FORM 37.1

Voting Letter (Consumer Proposal) (Paragraph 66.15(3)(c) of the Act)

In

1	I, , creditor (or I,
	representative of , creditor), of
	I,
	(a) as a creditor who has a proven claim, I 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;
	(b) a vote AGAINST the consumer proposal is not a deemed 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 a meeting of creditors is called;
	(c) the administrator of the consumer proposal will be required to call a meeting of creditors only if, pursuant to section 66.15 of the Act:
	 he/she is directed to do so by the official receiver within the 45-day period after the filing of the consumer proposal; or
	- 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;
	(d) if no meeting of creditors is called, 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) the administrator of the consumer proposal may have received.
2.	I hereby request:
	(Check and complete appropriate section)
	the administrator acting with respect to the consumer proposal to record my vote FOR the acceptance of the consumer proposal as made on the day of

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	the administrator acting with respect to the consumer proposal to record my vote AGAINST the acceptance of the consumer proposal as made on the day of
	the administrator acting with respect to the consumer proposal to record my vote AGAINST the acceptance of the consumer proposal as made on the day of and REQUEST THAT A MEETING OF CREDITORS BE HELD .
Dated at	, this day of
Witness	Creditor or Representative of Creditor

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.