This is the 3rd Affidavit of
Kyle Record in this case and
was made on the 4th day of November 2019

No. S1710393 Vancouver Registry

NOV 04 2019 THE SUPREME COURT OF BRITISH COLUMBIA

IN THE MATTER OF THE COMPANIES' CREDITORS ARRANGEMENT ACT,
R.S.C. 1985, c. C-36, AS AMENDED

AND

IN THE MATTER OF THE *BUSINESS CORPORATIONS ACT*, S.B.C. 2002, c. 57, AS AMENDED

AND

IN THE MATTER OF THE CANADA BUSINESS CORPORATIONS ACT, R.S.C. 1985, c. C-44, AS AMENDED

· AND

IN THE MATTER OF A PLAN OF COMPROMISE AND ARRANGEMENT OF ALL CANADIAN INVESTMENT CORPORATION

AFFIDAVIT

- I, Kyle Record, of 1200 1075 West Georgia Street, Vancouver, Paralegal, AFFIRM THAT:
- I am a paralegal with the law firm Watson Goepel LLP, counsel for the Petitioner in these proceedings, and as such have personal knowledge of the facts and matters deposed to in this Affidavit, save and except where they are said to be based on information and belief, in which case I believe them to be true.

Altezza Lands

2. On September 11, 2019 the court made an order in these proceedings allowing the Monitor to take certain steps to facilitate the completion of the sale of a property

owned by Altezza Properties Ltd. (which I am informed by Mr. West is a member of the Censorio Group) located on Hastings Street, in Burnaby, legally known and described as:

PID 028-874-391

STRATA LOT 1 DISTRICT LOT 122 GROUP 1 NEW WESTMINSTER DISTRICT

STRATA PLAN EPS675

and

PID 028-874-382

STRATA LOT 2 DISTRICT LOT 122 GROUP 1 NEW WESTMINSTER

DISTRICT

STRATA PLAN EPS675

(collectively, the "Altezza Lands")

3. I am informed by Mr. West that the purchaser, 1110303 BC Ltd., did not remove subjects. However, on October 21, 2018 Altezza Properties entered into another agreement to sell the Altezza Lands. Attached and marked as Exhibit "A" is a copy of a Contract of Purchase and Sale for Commercial Real Estate dated October 21, 2019.

Proceedings

- 4. In September 2019, Watson Goepel LLP commenced the following proceedings on behalf of the Petitioner to recover debts due and owing:
 - a. Action # S1910894, All Canadian Investment Corporation v. Michael Adrian Lensen, Vancouver Registry (notice of civil claim dated September 27, 2019 is attached and marked as Exhibit "B");

- b. Action # S1910871, All Canadian Investment Corporation v. Meridian Resource Accommodations Inc., Vancouver Registry (notice of civil claim dated September 30, 2019 is attached and marked as Exhibit "C");
- c. Action # S1910895, All Canadian Investment Corporation v. Wayne and Barb Blair, Vancouver Registry (notice of civil claim dated September 30, 2019 is attached and marked as Exhibit "D");
- d. Action # S1910893, All Canadian Investment Corporation v. Robert Frederick and Katherine Frederick, Vancouver Registry (notice of civil claim dated September 30, 2019 is attached and marked as Exhibit "E"); and
- Action # S1910892, All Canadian Investment Corporation v. Ronald e. Weninger, also known as Ron Weninger and Elfrieda Weninger, Vancouver Registry (notice of civil claim dated September 30, 2019 is attached and marked as Exhibit "F").

AFFIRMED BEFORE ME at the City of Vancouver, in the Province of British Columbia, this 4th day of November 2019.

A Commissioner for taking Affidavits within

British Columbia

Me Mus

YIANNI PAPPAS-ACREMAN Barrister & Solicitor TSON GOEPEL'LLP 1200 - 1075 W. Georgia Street Vancouver, B.C. V6E 3C9

Tel: 604-688-1301 Fax: 604-688-8193

This is Exhibit " referred to in the Affidavit of Yele Record sworn (or affirmed) before me at Vancave ,B.C. this day of Nachber 20.1).

A Commissioner for Taking Affidavits
within British Columbia

CONTRACT OF PURCHASE AND SALE FOR COMMERCIAL REAL ESTATE INFORMATION ABOUT THIS CONTRACT

THIS INFORMATION IS INCLUDED FOR THE ASSISTANCE OF THE PARTIES ONLY. IT DOES NOT FORM PART OF THE CONTRACT AND SHOULD NOT AFFECT THE PROPER INTERPRETATION OF ANY OF ITS TERMS.

- CONTRACT: This document, when signed by both parties, is a legally binding contract. READ IT CAREFULLY. The parties should ensure that everything that is agreed to is in writing.
- DEPOSIT(S): Section 28 of the Real Estate Services Act requires that money held by a brokerage in respect of a real estate transaction for which there is an agreement between the parties for the acquisition and disposition of the real estate be held by the brokerage as a stakeholder. The money is held for the real estate transaction and not on behalf of one of the parties. If a party does not remove a subject clause, the brokerage requires the written agreement of both parties in order to release the deposit. If both parties do not sign the agreement to release the deposit, then the parties will have to apply to court for a determination of the deposit issue.
- 3. COMPLETION: (Clauses 6.1 and 17) Unless the parties are prepared to actually meet at the Land Title Office and exchange title documents for the Purchase Price, it is, in every case, advisable for the completion of the sale to take place in the following sequence:
 - The Buyer pays the Purchase Price or down payment in trust to the Buyer's Lawyer or Notary (who should advise the Buyer of the exact amount required) several days before the Completion Date, and the Buyer signs the documents.
 - b. The Buyer's Lawyer or Notary prepares the documents and forwards them for signature to the Seller's Lawyer or Notary who returns the documents to the Buyer's Lawyer or Notary.
 - The Buyer's Lawyer or Notary then attends to the deposit of the signed title documents (and any mortgages) in the appropriate Land Title Office.
 - The Buyer's Lawyer or Notary releases the sale proceeds at the Buyer's Lawyer's or Notary's office.

Since the Seller is entitled to the Seller's proceeds on the Completion Date, and since the sequence described above takes a day or more, it is strongly recommended that the Buyer deposits the money and the signed documents AT LEAST TWO DAYS before the Completion Date, or at the request of the Conveyancer, and that the Seller delivers the signed transfer documents no later than the morning of the day before the Completion Date.

While it is possible to have a Saturday or Sunday Completion Date using the Land Title Office's Electronic Filing System, partles are strongly encouraged NOT to schedule a Saturday Completion Date as it will restrict their access to fewer lawyers or notaries who operate on Saturdays; lenders will generally not fund new mortgages on Saturdays; lenders with existing mortgages may not accept payouts on Salurdays; and other offices necessary as part of the closing process may not be open.

POSSESSION: (Clauses 7.1 and 18) The Buyer should make arrangements through the real estate licensees for obtaining possession. The Seller will not generally let the Buyer move in before the Seller has actually received the sale proceeds. Where residential tenants are involved. Buyers and Sellers should consult the Residential Tenency Act.

- ADJUSTMENT: (Clauses 8.1 and 19) The Buyer and Seller should consider any additional adjustments that are necessary given the nature of the Property and how any costs are payable by tenants and whether the Seller holds any of the tenant's funds with respect to such costs.
- TITLE: (Clause 22) It is up to the Buyer to satisfy the Buyer on matters of zoning or building or use restrictions, toxic or environmental hazards, encroachments on or by the Property and any encumbrances which are staying on title before becoming legally bound. It is up to the Seller to specify in the Contract if there are any encumbrances, other than those listed in Clause 22 and Schedule 22, which are staying on title before becoming legally bound. If you as the Buyer are taking out a mortgage, make sure that title, zoning and building restrictions are all acceptable to your mortgage company. In certain circumstances, the mortgage company could refuse to advance funds. If you as the Seller are allowing the Buyer to assume your mortgage, you may still be responsible for payment of the mortgage, unless arrangements are made with your mortgage company.
- 7. CUSTOMARY COSTS: (Clause 31) In particular circumstances there may be additional costs, but the following costs are applicable in most circumstances:

Costs to be Borne by the Seller

Lawyer or Notary Fees and Expenses:

- atlending to execution documents.
- Costs of clearing title, including:
- discharge fees charged by
- encumbrance holders,

- prepayment penalties.

Real Estate Commission (plus GST).

Goods and Services Tax (if applicable).

Costs to be Borne by the Buyer

- appraisal (if applicable). Lawyer or Notary Foes and Expenses:

Land Title Registration fees.

Fire Insurance Premium.

Sales Tax (if applicable).

Property Transfer Tax.

Goods and Services Tax (if applicable).

- mortgage company's Lawyer/Notary.

In addition to the above costs there maybe financial adjustments between the Seller and the Buyer pursuant to Clause 19.

- searching title,

- investigating title.

- drafting documents.

Land Title Registration fees.

Survey Certificate (if required).

Costs of Mortgage, including:

- RISK: (Clause 32) The Buyer should arrange for insurance to be effective as of 12:01 am on the earlier of the Completion Date. The Seller should maintain the Seller's insurance in effect until the later of the date the Seller receives the proceeds of sale, or the date the Seller vacates the property.
- FORM OF CONTRACT: This Contract of Purchase and Sale is designed primarily for the purchase and sale of freehold commercial real estate, if your transaction involves:
 - an operating business with or without employees being hired - a building under construction
 - a sale and purchase of shares in the owner of the Property the purchase of a leasehold interest other special circumstances additional provisions, not contained in this form, may be needed, and professional advice should be obtained.

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CONTRACT OF PURCHASE AND SALE FOR COMMERCIAL REAL ESTATE

MLS' NO	: C8023498	DATE: October 21, 2019

The Buyer agrees to purchase the Property from the Seller on the following terms and subject to the following conditions:

PART 1 - INFORMATION SUMMARY

1.	Prepared By		ن مأم خواب هستا بداره .	Asia		and an appropriate to a section of the second and the
1.1	Name of Brokerage Sution Group-West Coast Rec		/\1++ 			V58 1J9
1.2	Brokerage Address #205 - 2607 East 49th Avenue	<u>.</u>		Vancouver		
1.3	Licensee's Name Maurizio Mastronardi PREC*		F . F . A F . S . S . S . S . S . S . S . S .		Phone No.	(604) 220-4018
1,4	Personal Real Estate Corporation					-
1.5	Licensee's Email Address mustronardi@shaw.ca				Fax No.	
1.6	Brokerage Phone No. (604) 257-8888				Fax No. (60	14) 257-8889
2.	Parties to the Contract					
2,1	Selfer ALTEZZA PROPERTIES LTD.					
	Seller		inni-			
2.2	Seller's Address					
2.3	Seller's Phone No.		Fa	x No.		
?.4	Seller's Email Address				.,	
2,5	Seller's Incorporation No.	2,6	Soller	8 GST No.	ging agent and opening a mining in France	
2.7	Buyer TOMMASO BRESCIANI					
	Buyer		eranteten at	a garante de partir de la compansión de la La compansión de la compa		
2.8	Buyer's Address C/O SELLING AGENT					
2.9	Buyer's Phone No.		Fa	x No.		
2.10	Buyer's Email Address	بالمراشة الوسائسة				
2.11	Buyer's Incorporation No.	2,12	Buyer'	s GST No.		
3.	Property	. '. چەندەردىسىنى				
3.1	Civic Address of Property 4704 & 4712 HASTING	OS STI	REET	BUR	INABY	
3.2	Legal Description of Property					
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	The state of the s		1	0	\$3,500,0	
4.	Purchase Price FIPY B		بالسمات محمد		200	14
4.1 _{Th}	rec Million Five-Hundred Thousand			71	\$ 3,600	Dollars
	A PARTIE			甲目	1	149

	ERTY ADDRESS	Clause
<u>,, </u>	Deposit Deposit To Be Provided By The Following Date:	15
5.1	within 48 hours of acceptance of offer or counter-offer	
	Date	
	✓ other	
5.2	Amount of Deposit \$200,000.00	
5.3	Deposit To Be Paid In Trust To Sutton Group West Coast Realty	
6, 6,	Completion Date	
6.1	Completion Date November 19, 2019	
7.	Possession Date	
7.1	Possession Date November 20, 2019	10
7.2	Vacant Possession Yes □ No V 7.3 All Existing Tenancies Yes V No	18
8.	Adjustment Date	
8,1	Adjustment Date November 20, 2019	, ,,
9.	Viewing Date	
9.1	Vigwing Date	
10.	Agency Disclosure	
10.1	Seller's Designated Agent Licensea Kylc Wilson	30A
	Licensee	
	Brokerage Cushman & Wakalield	e in the
10.2	Buyer's Designated Agent Licensee Maurizio Mastronardi PREC*	38B
^	Licensee	
	Brokerage Sulton Group-West Coast Realty	
10.3	Limited Dual Agency Designated Agent	38C
	Licensee	
	Licensee	
	Brokerage	
0.4	· pe and appendicated to Instrumentation of a parameter of the state o	38C
1.	Acceptance Tieses	
1.1	Offer Open Until - Date October \$4, 2019	43
2.	Schedules 65728 2019 7 119	
5	Deposit Valached Yes ! No V	15
6A	Buyer's Conditions Attached Yes 4' No	16
6B	Seller's Conditions Attached Yes : No V	16
8	Accepted Tenancies Attached Yes V No	18
OΛ	Additional Included Items Atlached Yes ! No !?	20
OB	Excluded Items Attached Yes 11 No Vi	20
2	Additional Permitted Encumbrances Attached Yes : No V	22 23
3	Additional Seller's Warranties and Representations Attached Yes V. No ()	
4	Additional Buyer's Warranties and Representations Attached Yes II No Additional Terms Attached Yes II No	24
	Additional Terms Allached Yes II No	1 47

4704 & 4712 HASTINGS STREET

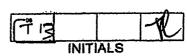
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PROPERTY ADDRESS

PART 2 - TERMS

- 13. INFORMATION SUMMARY: The Information Summary being Part 1 to this Contract of Purchase and Sale for Commercial Real Estate and the Schedules attached to this Contract of Purchase and Sale for Commercial Real Estate, form an integral part of this offer. The Seller and Buyer acknowledge that they have read all of Part 1 and Part 2 and the Schedules to this Contract of Purchase and Sale for Commercial Real Estate.
- 14. PURCHASE PRICE: The purchase price of the Property will be the amount set out in Clause 4.1 (Purchase Price).
- 15. DEPOSIT: A deposit in the amount set out in Clause 5.2 which will form part of the Purchase Price, will be paid in accordance with Clause 26 except as otherwise set out in Schedule 15 and on the terms set out in Schedule 15. All monies paid pursuant to this Clause (the "Deposit") will be delivered in trust to the party identified in Clause 5.3 and held in trust in accordance with the provisions of the Real Estate Services Act. In the event the Buyer falls to pay the Deposit as required by this Contract, the Seller may, at the Seller's option, terminate this Contract. The party who receives the Deposit is authorized to pay all or any portion of the Deposit to the Buyer's or Seller's conveyancer (the "Conveyancer") without further written direction of the Buyer or Seller, provided that: (a) the Conveyancer is a Lawyer or Notary; (b) such money is to be held in trust by the Conveyancer as stakeholder pursuant to the provisions of the Real Estate Services Act pending the completion of the transaction and not on behalf of any of the principals to the transaction; and (c) if the sale does not complete, the money should be returned to such party as stakeholder or paid into Court.
- 16. CONDITIONS: The obligations of the Buyer described in this Contract are subject to the satisfaction or waiver of the conditions precedent set out in Schedule 16A, if any (the "Buyer's Conditions"). The Buyer's Conditions are inserted for the sale benefit of the Buyer. The satisfaction or waiver of the Buyer's Conditions will be determined in the sale discretion of the Buyer and the Buyer agrees to use reasonable efforts to satisfy the Buyer's Conditions. The Buyer's Conditions may only be satisfied or waived by the Buyer giving written notice (the "Buyer's Notice") to the Seller on or before the time and date specified for each condition. Unless each Buyer's Condition is waived or declared fulfilled by delivery of the Buyer's Notice to the Seller on or before the time and date specified for each condition, this Contract will be terminated thereupon and the Deposit returnable in accordance with the Real Estate Services Act.
 - The obligations of the Seller described in this Contract are subject to the satisfaction or waiver of the conditions precedent set out in Schedule 16B, if any (the "Seller's Conditions"). The Seller's Conditions are inserted for the sole benefit of the Seller. The satisfaction or waiver of the Seller's Conditions will be determined in the sole discretion of the Seller and the Seller agrees to use reasonable efforts to satisfy the Seller's Conditions. These conditions may only be satisfied or waived by the Seller giving written notice (the "Seller's Notice") to the Buyer on or before the time and date specified for each condition. Unless each Seller's Condition is waived or declared fulfilled by delivery of the Seller's Notice to the Buyer on or before the time and date specified for each condition, this Contract will be terminated thereupon and the Deposit returnable in accordance with the Real Estate Services Act.
- 17. COMPLETION: The sale will be completed on the date specified in Clause 6.1 (Completion Date) at the appropriate Land Title Office.
- 18. POSSESSION: The Buyer will have possession of the Property at the time and on the date specified in Clause 7.1 (Possession Date) with vacant possession if so indicated in Clause 7.2, or subject to all existing tenancies if so indicated in Clause 7.3; or subject to the specified tenancies set out in Schedule 18, if so indicated in Clause 12 (if Clause 7.3 or 12 is selected, such tenancies shall be the "Accepted Tenancies").
- 19. ADJUSTMENTS: The Buyer will assume and pay all taxes, rates, local improvement assessments, fuel, utilities, insurance, rents, tenant deposits including interest, prepald rents, and other charges from, and including, the date set for adjustments, and all adjustments both incoming and outgoing of whatsoever nature will be made as of the date specified in Clause 8.1 (the "Adjustment Date").
- 20. INCLUDED ITEMS: The Purchase Price includes the Accepted Tenancies, any buildings, improvements, fixtures, appurtenances and attachments thereto, and all security systems, security bars, blinds, awnings, curtain rods, tracks and valances, fixed mirrors, fixed carpeting, electric, plumbing, heating and air conditioning fixtures and all appurtenances and attachments thereto as viewed by the Buyer at the date of inspection, together with those items set out in Schedule 20A but excluding those items set out in Schedule 20B.
- 21. VIEWED: The Property and all included items will be in substantially the same condition at the Possession Date as when viewed by the Buyer on the date specified in Clause 9.1.



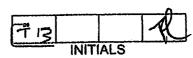
4704 & 4712 HASTINGS STREET

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PROPERTY ADDRESS

- 2. TITLE: Free and clear of all encumbrances except subsisting conditions, provisos, restrictions, exceptions and reservations, including royalties, contained in the original grant or contained in any other grant or disposition from the Crown, registered or pending restrictive covenants and rights-of-way in favour of utilities and public authorities, the Accepted Tenancies and any additional permitted encumbrances set out in Schedule 22.
- 23. ADDITIONAL SELLER'S WARRANTIES AND REPRESENTATIONS: In addition to the representations and warranties set out in this Contract, the Seller makes the additional representations and warranties set out in Schedule 23 to the Buyer.
- 24. ADDITIONAL BUYER'S WARRANTIES AND REPRESENTATIONS: In addition to the representations and warranties set out in this Contract, the Buyer makes the additional representations and warranties set out in Schedule 24 to the Seller.
- 25. GST: In addition to the Purchase Price, the applicable Goods and Services Tax ("GST") imposed under the Excise Tax Act (Canada) (the "Act") will be paid by the Buyer. On or before the Completion Date, the Buyer may confirm to the Seller's Lawyer or Notary that it is registered for the purposes of Part IX of the Act and will provide its registration number. If the Buyer does not confirm that it is a registrant under Part IX of the Act on or before the Completion Date, then the Buyer will pay the applicable GST to the Seller on the Completion Date and the Seller will then remit the GST as required by the Act. All taxes payable pursuant to the Provincial Seles Tax Act arising out the purchase of the Property, will be paid by the Buyer and evidence of such payment will be provided to the Seller.
- 26. TENDER: Tender or payment of monies by the Buyer to the Seller will be by bank draft, certified cheque, cash or Lawver's/Notary's or real estate brokerage's trust cheque.
- 27. DOCUMENTS: All documents required to give effect to this Contract will be delivered in registerable form where necessary and will be lodged for registration in the appropriate Land Title Office by 4 pm on the Completion Date.
- 27A. SELLER'S PARTICULARS AND RESIDENCY: The Seller shall deliver to the Buyer on or before the Completion Date a statutory declaration of the Seller containing: (A) particulars regarding the Seller that are required to be included in the Buyer's Property Transfer Tax Return to be filed in connection with the completion of the transaction contemplated by this Contract (and the Seller hereby consents to the Buyer inserting such particulars on such return); and (B) if the Seller is not a non-resident of Canada as described in the non-residency provisions of the *Income Tax Act*, confirmation that the Seller is not then, and on the Completion Date will not be, a non-resident of Canada. If on the Completion Date the Seller is a non-resident of Canada as described in the residency provisions of the *Income Tax Act*, the Buyer shall be entitled to hold back from the Purchase Price the amount provided for under section 116 of the *Income Tax Act*.
- 28. TIME: Time will be of the essence hereof, and unless the balance of the cash payment is paid and such formal agreement to pay the balance as may be necessary is entered into on or before the Completion Date, the Seller may, at the Seller's option, terminate this Contract, and, in such event, the amount paid by the Buyer will be non-refundable and absolutely forfeited to the Seller, subject to the provisions of Section 28 of the Real Estate Services Act, on account of damages, without prejudice to the Seller's other remedies.
- 29. BUYER FINANCING: If the Buyer is relying upon a new mortgage to finance the Purchase Price, the Buyer, while still required to pay the Purchase Price on the Completion Date, may wait to pay the Purchase Price to the Seiler until after the transfer and new mortgage documents have been lodged for registration in the appropriate Land Title Office, but only if, before such lodging, the Buyer has: (a) made available for tender to the Seiler that portion of the Purchase Price not secured by the new mortgage, and (b) fulfilled all the new mortgage's conditions for funding except lodging the mortgage for registration, and (c) made available to the Seiler, a Lawyer's or Notary's undertaking to pay the Purchase Price upon the lodging of the transfer and new mortgage documents and the advance by the mortgage of the mortgage proceeds pursuant to the Canadian Bar Association (BC Branch) (Real Property Section) standard undertakings (the "CBA Standard Undertakings").
- 30. CLEARING TITLE: If the Seller has existing financial charges to be cleared from title, the Seller, while still required to clear such charges, may wait to pay and discharge existing financial charges until immediately after receipt of the Purchase Price, but in this event, the Seller agrees that payment of the Purchase Price shall be made by the Buyer's Lawyer or Notary to the Seller's Lawyer or Notary, on the CBA Standard Undertakings to pay out and discharge the financial charges, and remit the balance, if any, to the Seller.
- 31. COSTS: The Buyer will bear all costs of the conveyance and, if applicable, any costs related to arranging a mortgage and the Seller will bear all costs of clearing title.



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PROPÉRTY ADDRESS				

- 32. RISK: All buildings on the Property and all other items included in the purchase and sale will be, and remain, at the risk of the Seller until 12:01 am on the Completion Date. After that time, the Property and all included items will be at the risk of the Buyer. If loss or damage to the Property occurs before the Seller is paid the Purchase Price, then any insurance proceeds shall be held in trust for the Buyer and the Seller according to their interests in the Property.
- 33. GOVERNING LAW: This Contract will be governed by the laws of the Province of British Columbia. The parties submit to the exclusive jurisdiction of the courts in the Province of British Columbia regarding any dispute that may arise out of this transaction.
- 34. CONFIDENTIALITY: Unless the transaction contemplated by this Contract is completed, the Buyer and the Seller will keep all negotiations regarding the Property confidential, and the Buyer will not disclose to any third party the contents or effect of any documents, materials or information provided pursuant to or obtained in relation to this Contract without the prior written consent of the Seller, except that each of the Buyer and the Seller may disclose the same to its employees, inspectors, lenders, agents, advisors, consultants, potential investors and such other persons as may reasonably be required and except that the Buyer and the Seller may disclose the same as required by law or in connection with any regulatory disclosure requirements which must be satisfied in connection with the proposed sale and purchase of the Property.
- 35. PLURAL: In this Contract, any reference to a party includes that party's heirs, executors, administrators, successors and assigns; singular includes plural and masculine includes feminine.
- 36. SURVIVAL OF REPRESENTATIONS AND WARRANTIES: There are no representations, warranties, guarantees, promises or agreements other than those set out in this Contract and any attached Schedules. All of the warranties contained in this Contract and any attached Schedules are made as of and will be true at the Completion Date, unless otherwise agreed in writing.
- 37. PERSONAL INFORMATION: The Buyer and the Seller hereby consent to the collection, use and disclosure by the Brokerages and by the managing broker(s), associate broker(s) and representative(s) of those Brokerages (collectively the "Licensee(s)") described in Clause 38, the real estate boards of which those Brokerages and Licensees are members and, if the Property is listed on a Multiple Listing Service®, the real estate board that operates that Multiple Listing Service®, of personal information about the Buyer and the Seller:
 - A. for all purposes consistent with the transaction contemplated herein;

brokerage specified in Clause 10.2.

- B. If the Property is listed on a Multiple Listing Service®, for the purpose of the compilation, retention and publication by the real estate board that operates the Multiple Listing Service® and other real estate boards of any statistics including historical Multiple Listing Service® data for use by persons authorized to use the Multiple Listing Service® of that real estate board and other real estate boards;
- C. for enforcing codes of professional conduct and ethics for members of real estate boards; and
- D. for the purposes (and to the recipients) described in the brochure published by the British Columbia Real Estate Association entitled *Privacy Notice and Consent*.

The personal information provided by the Buyer and Seller may be stored on databases outside Canada, in which case it would be subject to the laws of the jurisdiction in which it is located.

	CLOSURE: The Seller and the Buyer acknowledge and confirm as follows (initial appropriate box(es) and its as applicable):
INITIALS A.	The Seiler acknowledges having received, read and understood Real Estate Council of British Columbia (RECBC) form entitled "Disclosure of Representation in Trading Services" and hereby confirms that the Seller has an agency relationship with the Designated Agent(s)/Licensee(s) specified in Clause 10.1 who is/are licensed in relation to the brokerage specified in Clause 10.1.
B.	The Buyer acknowledges having received, read and understood RECBC form entitled "Disclosure of Representation in Trading Services" and hereby confirms that the Buyer has an agency relationship with the Designated Agent(s)/Licensee(s) specified in Clause 10.2 who is/are licensed in relation to the

C. The Seller and the Buyer each acknowledge having received, read and understood RECBC form entitled "Disclosure of Risks Associated with Dual Agency" and hereby confirm that they each consent to a dual agency relationship with the Designated Agent(s)/Licensee(s) specified in Clause 10.3 who is/are

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INITIALS

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PROPERTY ADDRES	S					
	licensed in relation to with such Designated	the brokerage specified Agent(s)/Licensee(s) d	d in Clause 10.3, having sig ated the date set out in Clau	ned a dual age use 10.4.	ncy ag	reement
INITIALS D.	If only (A) has been co form "Disclosure of Ricconfirms that the Buye	isks to Unrepresented	nowledges having received Parties" from the Seller's a anship.	, read and unde agent listed in (rstood A) and	RECBC I hereby
INITIALS E.	If only (B) has been co form "Disclosure of Ri confirms that the Selle	sks to Unrepresented	nowledges having received Parlies" from the Buyer's anship.	, read and unde agent listed in (rstood B) and	RECBC I hereby
out in clause 4 of the equitabl	4(c) below is a confirma e assignment to anyone	tion of the equitable as acting on behalf of the		e Listing Contra	ct and	is notice
of Purchase at	nd Sale is executed und	ier seal. It is agreed at	aller and the Buyer specific nd understood that the Selle specified, for the Buyer to	er's acceptance	it this (is irre	Contract vocable,
A. fulfill or wa	live the terms and cond	tions herein contained	and/or			
B. exercise a	ny option(s) herein cont	ained.				
assigned without of the Contract	out the written consent o I by the Buyer or any su	f the Seller; and (b) the bsequent assignee.	iyer and the Seller agree tha Seller is entitled to any profi	t resulting from	an ass	ignment
this Contract.			edule 41 are hereby incorpo			
42. THIS IS A LEG	AL DOCUMENT, READ	THIS ENTIRE DOCU	MENT AND INFORMATION	PAGE BEFORE	EYOU	SIGN.
withdrawn in w	vriting with notification t ice of the offer, or count	o the other party of su er-offer, by accepting i	ce until the time and date spoken revocation prior to notification prior to notifications and conditions set for	cation of its acc ther party of suc	ceptant	ce), anu
there will be a	binding Contract of Pure	Chase and Sale on the	terms and conditions set for			
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X		BUYER	PRINT	JAME		
WITNESS			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			
conditions set	out above, (b) agrees to anyone acting on behalf of the Seller's Stateme	p pay a commission as of the Buyer or Seller to nt of Adjustments to th	fer and agrees to complete per the Listing Contract, ar pay the commission out of e Cooperating/Listing Broke	id (c) authorize: the cash procee arage, as reque	s and 1 ads of s	ale and
Seller's accept	ance is dated	od v	, у	1. 2019		
The Seller dec	ares their residency:					
RESIDENT OF		NON-RESIDERT OF	CANADA INITIALS as defli	ned under the In		Tax Act.
N/	44111100	(ID)	₽ A	DOBA HUI	ans	(M)
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"PREC represents Personal Real Estate Corporation
Trademarks are owned or controlled by The Canadian Real Estate Association (CREA) and identify real estate professionals who are members of CREA (REALTOR®) and/or the quality of services they provide (MLS®).

REAL ESTATE BOARD

CONTRACT OF PURCHASE AND SALE FOR COMMERCIAL REAL ESTATE SCHEDULE





PAGE 7 of 9 PAGES DATE: October 21, 2019 MLS* NO.: C'8023498 RE: ADDRESS 4704 & 4712 HASTINGS STREET BURNABY STRATA LOT I DISTRICT LOT 122 GROUP I NEW WESTMINSTER DISTRICT STRATA PLAN EPS675 STRA LEGAL DESCRIPTION PID: 028-874-382 / 028-874-391 FURTHER TO THE CONTRACT OF PURCHASE AND SALE DATED OCIODER 21, 2019 MADE BETWEEN TOMMASO BRESCIANI AS BUYER, AND ALTEZZA PROPERTIES LTD. AS SELLER AND COVERING THE ABOVE-MENTIONED PROPERTY, THE UNDERSIGNED HEREBY AGREE AS FOLLOWS: (15) DEPOSIT Deposit to be paid to Sutton Group West Coast Realty within 48 hours of all conditions removed by way of Bank Draft in the amount of \$200,000.00 16A) BUYER'S CONDITIONS Subject to the Buyer, on or before November 5, 2019 at the Buyer's expense, obtaining and approving an inspection report against any defects whose cumulative cost of repair exceeds \$1,000.00 and which reasonably may adversely affect the property's use or value. This condition is for the sole benefit of the Buyer. Subject to the Buyer, on or before November 5. 2019 searching and approving title to the property against the presence of any charge or other feature, whether registered or pending, that reasonably may affect the property's use or value. This condition is for the sole benefit of the Buyer. TOMMASO BRESCIANI WITNESS PRINT NAME BUXED 1843104A... PRINT NAME WITNESS BUYER ALTEZZA PROPERTIES LTD. WITNESS PRINT NAME SELLER PRINT NAME WITNESS SELLER

EC represents Personal Real Estats Corporation undermarks are owned or controlled by The Canadian Real Estate Association (CREA) and identify real estate professionals who are members of CREA (REALTORS) and/or the quality of services they provide (MLSD).

Sulley WastCoast Realty"

REALESTATE BOARD

CONTRACT OF PURCHASE AND SALE FOR COMMERCIAL REAL ESTATE SCHEDULE





DATE: October 21, 2019 MLS* NO.: C8023498 RE: ADDRESS 4704 & 4712 HASTINGS STREET STRATA LOT I DISTRICT LOT 122 GROUP I NEW WESTMINSTER DISTRICT STRATA PLAN EPS675 STRA **LEGAL DESCRIPTION** PID: 028-874-382 / 028-874-391 FURTHER TO THE CONTRACT OF PURCHASE AND SALE DATED October 21, 2019 MADE BETWEEN TOMMASO BRESCIANI AS BUYER, AND ALTEZZA PROPERTIES LTD. AS SELLER AND COVERING THE ABOVE-MENTIONED PROPERTY, THE UNDERSIGNED HEREBY AGREE AS FOLLOWS: Subject to the Buyer, on or before November 5, 2019 receiving and approving the following documents with respect to information that reasonably may adversely affect the use or value of the strata lot, including any bylaw, item of repair or maintenance, special levy, judgment or other liability, whether actual or potential: * A current Form B information Certificate from the strata corporation, attaching the strata corporation's rules, current budget and the developer's Rental Disclosure Statement, (if any), and the most recent depreciation report obtained by the strata corporation (if any); *If relevant, a Form B Information Certificate from the section, attaching the section's rules, current budget, the developer's Rental Disclosure Statement (if any), and the most recent depreciation report obtained by the strata corporation (if any); * A copy of the registered strata plan, any amendments to the strata plan, and any resolutions dealing with changes to common property; * The current bylaws and financial statements of the strata corporation, and any section to which the strata corporation lot belongs; * The minutes of any meeting held between the period from October 18, 2017 to October 18, 2019 by the strata council, and by the members in annual or special general meetings, and by the members or the executive of any section to which the strata lot belongs; and *the current insurance cover note explaining the strata cornoration's insurance coverage and deductibles. Immediately upon acceptance of this offer or counter-offer, the Seller will authorize the (Seller's/Buyer's) agent, to request, at the Seller's expense, complete copies of the documents listed above from the strata corporation or other source and to immediately, upon receipt, deliver the documents to the Buyer (or the Buyer's agent). This condition is for the sole benefit of the Buyer. TOMMASO BRESCIANI PRINT NAME BLYER 1843184A4... WITNESS PRINT NAME WITNESS ALTEZZA PROPERTIES LTD. PRINT NAME WITNESS PRINT NAME WITNESS SELLER

PREC represents Personal Real Estate Corporation
Trademarks: are owned or controlled by The Canadian Real Estate Association (CREA) and identify real estate professionals who are members of CREA (REALTOR®) and/or the quality of services they provide (MLS®).

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CONTRACT OF PURCHASE AND SALE FOR COMMERCIAL REAL ESTATE SCHEDULE





MLS3 NO.: C8023498 DATE: October 21, 2019 PAGE 9 of 9 PAGES

RE: ADDRESS .4704.&.4	12 HASTINGS STREET	BURNABY
		AINSTER DISTRICT STRATA PLAN EPS675 STRA
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PID: 028-874-382 / 02	3-874-391	
FURTHER TO THE CONTR	ACT OF PURCHASE AND SALE DATED.	ctober 21, 2019
MADE BETWEEN TOMM	ASO BRESCIANI	AS BUYER, AND
		AS SELLER AND COVERING
	PROPERTY, THE UNDERSIGNED HEREBY	
(22) (22) (22) (23) (24) (25)	AUTHOR AND DESDESORABLE (MANAGE	
(23) SELLER'S WARRA	NTIES AND REPRESENTATIONS:	
Seller will allow access to	the property with reasonable notice for b	bank appraisal and inspection.
granted any charges, eases owner of the Property, and	nents or encroachments to any party which	good and marketable title to the Property, has not ich do not appear on title to the Property, is the only Property to the Buyer and observe and perform all
the Seller or both do not p	nyer and the Seller have had an opportun	oviding agency services to the Buyer or iters beyond the common standard of care in the nity to seek independent legal advice prior to
Seller acknowledges and a contract in a company nan	grees that the Buyer reserves the right wine or add a third party to the contact.	ithout further consent of the Seller to put this
	Docusigned by:	
WITNESS	Tom Bu	TOMMASO BRESCIANI PRINT NAME
	BLASSORIBAS184A4	
X WITNESS	BUYER	PRINT NAME
X	yew	ALTEZZA PROPERTIES LTD.
WITNESS	SELLER	FRINTNAME

TEC represents Personal Real Estate Corporation

ademarks are owned or controlled by The Consultan Real Estate Association (CREA) and identify real estate professionals who are members of CREA (REALTOR®) and/or the quality of services they provide (MLS®).

SELLER

WITNESS

PRINT NAME

SUPREME COURT OF BRITISH COLUMBIA VANCOUVER REGISTRY

S1910894

SEP 2 7 2019

BETWEEN:

No. Vancouver Registry

THE SUPREME COURT OF BRITISH COLUMBIA

ALL CANADIAN INVESTMENT CORPORATION

PLAINTIFF

AND: Commonwealth of the AND: Commonwealth of	
Affidavit of Kyle Reced MICHAEL ADRIAN LENSEN	
sworn (or affirmed) before me at Venconcer B.C.	DEFENDANT
this 4 day of November / 2019.	
NOTICE OF CIVIL CLAIM	
A Commissioner for Taking Affidavits within Scitics of Plantics started by the Plaintiff for the relief se	t out in Part 2 below.
If you intend to respond to this action, you or your lawy	er must

- (a) file a response to civil claim in Form 2 in the above-named registry of this court within the time for response to civil claim described below, and
- (b) serve a copy of the filed response to civil claim on the Plaintiff.

If you intend to make a counterclaim, you or your lawyer must

- (a) file a response to civil claim in Form 2 and a counterclaim in Form 3 in the above-named registry of this court within the time for response to civil claim described below, and
- (b) serve a copy of the filed response to civil claim and counterclaim on the Plaintiff and on any new parties named in the counterclaim.

JUDGMENT MAY BE PRONOUCED AGAINST YOU IF YOU FAIL to file the response to civil claim within the time for response to civil claim described below.

Time for Response to Civil Claim

A response to civil claim must be filed and served on the Plaintiff,

- (a) if you reside anywhere in Canada, within 21 days after the date on which a copy of the filed notice of civil claim was served on you,
- (b) if you reside in the United States of America, within 35 days after the date on which a copy of the filed notice of civil claim was served on you,
- (c) if you reside elsewhere, within 49 days after the date on which a copy of the filed notice of civil claim was served on you, or

(d) if the time for response to civil claim has been set by order of the court, within that time.

CLAIM OF THE PLAINTIFF

Part 1: STATEMENT OF FACTS

- The plaintiff, All Canadian Investment Corporation, is a company duly incorporated pursuant to the laws of British Columbia with an address for service in these proceedings of 1200-1075 West Georgia Street, Vancouver, British Columbia ("ACIC").
- 2. ACIC is a mortgage investment corporation which has been in business since 1998. Its business is to provide loans to borrowers which are secured by, amongst other things, registered, unregistered and equitable mortgages on real properties.
- 3. On November 20, 2017 ACIC was granted protection pursuant to the *Companies'*Creditors Arrangement Act R.S.C., 1985, c. C-36.
- 4. The defendant, Michael Lensen, is a property manager with a residential address of 16529 108A Avenue, Surrey, British Columbia ("Lensen").

Loan Agreement

- 5. On or about October 2, 2014 ACIC (as lender) and Lensen (as borrower) entered into a written loan restructuring agreement (the "Loan Agreement") the terms of which included, *inter alia*:
 - a. that ACIC had advanced the sum of \$358,748.46 to Lensen (the "Loan");
 - b. the Loan was repayable on demand;
 - c. as security for the Loan ACIC could, at its sole discretion, register a
 mortgage against title to a property located at 16294 77 Avenue, Surrey,
 BC and legally described as:

PID: 000-823-449

Lot 10 Plan NWP68496 Section 24 Township 2; and

- d. interest would accrue on the Loan at a rate of 12% per annum.
- The Loan Agreement represented a restructuring of an earlier loan advanced by ACIC to Lensen on or about July 2010.
- 7. On October 2, 2014 Lensen executed a promissory note in favour of ACIC securing the amounts due and owing under the Loan Agreement (the "Note").
- 8. ACIC has made demand for payment of the monies due and owing under the Loan Agreement.
- 9. Lensen has refused or neglected to repay ACIC for the monies due and owing under the Loan Agreement.
- 10. Lensen has acknowledged, and continues to acknowledge, his indebtedness to ACIC including (but not limited to) by way of a written acknowledgement dated November 26, 2017 wherein Lensen acknowledged the accrued debt, principal and interest, of \$504,163.70.

Part 2: RELIEF SOUGHT

- 11. Judgement for the amount due and owing under the Loan Agreement.
- 12. Contractual interest in accordance with the terms of the Loan or in the alternative, interest pursuant to the Court Order Interest Act, RSBC 1996, c. 79;
- 13. Costs; and
- 14. Such further and other relief as to this Honourable court may deem just.

Part 3: LEGAL BASIS

15. Lensen is in breach of the Loan Agreement and has failed to make payment of the sum due and owing despite demand.

4

Plaintiff's address for service: Watson Goepel LLP

1200 -1075 West Georgia Street

Vancouver, B.C.

V6E 3C9

Attention: Jeremy West

Fax number address for service (if any): (604) 688-8193

` ,

E-mail address for service (if any): N/A

Place of trial: Vancouver, British Columbia

The address of the registry is:

800 Smithe Speet/
Vancouver, B.C./V6Z 2F1

Date: September 27, 2019

Signature of Jeremy West Counsel for the Plaintiff

Rule 7-1 (1) of the Supreme Court Civil Rules states:

- (1) Unless all parties of record consent or the court otherwise orders, each party of record to an action must, within 35 days after the end of the pleading period,
 - (a) prepare a list of documents in Form 22 that lists
 - (i) all documents that are or have been in the party's possession or control and that could, if available, be used by any party at trial to prove or disprove a material fact, and
 - (ii) all other documents to which the party intends to refer at trial, and
 - (b) serve the list on all parties of record.

APPENDIX

Part 1: CONCISE SUMMARY OF NATURE OF CLAIM:

This is an action in debt.

Part 2: THIS CLAIM A	RISES FROM	THE FOLL	OWING:
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A pers	onal in	jury arising out of:					
	[]	a motor vehicle accident					
	[] medical malpractice						
	[]	another cause					
A disp	ute con	cerning:					
	[]	contaminated sites					
	[]	construction defects					
	[]	real property (real estate)					
	[]	personal property					
	[]	the provision of goods or services or other general commercial matters					
	[]	investment losses					
	[x]	the lending of money					
	[]	an employment relationship					
	[]	a will or other issues concerning the probate of an estate					
[]	a matte	er not listed here					
Part 3	: THIS	CLAIM INVOLVES:					
[]	a class	action					
[]	maritime law						
[]	aboriginal law						
[]	constitutional law						
[]	conflict of laws						
[x]	none of the above						
[]	do not know						
Part 4	:						
	[If an en	actment is being relied on, specify. Do not list more than 3 enactments.]					

FORM 1 (RULE 3-1 (1))

00662573



This is Exhibit " C " referred to in the Affidavit of RECOTA sworn (or affirmed) before me at Vancouver ,B.C. this 4 day of November 20 19

Court File No. VLC-S-S-1910871 No.

A Commissioner for Taking Affidavits within British Columbia

Vancouver Registry

IN THE SUPREME COURT OF BRITISH COLUMBIA

ALL CANADIAN INVESTMENT CORPORATION

PLAINTIFF

AND:

MERIDIAN RESOURCE ACCOMMODATIONS INC.

DEFENDANT

NOTICE OF CIVIL CLAIM

This action has been started by the Plaintiff for the relief set out in Part 2 below.

If you intend to respond to this action, you or your lawyer must

- (a) file a response to civil claim in Form 2 in the above-named registry of this court within the time for response to civil claim described below, and
- (b) serve a copy of the filed response to civil claim on the Plaintiff.

If you intend to make a counterclaim, you or your lawyer must

- (a) file a response to civil claim in Form 2 and a counterclaim in Form 3 in the above-named registry of this court within the time for response to civil claim described below, and
- (b) serve a copy of the filed response to civil claim and counterclaim on the Plaintiff and on any new parties named in the counterclaim.

JUDGMENT MAY BE PRONOUCED AGAINST YOU IF YOU FAIL to file the response to civil claim within the time for response to civil claim described below.

Time for Response to Civil Claim

A response to civil claim must be filed and served on the Plaintiff,

- (a) if you reside anywhere in Canada, within 21 days after the date on which a copy of the filed notice of civil claim was served on you,
- (b) if you reside in the United States of America, within 35 days after the date on which a copy of the filed notice of civil claim was served on you,
- (c) if you reside elsewhere, within 49 days after the date on which a copy of the filed notice of civil claim was served on you, or

(d) if the time for response to civil claim has been set by order of the court, within that time.

CLAIM OF THE PLAINTIFF

Part 1: STATEMENT OF FACTS

- The plaintiff, All Canadian Investment Corporation, is a company duly incorporated pursuant to the laws of British Columbia with an address for service in these proceedings of 1200-1075 West Georgia Street, Vancouver, British Columbia ("ACIC").
- 2. ACIC is a mortgage investment corporation which has been in business since 1998. Its business is to provide loans to borrowers which are secured by, amongst other things, registered, unregistered and equitable mortgages on real properties.
- 3. On November 20, 2017, ACIC was granted protection pursuant to the *Companies'* Creditors Arrangement Act R.S.C., 1985, c. C-36.
- 4. The defendant, Meridian Resource Accommodations Inc., is a company duly incorporated pursuant to the laws of British Columbia with a registered and records address of 1100 One Bentall Centre, 505 Burrard Street, Vancouver, British Columbia ("Meridian").

Loan Agreement

- 5. On or about December 29, 2014, ACIC (as lender) and Meridian (as borrower) entered into a written loan agreement (the "Loan Agreement") signed by Mr. Kirk Romero ("Romero"), director and CEO of Meridian, the terms of which included, inter alia:
 - a. that ACIC would make funds of up to \$750,000.00 available for Meridian to borrow (the "Loan");
 - b. the Loan was repayable on September 30, 2017;

c. as security for the Loan ACIC could, at its sole discretion, register a mortgage against title to property located at Bienfait, SK and legally described as:

Surface Parcel #166046227

SE Sec 29 Twp 02 Rge 06 W 2 Extension 1;

and

Surface Parcel #106949290

NE Sec 29 Twp 02 Rge 06 W 2 Extension 2; and

- d. interest would accrue on the Loan at a rate of 12% per annum.
- 6. On or about October 30, 2014, ACIC advanced \$40,000.00 to Meridian.
- 7. On or about November 28, 2014, ACIC advanced \$100,000.00 to Meridian.
- 8. On or about December 2, 2014, ACIC advanced \$100,000.00 to Meridian.
- 9. On or about March 26, 2015, ACIC advanced \$120,000.00 to Meridian.
- 10. On or about November 25, 2015, ACIC advanced \$50,000.00 to Meridian.
- 11. On or about December 7, 2015, ACIC advanced \$50,000.00 to Meridian.
- 12. On or about August 25, 2017, ACIC advanced \$250,000.00 to Meridian.
- 13. As of September 30, 2019, ACIC has advanced \$710,000.00 to Meridian.
- 14. ACIC has made demand for payment of the monies due and owing under the Loan Agreement.
- 15. Meridian has refused or neglected to repay ACIC for the monies due and owing under the Loan Agreement.

16. Meridian has acknowledged, and continues to acknowledge, its indebtedness to ACIC including (but not limited to) by way of a written acknowledgement signed by Romero dated, November 16, 2017, wherein Meridian acknowledged the accrued debt, principal and interest, of \$870,279.97.

Part 2: RELIEF SOUGHT

- 17. Judgement for the amount due and owing under the Loan Agreement.
- 18. Contractual interest in accordance with the terms of the Loan or in the alternative, interest pursuant to the *Court Order Interest Act*, RSBC 1996, c. 79;
- 19. Costs; and
- 20. Such further and other relief as to this Honourable court may deem just.

Part 3: LEGAL BASIS

21. Meridian is in breach of the Loan Agreement and has failed to make payment of the sum due and owing despite demand.

Plaintiff's address for service: Watson Goepel LLP

1200 -1075 West Georgia Street

Vancouver, B.C.

V6E 3C9

Attention: Jeremy West

Fax number address for service (if any): (604) 688-8193

E-mail address for service (if any): N/A

Place of trial: Vancouver, British Columbia

The address of the registry is: 800 Smithe Street

Vancouver/B.C./ V/6/Z 2E1

Signature of Jeremy West

Counsel for the Plaintiff

Date: September 30, 2019

Rule 7-1 (1) of the Supreme Court Civil Rules states:

- (1) Unless all parties of record consent or the court otherwise orders, each party of record to an action must, within 35 days after the end of the pleading period,
 - (a) prepare a list of documents in Form 22 that lists
 - (i) all documents that are or have been in the party's possession or control and that could, if available, be used by any party at trial to prove or disprove a material fact, and
 - (ii) all other documents to which the party intends to refer at trial, and
 - (b) serve the list on all parties of record.

APPENDIX

Part 1: CONCISE SUMMARY OF NATURE OF CLAIM:

This is an action in debt.

Part 2.	THIS	CT.ATM	ARISES	FROM THE	FOLLOW	INC:
Lail 2.			AUGEO		L'OLLO II	$\mathbf{L}_{1}\mathbf{U}_{1}$

Part .	Z: 1 H11	5 CLAIM ARISES FROM THE FULLOWING:					
A pe	rsonal i	njury arising out of:					
	[]	[] a motor vehicle accident					
	[]	[] medical malpractice					
	[]	another cause					
A dis	pute co	oncerning:					
	[]	contaminated sites					
	[]	construction defects					
	[]	real property (real estate)					
	[]	personal property					
	[]	the provision of goods or services or other general commercial matters					
	[]	investment losses					
	[x]	the lending of money					
	[]	an employment relationship					
	[]	a will or other issues concerning the probate of an estate					
[]	a mai	tter not listed here					
Part	3: THI	S CLAIM INVOLVES:					
[]	a clas	es action					
[]	marit	ime law					
[]	abori	aboriginal law					
[]	const	constitutional law					
[]	confl	conflict of laws					
[x]	none	none of the above					
[]	do no	ot know					
Part	4:						
	[if an	enactment is being relied on, specify. Do not list more than 3 enactments.]					

FORM 1 (RULE 3-1 (1))

SUPREME COURT OF BRITISH COLUMBIA VANCOUVER REGISTRY

No.

\$1910895

Vancouver Registry

SEP 7 / 2019 IN THE SUPREME COURT OF BRITISH COLUMBIA

BETWEEN:

ALL CANADIAN INVESTMENT CORPORATION

PLAINTIFF

This is Exhibit referred to in the Affidavit of Lyle Record sworn (or affirmed) before me at Lawrence B.C.	WAYNE BLAIR, and BARB BLAIR	
this 4 day of November 20 1		DEFENDANTS
A Commissioner for Taking Affidavits N within British Columbia	OTICE OF CIVIL CLAIM	
This action has been started l	by the Plaintiff for the relief s	et out in Part 2 below.

If you intend to respond to this action, you or your lawyer must

- (a) file a response to civil claim in Form 2 in the above-named registry of this court within the time for response to civil claim described below, and
- (b) serve a copy of the filed response to civil claim on the Plaintiff.

If you intend to make a counterclaim, you or your lawyer must

- (a) file a response to civil claim in Form 2 and a counterclaim in Form 3 in the above-named registry of this court within the time for response to civil claim described below, and
- (b) serve a copy of the filed response to civil claim and counterclaim on the Plaintiff and on any new parties named in the counterclaim.

JUDGMENT MAY BE PRONOUCED AGAINST YOU IF YOU FAIL to file the response to civil claim within the time for response to civil claim described below.

Time for Response to Civil Claim

A response to civil claim must be filed and served on the Plaintiff,

- (a) if you reside anywhere in Canada, within 21 days after the date on which a copy of the filed notice of civil claim was served on you,
- (b) if you reside in the United States of America, within 35 days after the date on which a copy of the filed notice of civil claim was served on you,

- (c) if you reside elsewhere, within 49 days after the date on which a copy of the filed notice of civil claim was served on you, or
- (d) if the time for response to civil claim has been set by order of the court, within that time.

CLAIM OF THE PLAINTIFF

Part 1: STATEMENT OF FACTS

- The plaintiff, All Canadian Investment Corporation, is a company duly incorporated pursuant to the laws of British Columbia with an address for service in these proceedings of 1200-1075 West Georgia Street, Vancouver, British Columbia ("ACIC").
- ACIC is a mortgage investment corporation which has been in business since 1998. Its business is to provide loans to borrowers which are secured by, amongst other things, registered, unregistered and equitable mortgages on real properties.
- 3. On November 20, 2017 ACIC was granted protection pursuant to the *Companies'*Creditors Arrangement Act R.S.C., 1985, c. C-36.
- 4. The defendants, Wayne Blair and Barb Blair (collectively, the "Blairs"), have a residential address of 109 2085 Gordon Drive, Kelowna, British Columbia.

Loan Agreement

- 5. On or about June 8, 2016 ACIC (as lender) and the Blairs (as borrowers) entered into a written loan agreement (the "First Loan Agreement") the terms of which included, inter alia:
 - a. that ACIC would advance the sum of \$15,000.00 to the Blairs (the "First Loan"); and
 - b. the First Loan was repayable on or before June 30, 2017; and
 - c. interest would accrue on the First Loan at the prescribed rate.

- 6. On June 10, 2016, the Blairs executed a promissory note in favour of ACIC securing the amounts due and owing under the First Loan Agreement.
- 7. On or about June 10, 2016, ACIC advanced the First Loan to the Blairs.
- 8. On or about July 16, 2016 ACIC (as lender) and the Blairs (as borrowers) entered into a second written loan agreement (the "Second Loan Agreement") the terms of which included, *inter alia*:
 - a. that ACIC would advance the sum of \$20,000.00 to the Blairs (the "Second Loan");
 - b. the Second Loan was repayable in quarterly increments of \$1,000, principal plus interest to commence on July 1, 2017, with the balance due and payable at the end of the 2 year term; and
 - c. interest would accrue on the Second Loan at the prescribed rate.
- 9. On July 18, 2016 the Blairs executed a promissory note in favour of ACIC securing the amounts due and owing under the Second Loan Agreement.
- 10. On or about July 18, 2016, ACIC advanced the Second Loan to the Blairs.
- 11. On May 26, 2017, the Blairs repaid \$15,000.00 of the monies owed under the First Loan Agreement and the Second Loan Agreement (collectively, the "Loan Agreements").
- 12. On March 29, 2018, the Blairs repaid \$4.000.00 of the monies due and owing under the Loan Agreements.
- 13. On October 2, 2018, the Blairs repaid \$1,000.00 of the monies due and owing under the Loan Agreements.
- 14. ACIC has made demand for payment of the monies due and owing under the Loan Agreements.

- 15. The Blairs have refused or neglected to repay ACIC for the monies due and owing under the Loan Agreements.
- 16. The Blairs have acknowledged, and continue to acknowledge, their indebtedness to ACIC including (but not limited to) by making continuing to make payments towards the amoun due and owing under the Loan Agreements up to October 2, 2018.

Part 2: RELIEF SOUGHT

- 17. Judgement for the amount due and owing under the Loan Agreements.
- 18. Contractual interest in accordance with the terms of the First Loan Agreement and the Second Loan Agreement or in the alternative, interest pursuant to the *Court Order Interest Act*, RSBC 1996, c. 79;
- 19. Costs; and
- 20. Such further and other relief as to this Honourable court may deem just.

Part 3: LEGAL BASIS

21. The Blairs are in breach of the Loan Agreements and have failed to make payment of the sum due and owing despite demand.

Plaintiff's address for service: Watson Goepel LLP

1200 -1075 West Georgia Street

Vancouver, B.C.

V6E 3C9

Attention: Jeremy West

Fax number address for service (if any): (604) 688-8193

E-mail address for service (if any): N/A

Place of trial: Vancouver, British Columbia

The address of the registry is: 800 Smithe Street

Vancouver, B.C., V6Z 2E1

5

Date: September 27, 2019

Signature of Jeremy West Counsel for the Plaintiff

Rule 7-1 (1) of the Supreme Court Civil Rules states:

(1) Unless all parties of record consent or the court otherwise orders, each party of record to an action must, within 35 days after the end of the pleading period,

(a) prepare a list of documents in Form 22 that lists

- (i) all documents that are or have been in the party's possession or control and that could, if available, be used by any party at trial to prove or disprove a material fact, and
- (ii) all other documents to which the party intends to refer at trial, and
- (b) serve the list on all parties of record.

APPENDIX

Part 1: CONCISE SUMMARY OF NATURE OF CLAIM:

This is an action in debt.

Part 2: THIS	CLAIM	ARISES F	ROM THE	FOLL	DWING
	CLAUI			LULL	<i>-</i>

A pe	rsonal i	njury arising out of:		
	[]	a motor vehicle accident		
	[]	medical malpractice		
	[]	another cause		
A di	spute co	encerning:		
	[]	contaminated sites		
	[]	construction defects		
	[]	real property (real estate)		
	[]	personal property		
	[]	the provision of goods or services or other general commercial matters		
	[]	investment losses		
	[x]	the lending of money		
	[]	an employment relationship		
	[]	a will or other issues concerning the probate of an estate		
[]	a ma	tter not listed here		
Part	3: THI	S CLAIM INVOLVES:		
[]	a clas	ss action		
[]	maritime law			
[]	aboriginal law			
[]	constitutional law			
[]	conflict of laws			
[x]	none of the above			
[]	do not know			
Part	4:			
•	[if an	enactment is being relied on, specify. Do not list more than 3 enactments.]		

FORM 1 (RULE 3-1 (1))

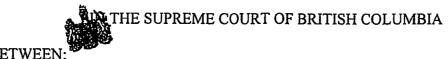
SUPREME COURT OF BRITISH COLUMBIA VANCOUVER REGISTRY

SEP 2 7 2019

S19108⁹3

No.

Vancouver Registry



ALL CANADIAN INVESTMENT CORPORATION

PLAINTIFF

AND: _	
This is Exhibit " referred to in the	
Affidavit of Kyle Record ROBERT FREDERICK, and	
sworn (or affirmed) before me at KATHERINE FREDERICK	
Vancouve B.C.	
this 4 day of November 20 19.	DEFENDANTS
(λ)	
A Commissioner for Taking Affidavits NOTICE OF CIVIL CLAIM within British Columbia	
within British Columbia	
This action has been started by the Plaintiff for the relief set or	it in Part 2 below.

If you intend to respond to this action, you or your lawyer must

- (a) file a response to civil claim in Form 2 in the above-named registry of this court within the time for response to civil claim described below, and
- (b) serve a copy of the filed response to civil claim on the Plaintiff.

If you intend to make a counterclaim, you or your lawyer must

- (a) file a response to civil claim in Form 2 and a counterclaim in Form 3 in the above-named registry of this court within the time for response to civil claim described below, and
- (b) serve a copy of the filed response to civil claim and counterclaim on the Plaintiff and on any new parties named in the counterclaim.

JUDGMENT MAY BE PRONOUCED AGAINST YOU IF YOU FAIL to file the response to civil claim within the time for response to civil claim described below.

Time for Response to Civil Claim

A response to civil claim must be filed and served on the Plaintiff,

- (a) if you reside anywhere in Canada, within 21 days after the date on which a copy of the filed notice of civil claim was served on you,
- (b) if you reside in the United States of America, within 35 days after the date on which a copy of the filed notice of civil claim was served on you,

- (c) if you reside elsewhere, within 49 days after the date on which a copy of the filed notice of civil claim was served on you, or
- (d) if the time for response to civil claim has been set by order of the court, within that time.

CLAIM OF THE PLAINTIFF

Part 1: STATEMENT OF FACTS

- The plaintiff, All Canadian Investment Corporation, is a company duly incorporated pursuant to the laws of British Columbia with an address for service in these proceedings of 1200-1075 West Georgia Street, Vancouver, British Columbia ("ACIC").
- 2. ACIC is a mortgage investment corporation which has been in business since 1998. Its business is to provide loans to borrowers which are secured by, amongst other things, registered, unregistered and equitable mortgages on real properties.
- 3. On November 20, 2017, ACIC was granted protection pursuant to the *Companies'* Creditors Arrangement Act R.S.C., 1985, c. C-36.
- 4. The last known address for the defendants Robert Frederick and Katherine Frederick (the "Fredericks") is 3585 West 4th Avenue, Vancouver, BC.

Loan Agreement

- 5. On or about December 23, 2014, ACIC (as lender) and the Fredericks (as borrowers) entered into a written loan agreement (the "Loan Agreement") the terms of which included, *inter alia*:
 - a. that ACIC would advance the sum of \$10,000.00 to the Fredericks (the "Loan");
 - b. the Loan was repayable on demand;

c. as security for the Loan ACIC could, at its sole discretion, register a mortgage against title to a property located at 3585 West 4th Avenue, Vancouver, BC and legally described as:

PID: 012-939-331

Lot 30 Block 43 District Lot 2027 Plan 3405; and

- d. interest would accrue on the Loan at a rate of 12% per annum.
- 6. On December 23, 2014, the Fredericks executed a promissory note in favour of ACIC securing the amounts due and owing under the Loan Agreement.
- 7. On or about December 23, 2014, ACIC advanced the Loan to the Fredericks.
- 8. ACIC has made demand for payment of the monies due and owing under the Loan Agreement.
- The Fredericks have refused or neglected to repay ACIC for the monies due and owing under the Loan Agreement.
- 10. The Fredericks have acknowledged, and continue to acknowledge, their indebtedness to ACIC including (but not limited to) by way of a written acknowledgement dated December 18, 2017 wherein the Fredericks acknowledged the accrued debt, principal and interest, of \$13,327.12.

Part 2: RELIEF SOUGHT

- 11. Judgement for the amount due and owing under the Loan Agreement.
- 12. Contractual interest in accordance with the terms of the Loan Agreement or in the alternative, interest pursuant to the Court Order Interest Act, RSBC 1996, c. 79;
- 13. Costs; and
- 14. Such further and other relief as to this Honourable court may deem just.

Part 3: LEGAL BASIS

15. The Fredericks are in breach of the Loan Agreement and have failed to make payment of the sum due and owing despite demand.

Plaintiff's address for service:

Watson Goepel LLP

1200 -1075 West Georgia Street

Vancouver, B.C.

V6E 3C9

Attention: Jeremy West

Fax number address for service (if any):

(604) 688-8193

E-mail address for service (if any):

N/A

Place of trial:

Vancouver, British Columbi

The address of the registry is:

800 Smithe Ştreet

Vancouver, B.Q., V6Z/2E

Date: September 27, 2019

Signature of Jeremy West Counsel for the Plaintiff

Rule 7-1 (1) of the Supreme Court Civil Rules states:

- (1) Unless all parties of record consent or the court otherwise orders, each party of record to an action must, within 35 days after the end of the pleading period,
 - (a) prepare a list of documents in Form 22 that lists
 - (i) all documents that are or have been in the party's possession or control and that could, if available, be used by any party at trial to prove or disprove a material fact, and
 - (ii) all other documents to which the party intends to refer at trial, and
 - (b) serve the list on all parties of record.

APPENDIX

Part 1: CONCISE SUMMARY OF NATURE OF CLAIM:

This is an action in debt.

Part 2:	ZHT	CT.ATM	ARISES	FROM T	HE FOLL	OWING
A AI L 2.		CLAUVI	ANIDES	PRUMI	ne rull	\

Part 2	: 11112	CLAIM ARISES FROM THE FOLLOWING:				
A pers	onal in	jury arising out of:				
	[] a motor vehicle accident					
	[] medical malpractice					
	[]	another cause				
A disp	ute con	cerning:				
	[]	contaminated sites				
	[]	construction defects				
	[]	real property (real estate)				
	[]	personal property				
	[]	the provision of goods or services or other general commercial matters				
	[]	investment losses				
	[x]	the lending of money				
	[]	an employment relationship				
	[]	a will or other issues concerning the probate of an estate				
[]	a matter not listed here					
Part 3	: THIS	CLAIM INVOLVES:				
[]	a class action					
[]	maritime law					
[]	aboriginal law					
[]	constitutional law					
[]	conflict of laws					
[x]	none of the above					
[]	do not know					
Part 4	-					
	[If an er	nactment is being relied on, specify. Do not list more than 3 enactments.]				

Affidavit of . sworn (or affirmed) before me at OF BRITISH COLUMBIA S1910892 A Commissioner for Taking Affidavits Vancouver Registry within British Columbia

SEP 2 7 2019

SUPREME COURT

VANCOUVER REGISTRY

THE SUPREME COURT OF BRITISH COLUMBIA

BETWEEN:

ALL CANADIAN INVESTMENT CORPORATION

PLAINTIFF

AND:

RONALD WENINGER, also known as RON WENINGER and ELFRIEDA WENINGER

DEFENDANT

NOTICE OF CIVIL CLAIM

This action has been started by the Plaintiff for the relief set out in Part 2 below.

If you intend to respond to this action, you or your lawyer must

- (a) file a response to civil claim in Form 2 in the above-named registry of this court within the time for response to civil claim described below, and
- (b) serve a copy of the filed response to civil claim on the Plaintiff.

If you intend to make a counterclaim, you or your lawyer must

- (a) file a response to civil claim in Form 2 and a counterclaim in Form 3 in the above-named registry of this court within the time for response to civil claim described below, and
- (b) serve a copy of the filed response to civil claim and counterclaim on the Plaintiff and on any new parties named in the counterclaim.

JUDGMENT MAY BE PRONOUCED AGAINST YOU IF YOU FAIL to file the response to civil claim within the time for response to civil claim described below.

Time for Response to Civil Claim

A response to civil claim must be filed and served on the Plaintiff,

- (a) if you reside anywhere in Canada, within 21 days after the date on which a copy of the filed notice of civil claim was served on you,
- (b) if you reside in the United States of America, within 35 days after the date on which a copy of the filed notice of civil claim was served on you,

- (c) if you reside elsewhere, within 49 days after the date on which a copy of the filed notice of civil claim was served on you, or
- (d) if the time for response to civil claim has been set by order of the court, within that time.

CLAIM OF THE PLAINTIFF

Part 1: STATEMENT OF FACTS

- The plaintiff, All Canadian Investment Corporation, is a company duly incorporated pursuant to the laws of British Columbia with an address for service in these proceedings of 1200-1075 West Georgia Street, Vancouver, British Columbia ("ACIC").
- 2. ACIC is a mortgage investment corporation which has been in business since 1998. Its business is to provide loans to borrowers which are secured by, amongst other things, registered, unregistered and equitable mortgages on real properties.
- 3. On November 20, 2017, ACIC was granted protection pursuant to the *Companies'* Creditors Arrangement Act R.S.C., 1985, c. C-36.
- 4. The defendant Ronald Weninger also known as Ron Weninger ("Ron Weninger") and the defendant Elfrieda Weninger (collectively, the "Weningers"), have a residential address of 1225 Mountain Avenue, Kelowna, British Columbia.

Loan Agreement

- 5. On or about September 17, 2013, ACIC (as lender) and Ron Weninger (as borrower) entered into a written loan agreement (the "Loan Agreement") the terms of which included, *inter alia*:
 - a. that ACIC would advance the sum of \$100,000.00 to Ron Weninger (the "Loan"), with the discretion to advance up to a total of \$200,000.00;

- the Loan was repayable with monthly payments due commencing on November 1, 2013, with the balance due and payable on March 20, 2014;
 and
- c. interest would accrue on the Loan at a rate of 12% per annum.
- 6. On September 18, 2013, Ron Weninger executed a promissory note in favour of ACIC securing the amounts due and owing under the Loan Agreement.
- 7. On or about September 30, 2013, ACIC advanced the Loan to Ron Weninger.
- 8. On or about October 10, 2014, ACIC (as lender) and the Weningers (as borrowers) entered into a written loan restructuring agreement (the "Restructured Loan Agreement") the terms of which included, inter alia:
 - a. that ACIC had advanced the Loan under the Loan Agreement to the Weningers;
 - b. the Loan was repayable on demand;
 - c. as security for the Loan ACIC could, at its sole discretion, register a mortgage against title to two properties at the following locations:
 - i. 57 534 Feathertop Way, Big White, BC and legally described as:

PID: 026-906-309

Strata Lot 57 District Lot 4222 Similkameen Division Yale District Strata Plan KAS3134; and

ii. 58 - 540 Feathertop Way, Big White, BC and legally described as:

PID: 026-906-317

Strata Lot 58 District Lot 4222 Similkameen Division Yale District Strata Plan KAS3134; and

- d. interest would accrue on the Loan at a rate of 12% per annum.
- On October 10, 2014, the Weningers executed a promissory note in favour of ACIC securing the amounts due and owing under the Loan Agreement and the Restructured Loan Agreement.
- 10. On November 18, 2015, ACIC advanced the Weningers an additional \$10,000.00 loan under the Loan Agreement and the Restructured Loan Agreement.
- 11. On February 26, 2016, ACIC advanced the Weningers an additional \$20,000.00 loan under the Loan Agreement and the Restructured Loan Agreement.
- 12. On March 25, 2016, the Weningers executed a promissory note in favour of ACIC securing an additional \$20,000.00 of the amounts due and owing under the Loan Agreement and the Restructured Loan Agreement, accruing interest at a rate of 6% per annum.
- 13. On April 1, 2016, ACIC advanced the Weningers an additional \$20,000.00 loan under the Loan Agreement and the Restructured Loan Agreement.
- 14. ACIC has made demand for payment of the monies due and owing under the Loan Agreement and the Restructured Loan Agreement.
- 15. The Weningers have refused or neglected to repay ACIC for the monies due and owing under the Loan Agreement and the Restructured Loan Agreement.
- 16. The Weningers have acknowledged, and continue to acknowledge, their indebtedness to ACIC including (but not limited to) by way of a written letter dated November 18, 2017 wherein the Weningers acknowledged their indebtedness to ACIC.

Part 2: RELIEF SOUGHT

17. Judgement for the amount due and owing under the Loan Agreement and the Restructured Loan Agreement.

- 18. Contractual interest in accordance with the terms of the Loan Agreement and the Restructured Loan Agreement or in the alternative, interest pursuant to the *Court Order Interest Act*, RSBC 1996, c. 79;
- 19. Costs; and
- 20. Such further and other relief as to this Honourable court may deem just.

Part 3: LEGAL BASIS

21. The Weningers are in breach of the Loan Agreement and the Restructured Loan Agreement and have failed to make payment of the sum due and owing despite demand.

Plaintiff's address for service:

Watson Goepel LLP

1200 -1075 West Georgia Street

Vancouver, B.C.

V6E 3C9

Attention: Jeremy West

Fax number address for service (if any):

(604) 688-8193

E-mail address for service (if any):

N/A

Place of trial:

Vancouver, British Columbia

The address of the registry is:

800 Smithe Street

Vancouver, B.Q., V67/2E1

Date: September 27, 2019

Signature of Jeremy West Counsel for the Plaintiff

Rule 7-1 (1) of the Supreme Court Civil Rules states:

- (1) Unless all parties of record consent or the court otherwise orders, each party of record to an action must, within 35 days after the end of the pleading period,
 - (a) prepare a list of documents in Form 22 that lists
 - (i) all documents that are or have been in the party's possession or control and that could, if available, be used by any party at trial to prove or disprove a material fact, and
 - (ii) all other documents to which the party intends to refer at trial, and
 - (b) serve the list on all parties of record.

APPENDIX

Part 1: CONCISE SUMMARY OF NATURE OF CLAIM:

This is an action in debt.

Part 2: THIS CLAIM ARISES FROM THE FOLLOWING:

1 41 1 2	• 11115	CHAIM ARBESTROM THE FOLLOWING:			
A pers	onal in	jury arising out of:			
	[]	a motor vehicle accident			
	[]	medical malpractice			
	[]	another cause			
A disp	ute con	cerning:			
	[]	contaminated sites			
	[]	construction defects			
	[]	real property (real estate)			
	[]	personal property			
	[]	the provision of goods or services or other general commercial matters			
	[]	investment losses			
	[x]	the lending of money			
	[]	an employment relationship			
	[]	a will or other issues concerning the probate of an estate			
[]	a matter not listed here				
Part 3	: THIS	CLAIM INVOLVES:			
[]	a class	action			
[]	maritime law				
[]	aboriginal law				
[]	constitutional law				
[]	conflict of laws				
[x]	none of the above				
[]	do not know				
Part 4	:				

[If an enactment is being relied on, specify. Do not list more than 3 enactments.]