



Mark Anthony Silverthorn
Law Offices Professional Corporation

SENT BY FAX AND BY X-PRESS POST:

Fax: (416) 326-8665

June 6, 2009

Brian Pitkin, CD
Registrar of Collection Agencies
5775 Yonge Street, Suite 1500
Toronto, ON M7A 2E 5

**RE: David Lynch
Unik Collectrite Inc.
Contravention of subsection 24(a) of Regulation 74 under the Ontario
Collection Agencies Act**

Dear Mr. Pitkin;

I am writing you on behalf of my client who received a collection letter dated May 12, 2009, from Mr. David Lynch of Unik Collectrite Inc., a company which holds a collection agency license in the Province of Ontario, and carries on business from an office in Cornwall. Please find enclosed a copy of this letter as well as a redacted version of the letter that does not contain any information that discloses my client's identity.

This letter implies that my client will be subject to a garnishee if my client does not pay a particular account within three days from the date of this letter. As you are well aware, before a creditor can garnishee a debtor it is necessary for the creditor to successfully sue the debtor. Accordingly, this letter contravenes subsection 24(a) of Regulation 74 enacted under the Ontario *Collection Agencies Act* which reads as follows:

- 24 (a) No collection agency or collector shall, give any person, directly or Indirectly, by implication or otherwise, false or misleading information;

This collection letter is a flagrant violation of subsection 24(a) of Regulation 74, designed to take advantage of unsophisticated consumers. The wording of the above-noted collection notice clearly violates subsection 24(a) of Regulation 74. I respectfully submit that the information contained in the above-noted collection letter is false. At a minimum the information contained in this letter is misleading. I think it is fair to assume that Unik Collectrite Inc. may be using this same letter in its collection efforts with respect to consumers other than my client.

30 Duke Street West, 10th Floor, Suite 1001, Kitchener, ON N2H 3W5
Plaza Suites Building, 534 Delaware Avenue, Buffalo, NY 14202

I would ask that your office take whatever remedial action against Unik Collectrite Inc. that is warranted as a result of the use of this above-noted letter. You may want to consider whether a license suspension or a prosecution seeking a fine against Unik Collectrite Inc. is appropriate. At a minimum Unik Collectrite Inc. should not be permitted to use this letter in the future. Under all the circumstances, I would think it would be prudent for Unik Collectrite Inc. to submit all of its collection notices to your office for the next 12 months and that the company not be permitted to use any collection notices unless the wording is approved in advance by your office.

Sincerely,



Mark Silverthorn, LL.B.
Barrister & Solicitor and Attorney-at-Law

Enclosures

c. David Lynch, Unik Collectrite Inc.