	\$ 4,711.81	\$ 3,190.23	\$ 1,521.58	2004	W/O DEFUNCT FRANCHISE
09793917	MARITIME STAR COMPANY	\$ 4,477.80	\$ 3,472.51	\$ 1,005.29	2007	BANKRUPT
07799500	FIRST FUNDY FINANCIAL PLANNING GROUP LIMITED	\$ 4,432.05	\$ 3,323.29	\$ 1,108.76	2006	W/O DEFUNCT
07555547	MERIDIAN HOLDINGS INC BURNSIDE INDUSTRIAL PARK	\$ 4,431.56	\$ 3,321.63	\$ 1,109.93	2006	BANKRUPT
07809255	SILHOUETTE FITNESS STUDIO	\$ 4,293.02	\$ 3,248.68	\$ 1,044.34	2006	W/O DEFUNCT
09573690	KAYEL'S KIDS AND YOU	\$ 4,273.01	\$ 2,950.37	\$ 1,322.64	2005	W/O DEFUNCT FRANCHISE
07572328	WOODSIDE AUTOMOTIVE SERVICES	\$ 4,175.13	\$ 3,028.50	\$ 1,146.63	2006	BANKRUPT
08801231	3045820 NOVA SCOTIA LTD	\$ 4,163.70	\$ 2,942.83	\$ 1,220.87	2005	W/O DEFUNCT
07831277	BRAND NAME CLOTHES	\$ 4,155.33	\$ 2,282.55	\$ 1,872.78	2000	W/O DEFUNCT
09827552	99 CENTS OR LESS	\$ 4,029.70	\$ 3,659.80	\$ 369.90	2006	W/O DEFUNCT
08732167	READ ALL ABOUT IT	\$ 3,848.89	\$ 2,908.17	\$ 940.72	2006	W/O DEFUNCT
09650016	SAN FRANCISCO GIFTS	\$ 3,781.64	\$ 2,882.59	\$ 899.05	2006	BANKRUPT
09823301	PORKPIE HAT ADVERTISING INC	\$ 3,566.43	\$ 2,705.94	\$ 860.49	2006	W/O DEFUNCT
08747954	FELICITY ESTHETICS	\$ 3,558.96	\$ 3,148.80	\$ 410.16	2002	W/O DEFUNCT
09570748	DALE STEINBURG	\$ 3,497.73	\$ 2,416.51	\$ 1,081.22	2005	W/O DEFUNCT
08802327	MARITIME MATTRESS WORLD	\$ 3,310.79	\$ 2,558.86	\$ 751.93	2006	BANKRUPT
09822801	TRIBES ART & DRUMS	\$ 3,264.09	\$ 2,470.66	\$ 793.43	2006	CLOSED ACCT - SKIPPED
08743053	BABYLON PIZZA	\$ 3,253.67	\$ 1,711.87	\$ 1,541.80	2000	W/O DEFUNCT
08714274	JAVANET CAFE C/O TERRY BUTLER/ CULINARY EXPERTS CA	\$ 3,091.83	\$ 2,135.79	\$ 956.04	2004	W/O DEFUNCT
07808216	3045754 NOVA SCOTIA LIMITED/DETECK CONTROL SYSTEMS	\$ 3,090.95	\$ 2,221.96	\$ 868.99	2005	W/O DEFUNCT
07822324	ATLANTIC COMMERCIAL CONST LTD	\$ 3,036.39	\$ 2,072.79	\$ 963.60	2004	W/O DEFUNCT
08926077	LYNETTE'S WEDDING BOUTIQUE	\$ 2,993.37	\$ 1,987.05	\$ 1,006.32	2003	BANKRUPT
09825053	NORTH VIDEO & VARIETY	\$ 2,976.32	\$ 2,310.32	\$ 666.00	2006	W/O DEFUNCT
09792376	SUPERCITY INTERNET SERVICES	\$ 2,917.28	\$ 2,178.03	\$ 739.25	2006	W/O DEFUNCT
09791833	NXET PROMOTIONS, ADVERTISING & MARKETING INC	\$ 2,870.65	\$ 2,332.37	\$ 538.28	2006	W/O DEFUNCT
09796738	3159572 NOVA SCOTIA LTD / 99 CENTS OR LESS	\$ 2,860.26	\$ 2,487.50	\$ 372.76	2008	BANKRUPT
08707383	BASS RIVER CHAIRS	\$ 2,858.89	\$ 2,255.79	\$ 603.10	2006	W/O DEFUNCT
09569774	X-TREME MOTORSPORTS	\$ 2,848.01	\$ 2,008.28	\$ 839.73	2005	W/O DEFUNCT
08756503	BABYLON PIZZA	\$ 2,773.04	\$ 1,462.07	\$ 1,310.97	2000	W/O DEFUNCT
09646221	JENNY PENNY'S CHILDREN AND MATERNITY WEAR	\$ 2,706.59	\$ 2,218.73	\$ 487.86	2008	BANKRUPT
07813104	KAYEL'S KIDS CLOTHING EMPORIUM	\$ 2,684.48	\$ 1,868.53	\$ 815.95	2004	W/O DEFUNCT FRANCHISE
08739943	BRAVO INTERNATIONAL FINE	\$ 2,663.70	\$ 2,063.15	\$ 600.55	2007	W/O DEFUNCT
09572791	BLUENOSE FIRE & SAFETY SUPPLY	\$ 2,663.50	\$ 2,435.99	\$ 227.51	2006	BANKRUPT

SCHEDULE 4: BUSINESS OCCUPANCY ACCOUNTS

AAN	BUSINESS NAME	TOTAL DUE	PRINCIPAL	INTEREST	YEAR	REASON
09649972	WATER STREET FINANCIAL LTD	\$ 2,620.27	\$ 2,033.01	\$ 587.26	2006	W/O DEFUNCT
09794905	DIBACCO LUCIA DR	\$ 2,540.32	\$ 1,925.70	\$ 614.62	2005	BANKRUPT
07573413	TIM DEALER SERVICES INCORPORATED	\$ 2,521.30	\$ 1,525.00	\$ 996.30	2002	W/O DEFUNCT
09573275	SHORE TIRE ENTERPRISES	\$ 2,518.42	\$ 1,813.67	\$ 704.75	2005	W/O DEFUNCT
07810733	BLACK BEAR ICE CREAM EMPORIUM LTD	\$ 2,480.14	\$ 1,804.59	\$ 675.55	2005	W/O DEFUNCT
09825274	3107753 NOVA SCOTIA LIMITED	\$ 2,428.45	\$ 1,890.10	\$ 538.35	2006	W/O DEFUNCT
08778035	SOUTH PARK CONVENIENT FOOD & DELI	\$ 2,361.24	\$ 1,595.78	\$ 765.46	2004	BANKRUPT
08795452	LANGBRAE CONVENIENCE LTD	\$ 2,346.87	\$ 1,905.14	\$ 441.73	2006	W/O DEFUNCT
09817255	SODA POP CURTIS CLOTHING LOUNGE	\$ 2,324.84	\$ 2,042.55	\$ 282.29	2007	BANKRUPT
09823999	CAFE LA CAVE	\$ 2,319.95	\$ 1,774.68	\$ 545.27	2005	W/O DEFUNCT
09791981	RICK'S CARS-R-US II LIMITED	\$ 2,318.51	\$ 1,757.82	\$ 560.69	2006	W/O DEFUNCT
09826874	PIZZA PRO	\$ 2,279.66	\$ 1,834.44	\$ 445.22	2006	BANKRUPT
07823282	DELUXE DRYCLEANERS/JACLEAN HOLDINGS LTD	\$ 2,276.18	\$ 1,549.77	\$ 726.41	2004	W/O DEFUNCT
07804687	THE ULTIMATE BATH STORE - PLUMBING & MORE INC	\$ 2,253.92	\$ 2,065.74	\$ 188.18	2008	W/O DEFUNCT
09792236	HERBAL ONE	\$ 2,207.03	\$ 1,686.30	\$ 520.73	2006	W/O DEFUNCT FRANCHISE
08735654	THE CUE & CUSHION INC FROM QBILLIARDS CLUB	\$ 2,205.82	\$ 1,574.49	\$ 631.33	2004	W/O DEFUNCT
09648283	COOL MECHANICAL	\$ 2,057.21	\$ 1,485.44	\$ 571.77	2005	CLOSED ACCT - SKIPPED
09647929	SANS SOLEIL INC	\$ 2,052.90	\$ 1,568.91	\$ 483.99	2006	BANKRUPT
09572074	APPLE BARREL CAFE THE	\$ 2,036.00	\$ 1,408.58	\$ 627.42	2005	W/O DEFUNCT
07831285	ATLANTIC WINDOW CLEANING & CAULKING LIMITED	\$ 1,990.46	\$ 1,320.65	\$ 669.81	2004	W/O DEFUNCT
08803161	ATLANTIC CABINETS	\$ 1,880.70	\$ 1,451.44	\$ 429.26	2006	W/O DEFUNCT
08756031	HAIR KEEPERS	\$ 1,869.76	\$ 1,629.74	\$ 240.02	2001	W/O DEFUNCT
09793747	S J RODD TRADING LTD BASS RIVER	\$ 1,860.70	\$ 1,468.53	\$ 392.17	2006	W/O DEFUNCT
08802254	DAMASK ROSE SLIPCOVERS & DRAPERIES	\$ 1,857.51	\$ 1,369.65	\$ 487.86	2006	W/O DEFUNCT
09824871	HOLLYWOOD USED CLOTHING & COSTUMES	\$ 1,852.07	\$ 1,495.34	\$ 356.73	2008	BANKRUPT
10152623	LINENS AND THINGS	\$ 1,838.64	\$ 1,823.17	\$ 15.47	2008	BANKRUPT
10152704	LINENS AND THINGS	\$ 1,823.17	\$ 1,823.17	\$ -	2008	BANKRUPT
08690006	ATLANTIC CABINETS	\$ 1,734.07	\$ 1,306.07	\$ 428.00	2006	W/O DEFUNCT
08788227	TIMOTHY'S WORLD COFFEE	\$ 1,732.87	\$ 1,201.07	\$ 531.80	2004	W/O DEFUNCT FRANCHISE
09822917	TRAY TROY INC	\$ 1,707.63	\$ 1,380.81	\$ 326.82	2007	W/O DEFUNCT FRANCHISE
06199283	METROGRAPHIC PRINTING SERVICES LTD	\$ 1,690.43	\$ 1,616.72	\$ 73.71	2001	W/O DEFUNCT
08699879	GAMEWORLD VIDEO GAMES	\$ 1,678.91	\$ 1,581.63	\$ 97.28	2005	BANKRUPT
09571493	SILHOUETTE FITNESS STUDIO	\$ 1,660.64	\$ 1,127.14	\$ 533.50	2004	W/O DEFUNCT
09824383	CAVERN BISTRO & WINE BAR	\$ 1,653.93	\$ 1,265.07	\$ 388.86	2005	CLOSED ACCT - SKIPPED
08777527	TIMOTHY'S WORLD COFFEE	\$ 1,612.47	\$ 1,127.56	\$ 484.91	2004	W/O DEFUNCT FRANCHISE
08678677	TIMOTHY'S WORLD COFFEE	\$ 1,610.92	\$ 1,235.13	\$ 375.79	2005	W/O DEFUNCT FRANCHISE

SCHEDULE 4: BUSINESS OCCUPANCY ACCOUNTS

AAN	BUSINESS NAME	TOTAL DUE	PRINCIPAL	INTEREST	YEAR	REASON
09569073	NEED 4 WHEELS	\$ 1,604.86	\$ 1,125.00	\$ 479.86	2004	W/O DEFUNCT
07791348	COASTAL TELECONNECTIONS	\$ 1,582.86	\$ 1,302.38	\$ 280.48	2007	W/O DEFUNCT
08926875	KING OF DONAIR	\$ 1,581.91	\$ 1,123.97	\$ 457.94	2005	W/O DEFUNCT
09823697	SWALLOWS PUB RESTAURANT & LOUNGE	\$ 1,567.70	\$ 1,195.09	\$ 372.61	2005	W/O DEFUNCT
09826831	IN NEW ORLEANS RESTAURANT & BAR	\$ 1,546.52	\$ 1,325.46	\$ 221.06	2006	W/O DEFUNCT
07822898	COLDWELL PHOTOGRAPHY	\$ 1,534.31	\$ 1,255.44	\$ 278.87	2007	W/O DEFUNCT
08745757	CAFE LA CAVE	\$ 1,465.80	\$ 1,044.83	\$ 420.97	2005	W/O DEFUNCT
09792805	HERBAL ONE	\$ 1,457.31	\$ 1,098.20	\$ 359.11	2006	W/O DEFUNCT FRANCHISE
10094577	JUST SPORTS	\$ 1,437.78	\$ 1,330.33	\$ 107.45	2003	W/O DEFUNCT
07807910	KNICKLE'S STUDIO AND JOHN KINGWELL	\$ 1,426.66	\$ 941.16	\$ 485.50	2001	CLOSED ACCT - SKIPPED
08771855	DANIEL'S TAILOR SHOP	\$ 1,397.09	\$ 1,249.62	\$ 147.47	2001	W/O DEFUNCT
07811543	JADES TRENDY CHILD	\$ 1,364.78	\$ 867.88	\$ 496.90	2003	CLOSED ACCT - SKIPPED
09574298	CONTOURS EXPRESS	\$ 1,363.34	\$ 1,345.27	\$ 18.07	2005	W/O DEFUNCT
10107385	PARADISE BAY SILK PLANTS INC	\$ 1,292.77	\$ 1,212.29	\$ 80.48	2008	W/O DEFUNCT
08801061	SUN CITY HAIR DESIGN	\$ 1,233.00	\$ 933.73	\$ 299.27	2005	W/O DEFUNCT
08799865	EVANGELINE CAIN-GRANT	\$ 1,222.81	\$ 827.70	\$ 395.11	2003	BANKRUPT
09789731	CONTOURS EXPRESS	\$ 1,216.71	\$ 1,022.45	\$ 194.26	2007	W/O DEFUNCT FRANCHISE
09568360	WILLOW SALON & ESTHETIC RETREAT	\$ 1,185.91	\$ 873.35	\$ 312.56	2004	W/O DEFUNCT
09649026	CRAFTS CANADA	\$ 1,151.98	\$ 853.12	\$ 298.86	2006	W/O DEFUNCT
09790748	MUMFORD 711 VARIETY	\$ 1,129.52	\$ 820.80	\$ 308.72	2005	CLOSED ACCT - SKIPPED
09827099	TIMOTHY'S WORLD COFFEE	\$ 1,082.47	\$ 851.15	\$ 231.32	2006	W/O DEFUNCT FRANCHISE
08917051	JUST NEW RELEASES	\$ 1,054.66	\$ 798.75	\$ 255.91	2005	W/O DEFUNCT
07802870	BOOK HUT THE	\$ 1,012.84	\$ 975.57	\$ 37.27	2002	W/O DEFUNCT
06209068	G K M ENTERPRISES LIMITED BUD'S PUB	\$ 1,007.78	\$ 600.00	\$ 407.78	2001	W/O DEFUNCT
06039987	GEOMARINE ASSOCIATES LIMITED	\$ 1,006.35	\$ 698.39	\$ 307.96	2004	W/O DEFUNCT
06440282	RAINBOW CATERING LTD	\$ 1,002.75	\$ 605.53	\$ 397.22	2003	W/O DEFUNCT
08801630	RADICAL NEON & DESIGNS LTD	\$ 937.09	\$ 587.06	\$ 350.03	2002	W/O DEFUNCT
07562128	R & S ELECTRONICS (2000) LTD	\$ 920.06	\$ 600.00	\$ 320.06	2003	BANKRUPT
09647589	60 MINUTE TANNING	\$ 858.72	\$ 610.10	\$ 248.62	2004	W/O DEFUNCT
09827951	SYN RESTAURANT	\$ 806.79	\$ 633.64	\$ 173.15	2006	W/O DEFUNCT
09830057	ANTRAC	\$ 796.89	\$ 650.68	\$ 146.21	2007	W/O DEFUNCT
09652825	METROTOWN AUTO SALES	\$ 775.07	\$ 579.35	\$ 195.72	2005	W/O DEFUNCT
09648836	HAROLD WESTON	\$ 743.59	\$ 525.95	\$ 217.64	2005	CLOSED ACCT - SKIPPED
09652132	BILL HART'S JOKE T-SHIRTS &	\$ 724.72	\$ 543.12	\$ 181.60	2006	CLOSED ACCT - SKIPPED
07803656	J & Y COMMERCIAL & RESIDENTIAL HEATING	\$ 708.22	\$ 404.03	\$ 304.19	2001	W/O DEFUNCT
07813163	COMMERCIAL INDUSTRIAL	\$ 672.88	\$ 426.41	\$ 246.47	2002	W/O DEFUNCT

SCHEDULE 4: BUSINESS OCCUPANCY ACCOUNTS

AAN	BUSINESS NAME	TOTAL DUE	PRINCIPAL	INTEREST	YEAR	REASON
09794794	CLIP-ART HAIR STUDIO	\$ 665.57	\$ 523.84	\$ 141.73	2007	W/O DEFUNCT
09650199	JENNIFER ALLAN INTERIOR	\$ 651.40	\$ 519.10	\$ 132.30	2004	W/O DEFUNCT
09572031	MUMFORD 711 VARIETY	\$ 632.70	\$ 430.94	\$ 201.76	2007	CLOSED ACCT - SKIPPED
08783926	CLUB NRG	\$ 630.73	\$ 450.91	\$ 179.82	2005	BANKRUPT
08749035	BROOKS OPTICAL LIMITED	\$ 628.42	\$ 464.14	\$ 164.28	2005	BANKRUPT
10082171	KING PINS TATOO STUDIO	\$ 624.46	\$ 594.59	\$ 29.87	2008	W/O DEFUNCT
07806973	ORTHO-CLINICAL DIAGNOSTICS	\$ 619.89	\$ 388.86	\$ 231.03	2003	CLOSED ACCT - SKIPPED
07816332	AMBASSADOR COMPUTER	\$ 558.30	\$ 554.13	\$ 4.17	2007	W/O DEFUNCT
08792259	PERSIAN BAZAAR	\$ 531.14	\$ 397.33	\$ 133.81	2005	CLOSED ACCT - SKIPPED
09792112	CARZONE AUTO SALES	\$ 528.57	\$ 392.40	\$ 136.17	2005	CLOSED ACCT - SKIPPED
09649352	HELPING HANDS CATERING AND	\$ 522.69	\$ 375.00	\$ 147.69	2004	CLOSED ACCT - SKIPPED
09649387	CONTINENTAL FIREPLACES	\$ 499.55	\$ 355.81	\$ 143.74	2005	CLOSED ACCT - SKIPPED
07812779	THE BEST CUT BARBER SHOP	\$ 498.97	\$ 375.00	\$ 123.97	2005	W/O DEFUNCT
08783306	AFRICAN NOVA SCOTIAN TRAINING	\$ 486.20	\$ 300.00	\$ 186.20	2001	W/O DEFUNCT
09792945	TOUCHSTAR TECHNOLOGIES	\$ 484.10	\$ 357.38	\$ 126.72	2005	W/O DEFUNCT
09828869	COOKHOUSE (THE)	\$ 450.34	\$ 450.34	\$ -	2008	BANKRUPT
07815204	RED TAG	\$ 446.60	\$ 365.18	\$ 81.42	2003	W/O DEFUNCT
09792198	BENNY BAY PIZZA	\$ 405.75	\$ 306.83	\$ 98.92	2005	BANKRUPT
09651241	DEJAVU HOME STORE	\$ 396.81	\$ 282.39	\$ 114.42	2004	CLOSED ACCT - SKIPPED
09792511	DANNE SKIN REVISION AND ESTHETICS	\$ 381.58	\$ 337.91	\$ 43.67	2006	CLOSED ACCT - SKIPPED
07796773	BG ELECTRICAL INTERCONNECT SYSTEMS	\$ 363.25	\$ 225.00	\$ 138.25	2002	W/O DEFUNCT
08799040	AXLE AUTOMOTIVE	\$ 361.87	\$ 225.00	\$ 136.87	2002	CLOSED ACCT - SKIPPED
09653546	CANDY BOUQUET	\$ 359.64	\$ 187.18	\$ 172.46	2008	W/O DEFUNCT
07808585	BREMARK UPHOLSTERY SERVICES/BREMARK LIMITED	\$ 349.83	\$ 257.16	\$ 92.67	2005	CLOSED ACCT - SKIPPED
07811489	PUTER-TECH INC	\$ 347.95	\$ 225.00	\$ 122.95	2004	W/O DEFUNCT
07797540	INTERTECH MARINE LTD	\$ 341.14	\$ 225.00	\$ 116.14	2002	W/O DEFUNCT
09825630	WORDS & PICTURES	\$ 337.62	\$ 271.44	\$ 66.18	2006	BANKRUPT
07811969	ALLIANCE SECURITY	\$ 329.85	\$ 234.76	\$ 95.09	2005	W/O DEFUNCT
07824769	MARITIME MATTRESS WORLD	\$ 313.02	\$ 245.07	\$ 67.95	2006	BANKRUPT
08794219	NETRICOM	\$ 307.03	\$ 225.00	\$ 82.03	2004	W/O DEFUNCT
09651950	EASTSIDE CONCRETE LTD	\$ 301.24	\$ 214.86	\$ 86.38	2004	BANKRUPT
08748454	TOULANYS PIZZA FACTORY	\$ 296.89	\$ 203.70	\$ 93.19	2005	W/O DEFUNCT FRANCHISE
09653244	99 CENTS OR LESS	\$ 295.78	\$ 294.53	\$ 1.25	2008	BANKRUPT
09826645	AXXES	\$ 294.89	\$ 268.82	\$ 26.07	2006	W/O DEFUNCT
07655754	OXNERS LANDSCAPING & GARDEN CENTER	\$ 293.79	\$ 214.95	\$ 78.84	2008	W/O DEFUNCT
07813139	SUN DOGS TANNING & SHAKE BAR	\$ 293.70	\$ 223.04	\$ 70.66	2005	BANKRUPT

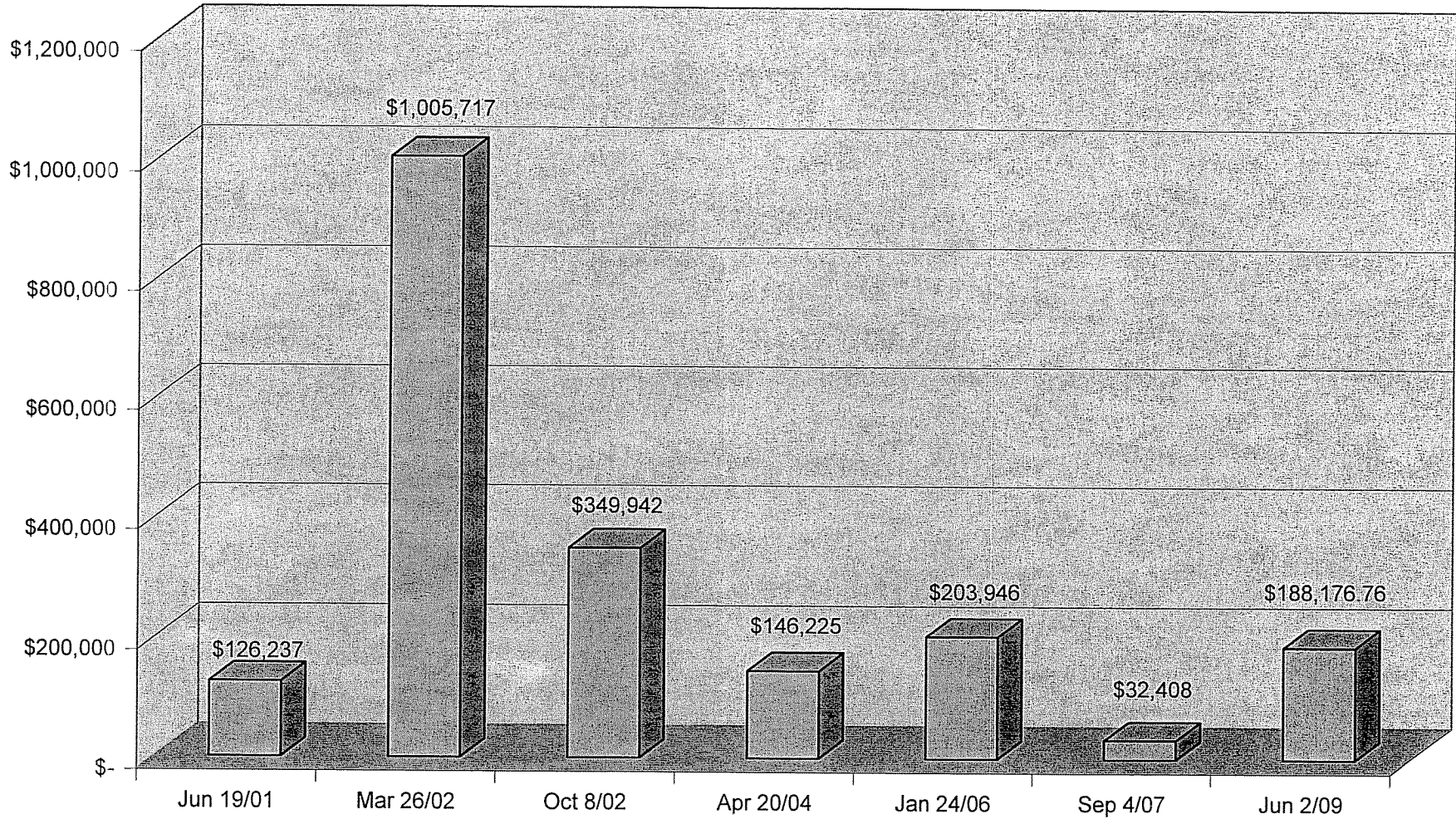
SCHEDULE 4: BUSINESS OCCUPANCY ACCOUNTS

AAN	BUSINESS NAME	TOTAL DUE	PRINCIPAL	INTEREST	YEAR	REASON
07799063	TROPICAL SENSATIONS TANNING AESTHETICS & HAIR DESI	\$ 281.15	\$ 206.50	\$ 74.65	2005	W/O DEFUNCT
09790098	THUMPER'S GENERAL STORE	\$ 277.50	\$ 220.53	\$ 56.97	2008	BANKRUPT
10090059	THE COOKHOUSE	\$ 275.05	\$ 202.71	\$ 72.34	2008	BANKRUPT
08785899	NORTH OF NEW YORK HIP HOP &	\$ 261.73	\$ 161.94	\$ 99.79	2002	BANKRUPT
09790691	CHILL & GRINDZ CAFE	\$ 259.56	\$ 196.45	\$ 63.11	2005	CLOSED ACCT - SKIPPED
08755086	AZON CANADA INC	\$ 257.12	\$ 166.12	\$ 91.00	2002	W/O DEFUNCT
09653678	WILLOW MEMORIES	\$ 241.94	\$ 175.13	\$ 66.81	2006	CLOSED ACCT - SKIPPED
09570586	BLACK BEAR ICE CREAM	\$ 221.16	\$ 149.88	\$ 71.28	2004	W/O DEFUNCT
09795081	A & W BEDFORD	\$ 215.88	\$ 180.57	\$ 35.31	2005	W/O DEFUNCT
07817061	DAWN COLE	\$ 213.78	\$ 158.44	\$ 55.34	2004	W/O DEFUNCT
06486495	LYCEUM PRESCHOOL	\$ 205.70	\$ 125.00	\$ 80.70	2000	W/O DEFUNCT
08796564	BELL EXPRESS VU	\$ 204.56	\$ 151.35	\$ 53.21	2006	W/O DEFUNCT FRANCHISE
08783756	DASH HANNIGAN'S RESTAURANT	\$ 204.14	\$ 125.00	\$ 79.14	2001	W/O DEFUNCT
05165237	HOT SPOT LUNCH LTD	\$ 195.23	\$ 148.77	\$ 46.46	2005	W/O DEFUNCT
08796572	TONY'S SPECIALTY WEDDING CAKES	\$ 193.63	\$ 125.00	\$ 68.63	2004	W/O DEFUNCT
08793530	MACEACHERN ELAINE	\$ 191.63	\$ 149.95	\$ 41.68	2003	W/O DEFUNCT
09649344	SCOTT'S A+CAR CARE LIMITED	\$ 190.61	\$ 150.00	\$ 40.61	2006	W/O DEFUNCT
09573860	BARKS & BUBBLES	\$ 184.22	\$ 125.76	\$ 58.46	2003	W/O DEFUNCT
10079349	BEHARRY THANIE & DEXTER	\$ 176.48	\$ 167.53	\$ 8.95	2008	W/O DEFUNCT FRANCHISE
09652094	GOODWIN WELDING	\$ 169.22	\$ 121.38	\$ 47.84	2004	CLOSED ACCT - SKIPPED
08788103	ICE SHACK PRO SHOPS AND DENIS LENTEIGNE	\$ 168.20	\$ 100.00	\$ 68.20	2002	W/O DEFUNCT
01679368	BEVERLEY A CURRIE	\$ 166.59	\$ 143.58	\$ 23.01	2007	W/O DEFUNCT FRANCHISE
08686440	BURKE'S TRUSS LTD	\$ 163.38	\$ 100.00	\$ 63.38	2001	BANKRUPT
08762538	MEINEKE DISCOUNT MUFFLER	\$ 163.38	\$ 100.00	\$ 63.38	2001	W/O DEFUNCT FRANCHISE
08921520	ENVIRONOVA GROUP INC	\$ 163.15	\$ 100.00	\$ 63.15	2001	W/O DEFUNCT
08924724	BUYERS AND SELLERS DEPOT	\$ 162.05	\$ 100.00	\$ 62.05	2002	W/O DEFUNCT
08781850	SAM'S PUB & EATERY	\$ 161.17	\$ 100.00	\$ 61.17	2000	W/O DEFUNCT FRANCHISE
05799503	BRIGHTWOOD ENTERPRISES LTD THE SUN ROOM	\$ 160.94	\$ 100.00	\$ 60.94	2004	W/O DEFUNCT
08762996	BABY JADES BABY BOUTIQUE	\$ 154.89	\$ 113.66	\$ 41.23	2001	W/O DEFUNCT
07821468	COPACABANA LOUNGE LIMITED	\$ 146.69	\$ 100.00	\$ 46.69	2004	W/O DEFUNCT
07565593	ARENA PIZZA LTD	\$ 146.02	\$ 100.00	\$ 46.02	2004	W/O DEFUNCT FRANCHISE
08805490	ST MARGARET'S BAY HAMMOCKS	\$ 145.35	\$ 100.00	\$ 45.35	2004	W/O DEFUNCT FRANCHISE
08735549	Q'BILLIARDS VICTORY CASINO TOURS LTD	\$ 143.24	\$ 100.00	\$ 43.24	2004	W/O DEFUNCT
08777748	KARTBAHN RACING INCORPORATED	\$ 141.59	\$ 100.00	\$ 41.59	2004	W/O DEFUNCT
09649891	ALI BABA FRITTERS,FLAFEL & SHAWERMA	\$ 138.35	\$ 100.00	\$ 38.35	2005	W/O DEFUNCT
08774978	THE LAW OFFICE OF ROBERT W NEWMAN	\$ 126.42	\$ 100.66	\$ 25.76	2007	W/O DEFUNCT

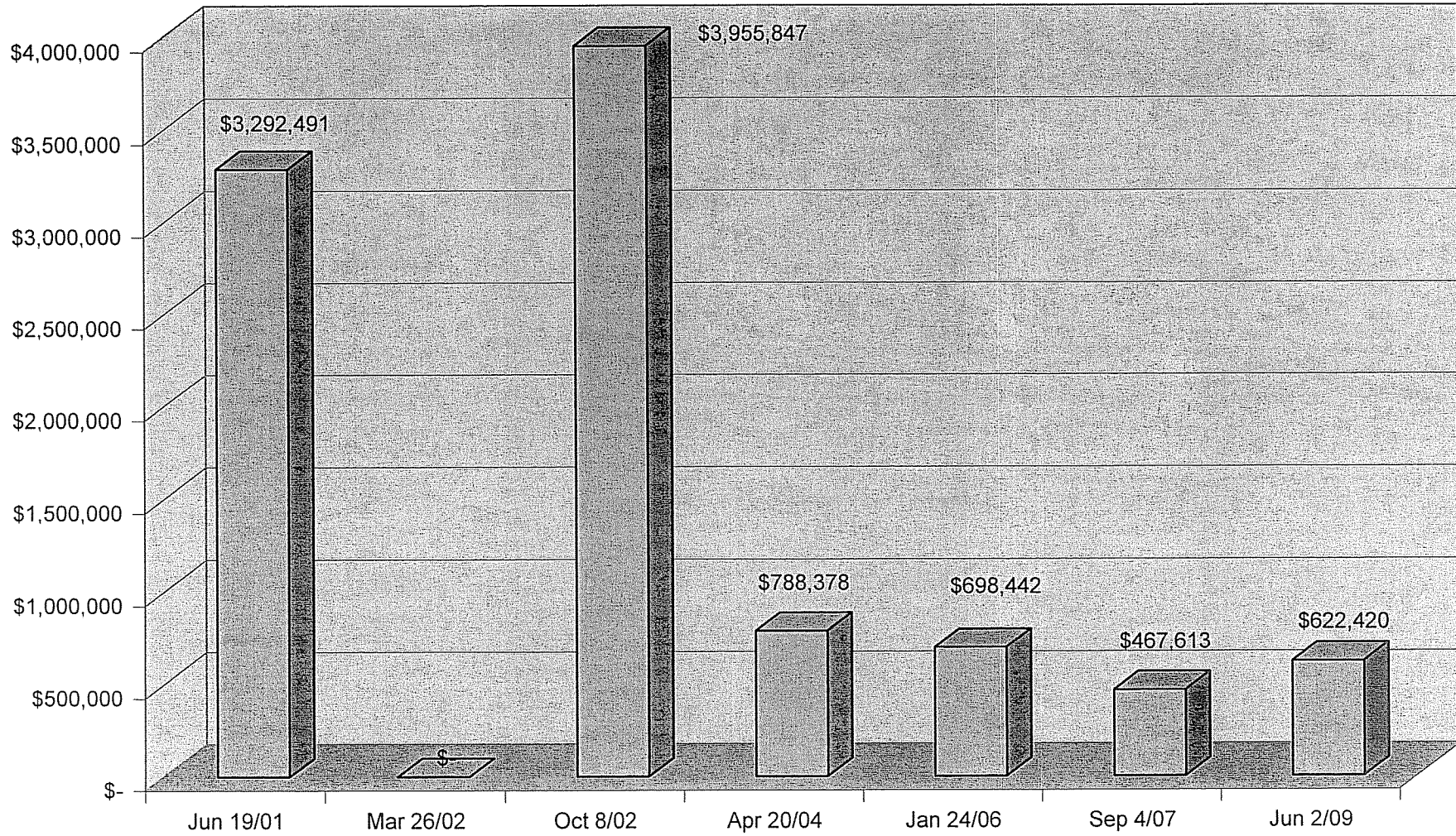
SCHEDULE 4: BUSINESS OCCUPANCY ACCOUNTS

AAN	BUSINESS NAME	TOTAL DUE	PRINCIPAL	INTEREST	YEAR	REASON
09415363	LANGILLE ANDREW	\$ 98.00	\$ 68.47	\$ 29.53	2004	W/O DEFUNCT FRANCHISE
08742723	GOLDWELL ATLANTIC	\$ 87.77	\$ 84.70	\$ 3.07	2006	W/O DEFUNCT FRANCHISE
Total		\$ 622,419.54	\$ 476,543.85	\$ 145,875.69		

**Schedule 5: Total Real Property Write-offs Since Amalgamation
(including interest)**



**Schedule 6: Total Business Occupancy Write-offs Since Amalgamation
(including interest)**



**Schedule 7: Total General Revenue Write-offs Since Amalgamation
(including interest)**

