

SCHEDULE "B"

Opt Out Form

I, _____ [full name]

of _____

_____ [address],

DO NOT WISH TO PARTICIPATE in the following class actions:

Jacob Ayrton v PRL Financial (Alta.) Ltd., Payroll Loans (Alberta) Ltd., Hornby Loan Broker (Alberta) Inc., Thurlow Capital (Alberta) Inc., David Feller, Praveen Varshney, Sokhie Puar, Patrick Warren And David Ash (Calgary Registry, 0301-15879) and ,

Jacob Ayrton v Hornby Loan Broker (Alberta) Inc., Thurlow Capital (Alberta) Inc., David Feller, Praveen Varshney, Sokhie Puar, Patrick Warren (Calgary Registry, 0401-12407)

The Class: The representative actions are brought on behalf of all persons resident in Alberta who

- i. borrowed money as a short term loan payable on or about the borrower's next pay day (a "Payday Loan") from the Defendants PRL Financial (Alta.) Ltd. and Payroll Loans (Alberta) Ltd. or from the Defendants Hornby Loan Broker (Alberta) Inc. and Thurlow Capital (Alberta) Inc. subsequent to January 1st, 1997;
- ii. were charged interest fees and a loan brokerage fee ; and,
- iii. repaid some portion of the loan amount, the brokerage fee or interest.

The Class does not include the Defendants or their successors.

Effect of Opting Out: If you opt-out of the Class you will not benefit from any successful judgment or settlement.

Dated: _____

Witness

Signature

**THIS NOTICE MUST BE MAILED OR DELIVERED BY AUGUST 11TH, 2006 TO
McNally, Cuming, Raymaker, 1500, 635- 8th Ave SW, Calgary AB. T2P 3M3**