This is the 1st Affidavit
of Hannah Noad in this case and
was made on August 19, 2026

VANCOUVER
AUG 20 2026
REGISTRY

No. 264776
Vancouver Registry

In the Supreme Court of British Columbia

BETWEEN:

ROYAL BANK OF CANADA

PETITIONER

AND:

WEST HORIZON CONTRACTING INC.

RESPONDENT

AFFIDAVIT

I, Hannah Noad, c/o 300 – 1465 Ellis Street, Kelowna, British Columbia AFFIRM THAT:

1. I am a legal assistant with Pihl Law Corporation ("PLC"), and as such have personal knowledge of the matters hereinafter deposed to, save and except where same are stated to be on information and believe and where so stated I verily believe them to be true.

2. On August 19, 2026, PLC received an email from Maddie Pugh, counsel for Provida Financial Corporation, enclosing an instruction letter, draft credit agreement and a link to the security documents to be executed by the Borrower and certain other principals. Attached and marked as Exhibit "**A**" to this affidavit are copies of the email, letter and draft credit agreement.

3. On August 19, 2026, PLC sent an email to Mihai Tomos and Bill Skelly enclosing a link to the full file received from Fasken as counsel for Provida,

including an instruction letter, draft credit agreement, and security documents. Attached and marked as Exhibit "**B**" to this affidavit is a copy of that email.

AFFIRMED BEFORE	)	
ME at Kelowna, British Columbia	)	
On August 19, 2026	)	
	)	Hannah Noad
______________________________	)	
A commissioner for taking	)	
Affidavits for British Columbia	)	

Alexander J. Spraggs
Barrister & Solicitor
300 - 1465 Ellis Street
Kelowna, BC V1Y 2A3
Phone: (250) 762-5434

This is Exhibit " A " referred to in the Affidavit of Hannah Noad affirmed before me at Kelowna in the Province of British Columbia this 19th day of August, 2026.

A Commissioner for taking Affidavits within British Columbia

[redacted]

[redacted]

[redacted]

[redacted]

[redacted]

[redacted]

[redacted]

From: Maddie Pugh <mpugh@fasken.com>
Sent: Wednesday, August 19, 2026 10:01 AM
To: Alexander Spraggs <alexander.spraggs@pihl.ca>; Salim Jamal <salim@providafc.com>
Cc: Rachel Stratychuk <rachel.stratychuk@pihl.ca>; Stuart Mcphail <stuart@providafc.com>; Mathias Stoecker <mathias@providafc.com>; Andrew Burt <aburt@fasken.com>
Subject: RE: URGENT RE: West Horizon Refinancing

Hi Alexander,

Please see the attached draft credit agreement and instruction letter for this matter. The package of security documents required is contained in the link below. Yourself and Rachel should have access to the link but let me know if you have any issues. Please let us know if you have any questions or comments.

I will let Provida comment re: anticipated funding date.

West Horizon

Thank you,
Maddie

Maddie Pugh (She/Her)
Associate
T +1 587 233 4065
mpugh@fasken.com | www.fasken.com/en/maddison-pugh
FASKEN

FASKEN

Fasken Martineau DuMoulin LLP
Barristers and Solicitors
Patent and Trade-mark Agents

350 7th Avenue SW, Suite 3400
Calgary, Alberta T2P 3N9
Canada

T +1 403 261 5350
+1 877 336 5350
F +1 403 261 5351

fasken.com

Maddie Pugh
Direct +1 587 233 4065
mpugh@fasken.com

August 19, 2026
File No.: 334345.00021/23177

By Email (alexander.spraggs@pihl.ca)

Pihl Law Corp.
300 – 1465 Ellis Street
Kelowna, BC V1Y 2A3

Attention: Alexander Spraggs

Dear Alexander:

Re: Provida Financial Corporation Loan to West Horizon Contracting Inc. (the "Borrower") with corporate guarantee by each of West Horizon Industries Corp., 1356833 B.C. Ltd., Always Angus Farm Ltd., Gail L. Burnett Holdings Ltd. and Stone Hill Capital Holdings Inc. (collectively, the "Corporate Guarantors") and personal guarantee by each of Jared Burnett-McCreery and Gail Louise Burnett (collectively, the "Personal Guarantors")

We represent Provida Financial Corporation (the "**Lender**") with respect to a financing relating to the Borrower, as borrower (the "**Loan**"), and enclose a copy of the credit agreement for your reference (the "**Credit Agreement**"). We have been advised to forward the following security documentation to you to obtain the execution of the Borrower and certain other principals: **[Please provide to us 1 original copy of each document. Note you will need to make additional copies for your own and your client's records, plus any copies required for registration purposes. Please also note that we require PDF copies of original documents by email, along with original documents with (wet) original signatures sent to our office address by courier. For clarification, DocuSign signatories are not permitted. Please provide to us under individually separate tabs by zip folder with PDF signed copies in the same manner as we have sent to you. Sending one pdf as a whole document could delay funding.]**

PART 1:

1. Credit Agreement. *Please date and have executed under corporate seal or before a witness, as applicable*; *Please also have the bottom of each page initialled by a director or officer of the Borrower*;

2. General Security Agreement granted by the Borrower and the Corporate Guarantors. *Please date and have executed under corporate seals; Please also ensure that all schedules thereto are complete and accurate*;

3. Assignment of Accounts Receivable granted by the Borrower. ***Please date and have executed under corporate seal***;

4. Guarantee granted by the Personal Guarantors. ***Please date and have executed before a witness***; ***Please also ensure that the Guarantees Acknowledgement Act certificates are completed***;

5. Guarantee granted by the Corporate Guarantors. ***Please date and have executed under corporate seal***;

6. Assignment and Postponement granted by all shareholders of the Borrower. ***Please date and have executed under corporate seal or before a witness, as applicable***; and

7. Direction to Pay. ***Please date and have executed under corporate seal. Final figures will be slipsheeted in with your authorization once known.***

We look forward to receiving the security documentation, duly executed, in due course.

Our due diligence has revealed the following encumbrances, which must be discharged or dealt with as set out below:

<u>BC Personal Property Registry against the Borrower:</u>

1. Security Agreement Registration No. 647709L in favour of Royal Bank of Canada, registered on July 19, 2019 [*to be discharged*];

2. Security Agreement Registration No. 544275Q in favour of BDC Capital Inc., registered on July 31, 2024 [*to be dealt with via priority agreement*];

3. Security Agreement Registration No. 121311R in favour of Western Surety Company, registered on March 24, 2025 [*to be discharged*];

4. Security Agreement Registration No. 196251S in favour of The Insurance Company of Prince Edward Island, registered on July 13, 2026 [*to be discharged*];

5. Security Agreement Registration No. 197258S in favour of Intact Insurance Company and Atlantic Specialty Insurance Company, registered on July 14, 2026 [*to be discharged*]; and

6. Crown Charge – Other – Filed Pursuant to Employer Health Tax Registration No. 213115S in favour of Receivables Management Office – Zac Christianson, registered on July 21, 2026 [*to be discharged*].

<u>BC Personal Property Registry against the Personal Guarantors:</u>

1. Security Agreement Registration No. 958399R in favour of Royal Bank of Canada, registered on May 8, 2026 [*to be discharged*].

BC Personal Property Registry against Gail L. Burnett Holdings Ltd.:

1. Security Agreement Registration No. 544313Q in favour of Business Development Bank of Canada, registered on July 31, 2024 [*to be dealt with via priority agreement*].

BC Personal Property Registry against Stone Hill Capital Holdings Inc.:

1. Security Agreement Registration No. 544285Q in favour of Business Development Bank of Canada, registered on July 31, 2024 [*to dealt with via priority agreement*];
2. Security Agreement Registration No. 121311R in favour of Western Surety Company, registered on March 24, 2025 [*to be discharged*];
3. Security Agreement Registration No. 196251S in favour of The Insurance Company of Prince Edward Island, registered on July 13, 2026 [*to be discharged*]; and
4. Security Agreement Registration No. 197258S in favour of Intact Insurance Company and Atlantic Specialty Insurance Company, registered on July 14, 2026 [*to be discharged*].

BC Personal Property Registry against Jared Burnett-McCreery:

1. Security Agreement Registration No. 544305Q in favour of Business Development Bank of Canada, registered on May 8, 2026 [*to dealt with via priority agreement*];
2. Security Agreement Registration No. 196251S in favour of The Insurance Company of Prince Edward Island, registered on July 13, 2026 [*to be discharged*]; and
3. Security Agreement Registration No. 197258S in favour of Intact Insurance Company and Atlantic Specialty Insurance Company, registered on July 14, 2026 [*to be discharged*].

BC Litigation Search against the Borrower:

1. Note that there are 14 civil litigation hits against the Borrower, please provide the status and amount of each claim (relevant search enclosed).

BC Litigation Search against Stone Hill Capital Holdings Inc.:

1. Note that there are 2 civil litigation hits against Stone Hill Capital Holdings Inc., please provide the status and amount of each claim (relevant search enclosed).

BC Environmental Search against the Borrower:

1. Note the non-compliant outcome on February 6, 2024, please provide commentary on any further action required by the Borrower with respect to this matter (relevant search enclosed).

PART 2:

We also require the following, in order to report to the Lender:

1. Your opinion with respect to the Borrower, in the form enclosed. ***Should you make any changes to our form of opinion, please provide us with a black-line copy so that we can review your changes***;

2. Your opinion with respect to the Corporate Guarantors, in the form enclosed. ***Should you make any changes to our form of opinion, please provide us with a black-line copy so that we can review your changes***;

3. Officer's Certificate with respect to the Borrower, in the form enclosed. ***Should you make any changes to our form of officer's certificate, please provide us with a black-line copy so that we can review your changes***;

4. Officer's Certificate with respect to West Horizon Industries Corp., in the form enclosed. ***Should you make any changes to our form of officer's certificate, please provide us with a black-line copy so that we can review your changes***;

5. Officer's Certificate with respect to 1356833 B.C. Ltd., in the form enclosed. ***Should you make any changes to our form of officer's certificate, please provide us with a black-line copy so that we can review your changes***;

6. Officer's Certificate with respect to Always Angus Farm Ltd., in the form enclosed. ***Should you make any changes to our form of officer's certificate, please provide us with a black-line copy so that we can review your changes***;

7. Officer's Certificate with respect to Gail L. Burnett Holdings Ltd., in the form enclosed. ***Should you make any changes to our form of officer's certificate, please provide us with a black-line copy so that we can review your changes***;

8. Officer's Certificate with respect to Stone Hill Capital Holdings Inc., in the form enclosed. ***Should you make any changes to our form of officer's certificate, please provide us with a black-line copy so that we can review your changes***;

9. Priority Agreement with respect to Business Development Bank of Canada and BDC Capital Inc., in the form enclosed. ***Should you or counsel to Business Development Bank of Canada or BDC Capital Inc. make any changes to our form of priority agreement, please provide us with a black-line copy so that we can review your changes***;

10. Release and Discharge with respect to Royal Bank of Canada, in the form enclosed. ***Should you or counsel to Royal Bank of Canada make any changes to our form of release and discharge, please provide us with a black-line copy so that we can review your changes***;

11. Blocked Account Agreement – to be dealt with directly between the Lender and the Borrower;

12. Please ensure that insurance coverage, as required in the Credit Agreement, is in place and that the Lender is listed as first loss payee;

13. Your trust deposit information for wiring purposes;

14. Full legal name, birth date and address for each Personal Guarantor so that we may register a financing statement at the Personal Property Registry. ***Please provide a copy of proof of identification***; and

15. Please note the General Conditions Precedent listed on pages 3 and 4 and the Conditions Precedent to Advance listed on page 4 of the Credit Agreement – please ensure these conditions are dealt with directly between the Borrower and the Lender.

If you have any questions regarding the above, please do not hesitate to contact the writer.

Yours truly,

FASKEN MARTINEAU DUMOULIN LLP

Maddie Pugh

Maddie Pugh
/mp

cc: Salim Jamal of Provida Financial Corporation

[●], 2026

West Horizon Contracting Inc.
2943 BC – 16
Smithers, BC V0J 2N0
Attn: Jared Burnett-McCreery

West Horizon Contracting Inc. Credit Agreement – Revolving Factoring Facility

Lender:	Provida Financial Corporation (the "**Lender**").
Borrower:	West Horizon Contracting Inc. (the "**Borrower**").
Guarantors:	West Horizon Industries Corp., 1356833 B.C. Ltd., Always Angus Farm Ltd., Gail L. Burnett Holdings Ltd., Stone Hill Capital Holdings Inc., Jared Burnett-McCreery, Gail Louise Burnett, and each Person who hereafter provides to the Lender a guarantee in respect of the indebtedness of the Borrower (the "**Guarantors**", and together with the Borrower, the "**Loan Parties**").
Facility Limit:	$4,250,000 (the "**Facility Limit**").
Advance Rate:	75% of outstanding Eligible Accounts Receivable (the "**Advance Rate**").
Advances:	Following satisfaction of the General Conditions Precedent and the Conditions Precedent to Advance, advances will be available in accordance with the terms and conditions herein up to the lesser of (i) the Facility Limit and (ii) the Advance Rate (the "**Facility Amount**"). Advances will be deemed to be a loan and debt owing to the Lender, subject to set-off in accordance with the terms herein.
Term of Agreement:	Twelve (12) months from the date of the first advance, renewable at the Lender's discretion. Following twelve (12) months after the date of the first advance, this Agreement can be cancelled by either party with thirty (30) days' prior written notice without penalty. Upon cancellation, all outstanding amounts hereunder (including, without limitation, the amount of any outstanding Eligible Accounts Receivable) shall be immediately due and payable by the Borrower to the Lender.
Definitions:	Capitalized words and phrases not otherwise defined herein shall take on the meaning ascribed to them in Schedule 'A' attached hereto.

Financing Fees:

Non-refundable Work Fee:	The Lender has received a fully earned and non-refundable work fee of $10,000.00 in connection with this Agreement.
Discount Fee:	1.75% in respect of the invoiced amount of outstanding Eligible Accounts Receivable will be charged for the first 0-30 days outstanding. An additional

Initial ___________

discount fee of 0.058% will be charged per day on any outstanding Accounts Receivable after thirty (30) days from the Invoice Date.

Standby Fee: Any unused Facility Amount will be charged a 0.035% per day standby fee.

Reserve: A minimum of 25% of the face value of any Accounts Receivable included as an Eligible Accounts Receivable will be held back from Advances made hereunder as a reserve for charges, credit notes and other deductions as described herein (the "**Reserve**"). The net amount of the Reserve is to be paid to the Borrower upon collection of the applicable Accounts Receivable, subject always to set-off for any outstanding fees or other amounts outstanding to the Lender hereunder. If the Reserve is insufficient to cover outstanding fees or other amounts hereunder, such amount shall be a debt immediately payable to the Lender and may be applied as a setoff to any subsequent Advance at the discretion of the Lender.

Facility Fee: A facility fee of 1.00% of the Facility Limit will be assessed and payable to the Lender. Such facility fee will be deducted from the initial Advance hereunder.

Advisor Fee: On close, 2.00% of the Facility Limit will be allocated to the Advisor or its designated assigns. Such advisor fee will be deducted from the initial Advance hereunder and remitted directly to the Advisor.

Miscellaneous Fees: An administration fee of $250.00 will be assessed and is payable upon each Advance as a deduction thereof. Additionally, wire fees and associated costs of transmitting funds will be paid by the Borrower.

Security:

As general and continuing security for the payment and performance of the obligations, indebtedness and liabilities of the Borrower in connection herewith, present and future, the Loan Parties shall grant to the Lender, and shall maintain at all times the following security in form and substance satisfactory to the Lender (collectively, the "**Security**"):

(a) a general security agreement from the Borrower and each of the corporate Guarantors in substantially the form of general security agreement attached hereto as Schedule 'B';

(b) an assignment of accounts receivable from the Borrower in substantially the form of assignment of accounts receivable attached hereto as Schedule 'C';

(c) a corporate unlimited liability guarantee from each of the corporate Guarantors in substantially the form of guarantee attached hereto as Schedule 'D';

(d) a personal unlimited liability guarantee from each of the personal Guarantors in substantially the form of guarantee attached hereto as Schedule 'E';

(e) a postponement of all shareholder loans owing to [●] by the Borrower in favour of the Lender in substantially the form of postponement attached hereto as Schedule 'F'; **[NTD: To be confirmed if any shareholder loans are outstanding.]**

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(f) an accounts receivable insurance policy naming the Lender as first loss payee, as may be requested by the Lender in writing;

(g) an intercreditor agreement with respect to Business Development Bank of Canada, BDC Capital Inc., and such other creditors as requested by the Lender, in a form satisfactory to the Lender;

(h) duly executed copy of a blocked account agreement with respect to the Blocked Account in substantially the form of blocked account agreement attached hereto as Schedule 'G'; and

(i) such other security as may be required by the Lender from time to time.

Availment:

Advances will be in CDN and shall be deposited into the designated and applicable Bank Account.

General Conditions Precedent:

The effectiveness of this Agreement, and the availability of the Advances, is subject to and conditional upon the prior satisfaction of the following conditions precedent (collectively, the "**General Conditions Precedent**"):

(a) satisfactory completion of the Lender's due diligence, including the Lender's review of the corporate structure, financial performance, financial status, assets and operations of the Loan Parties, and such other due diligence as may be required by the Lender;

(b) no event that constitutes, or with notice or loss of time or both, would constitute a Default shall have occurred;

(c) the Lender being satisfied that all representations and warranties in this Agreement and in the Security shall be true, complete and correct; and

(d) the Lender shall have received, in form and substance reasonably satisfactory to the Lender, the following:

  (i) duly executed copy of this Agreement and the Security, registered, as required, to perfect and maintain the security created thereby;

  (ii) certificates of insurance issued by the Loan Parties' insurance broker in respect of all policies required to be maintained by the Loan Parties which are to name the Lender as loss payee and additional insured;

  (iii) duly executed copy of the intercreditor agreement with respect to Business Development Bank of Canada, BDC Capital Inc., and such other creditors as requested by the Lender;

  (iv) duly executed copy of the release and discharge with respect to the indebtedness of the Borrower to Royal Bank of Canada;

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(v) evidence of discharge of the following registrations at the British Columbia Personal Property Registry:

(A) Security Agreement Registration No. 121311R in favour of Western Surety Company, registered on March 24, 2025;

(B) Security Agreement Registration No. 196251S in favour of The Insurance Company of Prince Edward Island, registered on July 13, 2026;

(C) Security Agreement Registration No. 197258S in favour of Intact Insurance Company and Atlantic Specialty Insurance Company, registered on July 14, 2026; and

(D) Crown Charge – Other – Filed Pursuant to Employer Health Tax Registration No. 213115S in favour of Receivables Management Office – Zac Christianson, registered on July 21, 2026;

(vi) duly executed opinion from counsel to the Loan Parties, to include, *inter alia*, opinions on enforceability, creation of security and perfection of security interests;

(vii) payment of all fees payable to the Lender that are due and payable at such time; and

(viii) such other closing documents and documentation that the Lender may reasonably request, including any additional security requested by the Lender.

Conditions Precedent to Advance:

Prior to any Advance being made hereunder, the Borrower will provide the Lender with the following documents three (3) Business Days prior to any such Advance (collectively, the "**Conditions Precedent to Advance**"):

(a) the General Conditions Precedent shall have been satisfied or shall continue to be waived by the Lender, in its sole discretion;

(b) duly executed copies of applicable Invoices forming the Eligible Accounts Receivable;

(c) duly executed copies of contracts pertaining to the applicable transaction that the offered Invoices relate to;

(d) invoice verification as accepted by the Lender including written confirmation from the applicable Borrower's client (the "**Buyer**") that the subject Invoice has been approved for payment (email confirmation from Buyer or approval from internal invoicing system will typically suffice); and

(e) such other documentation that the Lender may reasonably request in respect of the Invoices, including signed delivery notices by a third-party delivery company demonstrating goods have been received by the Buyer.

General Conditions:

During the term of this Agreement, the Loan Parties covenant with the Lender as follows:

(a) The Loan Parties shall pay all fees and expenses (including, but not limited to, all due diligence, consultant, field examination and appraisal costs, all reasonable fees and expenses for other outside professional advisors) reasonably incurred by the Lender in connection with the preparation, registration and ongoing administration of this Agreement and the Security and with the enforcement of the Lender's rights and remedies under this Agreement or the Security, whether or not any amounts are advanced under this Agreement. If the Lender has paid any expense for which the Lender is entitled to reimbursement from the Loan Parties and such expense has not been deducted from an Advance, such expense shall be payable by the Loan Parties upon demand therefor from the Lender. All such fees and expenses and interest thereon shall be secured by the Security whether or not any funds are advanced.

(b) The Loan Parties shall provide the Lender:

(i) direct and continued access to its CRA My Business account of the Borrower by authorizing a representative as directed by the Lender on a View Only (Level 1) basis;

(ii) monthly bank statements for all accounts (deposit or otherwise) of the Borrower within thirty (30) days of each calendar month end;

(iii) monthly in-house prepared financial reports within thirty (30) days of each month end;

(iv) review engagement annual Financial Statements for the Borrower and accountant prepared annual Financial Statements for all corporate Guarantors within one hundred twenty (120) days of each Fiscal Year end; and

(v) any other reports that may be reasonably requested by the Lender from time to time.

All Financial Statements and other financial reports provided to the Lender shall be prepared in accordance with GAAP and each accounting term used in this Agreement has the meaning assigned to it under GAAP.

(c) The Borrower shall direct all payments for Invoices into the Blocked Account or other account as directed by the Lender, and all payments for Invoices received by the Borrower (or any other Loan Party) shall be remitted to the Lender and applied to repay the amounts owing and payable hereunder.

(d) The Borrower shall not deposit, negotiate, or otherwise receive, any payments for Invoices in respect of Eligible Accounts Receivable and shall ensure that all payments on such Invoices are directed to the relevant Bank Account. Forthwith upon receipt of such payment by the Borrower (or any other Loan Party), and, in any event, within one Business Day following receipt thereof from the Buyer, the Borrower shall ensure that such payment is forwarded to the Lender.

(e) Eligible Accounts Receivable that remains outstanding for more than ninety (90) days after the Invoice Date shall be immediately repaid to the Lender.

(f) In the event of a Default continuing hereunder, the Lender may provide a Notice of Assignment to the relevant Buyer.

(g) The Loan Parties hereby covenant with the Lender that it shall at all times hereafter keep the Lender indemnified and held harmless from and against all suits (whether founded or unfounded), actions, proceedings, judgments, demands or claims instituted or made against the Lender, and all costs, losses, liabilities, damages and expenses (including all reasonable legal fees on a solicitor and his own client basis) incurred by the Lender, in any way relating to, arising out of, or incidental to (i) the Lender entering into or being a party to any of the Transaction Documents, or by reason of its exercising or performing any right, power or obligation under any of the Transaction Documents or in connection with its interest in any lien granted under the Transaction Documents, (ii) the breach of or non-compliance with any environmental law by any mortgagor, owner or lessee of any property or any of the properties now or previously used by the Loan Parties, (iii) the occurrence of any applicable Default under this Agreement, or (iv) any failure to fulfill the conditions precedent as provided for in this Agreement, if as a result of that failure that the initial Advance is not made on the anticipated date, including but not limited to any loss or expense sustained or incurred in liquidating or redeploying deposits or other funds contracted for or acquired or used to effect or maintain any part of that advance. This indemnity shall extend to the Lender and the officers, directors, employees, shareholders and assignees of the Lender, and to its officers, directors, employees, shareholders and assignees (collectively the "**Indemnitees**") provided that this indemnity shall not apply to any matters caused by the gross negligence or wilful misconduct of the Indemnitees. This indemnity shall survive the termination of this Agreement.

(h) The Loan Parties shall cause and ensure that at all times the representations and warranties provided by the Loan Parties hereunder remain true, accurate and complete, and the Loan Parties shall provide to the Lender, prompt notice on the Lender becoming aware, of (i) the occurrence of any inaccuracy or misrepresentation of any such representation and warranty at any time, and (ii) the occurrence of any Default or any event which constitutions, or which, with notice, lapse of time, or both, would constitute a Default.

Representations and Warranties:

The Loan Parties represent and warrant to the Lender, acknowledging that the Lender is relying on such representations and warranties in entering into this Agreement and at the time of each Advance (which representations and warranties shall be repeated and provided at the time of each Advance), the following:

(a) each of the corporate Loan Parties is and shall be, during the time that amounts hereunder remain outstanding or available, a body corporate (or equivalent), properly organized, validly existing, in good standing, and qualified to do business under the laws of such Loan Party's jurisdiction of formation and such other jurisdictions within which it is carries on business;

(b) the Loan Parties are in compliance with all Applicable Laws, regulations and orders of any Governmental Authority, including without limitation any sanctions or trade embargoes imposed, administered or enforced from time to time by any relevant sanctions' authority, and all laws, rules and regulations relating to bribery, corruption, money laundering or terrorist financing;

(c) each of the Loan Parties has full power, authority and capacity to execute and deliver the Transaction Documents to which it is a party, and to carry out the transactions contemplated therein, all of which have been duly and validly authorized by all necessary corporate proceedings and that the Transaction Documents to which it is a party have been duly executed and delivered and are in full force and effect and constitute the legal, valid and binding obligations of the Loan Parties, enforceable in accordance with its respective terms, except as enforceability may be limited by general principles of equity (regardless of whether enforcement is sought in a proceeding in law or at equity) and bankruptcy, insolvency, reorganization or similar laws affecting creditors' rights generally and by moratorium laws from time to time in effect;

(d) neither the execution nor delivery of the Transaction Documents, nor the fulfillment of or compliance with the terms and provisions thereof will contravene any provision of Applicable Law applicable to a Loan Party, or conflict with or result in a material breach of the terms, conditions or provisions of or constitute a default under any agreement or instrument to which any such Loan Party is now a party or by which any of its property or assets may be bound or affected;

(e) there are no pending or, to the knowledge of any Loan Party, threatened actions or proceedings before any court or administrative agency which may materially adversely affect the financial condition or operations of any Loan Party;

(f) to the knowledge of any Loan Party, the contents of all documents furnished to the Lender by or on behalf of the Loan Parties are true, complete, and correct and accurately set out all the matters contained therein;

(g) all financial information and statements which have been delivered to the Lender from time to time are true, complete, and accurate and have been prepared in accordance with GAAP, consistently applied, and fairly represent the financial position of the Loan Parties and the financial position so reflected has not suffered any material adverse change;

(h) the Loan Parties (or any of them) and their assets (or any of them) are not now and shall not be, at any time during the time that amounts remain outstanding or available hereunder, a party to or bound by any contract, agreement or undertaking or subject to any restriction in constating documents or to any other corporate, contractual or personal restriction or inhibition howsoever imposed that would materially or adversely affect the business, property, assets or financial condition of a Loan Party;

(i) the Loan Parties lawfully own and are lawfully in possession of all of their assets and that they have a good right and lawful authority to grant, convey, assign, transfer, hypothecate, mortgage, pledge and charge its assets as provided herein and in the Security;

(j) there are no mortgages, debentures, chattel mortgages, conditional sales contracts, or other security documents, liens or encumbrances of any nature or kind in existence or promised which are in any manner capable of becoming registered so as to give priority of same to the detriment of the Security, other than the Permitted Encumbrances;

(k) there are no outstanding judgments or awards against any Loan Party, except as have been disclosed by the Borrower to the Lender in writing;

(l) there is no fact known to any Loan Party which may have a material adverse effect or, to the extent reasonably foreseeable by any Loan Party, may in the future have a material adverse effect on the business prospects or financial condition of any Loan Party or its assets;

(m) none of the Loan Parties are in default under any of their respective obligations arising under material agreements and there are no actions, suits or proceedings, pending or threatened, against or affecting any of them;

(n) the Loan Parties have each filed all tax returns required to be filed by it as required by Applicable Law, paid or made provision for payment of all taxes (including corporate, payroll withholdings and any other claims ranking in priority to the Security, including interest and penalties) which are due and payable, or adequate reserves for payment of any such tax, the payment of which is not being contested, have been made;

(o) none of the Loan Parties are aware of any facts or circumstances that would have an adverse impact on the value of the collateral secured by the Security;

(p) as of the date hereof, both before and after giving effect to (a) the financing transactions contemplated herein and (b) the payment and accrual of all fees, costs and expenses in connection therewith, each of the Loan Parties is and will be solvent;

(q) the Loan Parties have considered the risks associated with private loans and has been informed of the risks involved with this Agreement, and the Loan Parties have consulted legal and financial advisors prior to entering into the Transaction Documents to which it is a party;

(r) the Loan Parties acknowledge that the Facility solves certain financial needs and it entered into the Transaction Documents to which it is a party voluntarily;

(s) the Loan Parties have obtained all permits, licenses and other governmental authorizations which are required for its property, business or assets under all applicable environmental laws and is in compliance with all environmental laws and all terms and conditions of all such permits, licenses and governmental authorizations. There is no claim, action, prosecution or other proceeding of any kind pending or threatened against any of the Loan Parties or any of their assets or properties before any court or administrative agency which: (i) relates to any non-compliance with any environmental law; or (ii) relates to any release from its lands of a contaminant into the environment; and there are no circumstances of which it is aware which might give rise to any such proceeding which it has not fully disclosed to the Lender;

(t) the shareholders and subsidiaries of the Borrower are as follows:

   (i) no subsidiaries, **[sole]** shareholder is [●]; **[NTD: To be confirmed by Borrower's counsel]**

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(u) all information furnished by the Loan Parties in writing to the Lender in connection with this Agreement, or any transaction contemplated hereby, is true, complete and correct and does not omit any fact necessary in order to make such information not misleading; and

(v) to the knowledge of any Loan Party, no event or circumstance has occurred which has had or could reasonably be expected to have a material adverse effect on the business, assets or prospects of any Loan Party, which has not been fully and accurately disclosed to the Lender in writing.

Events of Default and Remedies:

If a Default occurs:

(a) the outstanding amount of the Facility and all other obligations, indebtedness and liabilities hereunder will, at the option of the Lender, become immediately due and payable, all without notice, presentment, protest, demand, notice of dishonour or any other demand or notice whatsoever, all of which are hereby expressly waived by the Borrower; and

(b) the Lender may, in its discretion, exercise any right or recourse and proceed by any action, suit, remedy or proceeding against the Loan Parties authorized or permitted by law for the recovery of all the obligations to the Lender and proceed to exercise any and all rights hereunder and under the Security.

The Lender is not under any obligation to the Loan Parties or any other Person to realize upon any collateral or enforce the Security or any part thereof or to allow any of the collateral to be sold, dealt with or otherwise disposed of. The Lender is neither responsible nor liable to the Loan Parties, or any of them, or any other Person for any loss or damage arising from such realization or enforcement or the failure to do so or for any act or omission on its part or on the part of any director, officer, employee, agent or adviser of the Lender in connection with any of the foregoing.

For greater certainty, it is expressly understood and agreed that the rights and remedies of the Lender under the Transaction Documents are cumulative and are in addition to and not in substitution for any rights or remedies provided by law; any single or partial exercise by the Lender of any right or remedy for a default or breach of any term, covenant, condition or agreement therein contained shall not be deemed to be a waiver of or to alter, affect or prejudice any other right or remedy or other rights or remedies to which the Lender may be lawfully entitled for the same default or breach, and any waiver by the Lender of the strict observance, performance or compliance with any term, covenant, condition or agreement therein contained, and any indulgence granted thereby, shall be deemed not to be a waiver of any subsequent default.

If the Loan Parties, or any of them, shall fail to perform any covenant on its part herein contained, the Lender may perform any of the said covenants capable of being performed by it and, if any such covenant requires the payment or expenditure of money, it may make such payment or expenditure with its own funds. All amounts so paid by the Lender hereunder shall be repaid by the Borrower on demand therefor.

Maximum Rate Permitted by Law:

Under no circumstances shall the Lender be entitled to receive nor shall it in fact receive a payment or partial payment of interest, fees or other amounts under this Agreement at a rate that is prohibited by Applicable Law. Accordingly, notwithstanding anything herein or elsewhere contained, if and to the extent that under any circumstances, the effective annual rate of "interest" (as defined in section 347 of the

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Criminal Code of Canada) received or to be received by the Lender (determined in accordance with such section) on any amount of "credit advanced" (as defined in that section) pursuant to the present Agreement or any agreement or arrangement collateral hereto entered into in consequence or implementation hereof would, but for this Section, be a rate that is prohibited by Applicable Law, then the effective annual rate of interest, as so determined, received or to be received by the Lender on such amount of credit advanced shall be and be deemed to be adjusted to a rate that is one whole percentage point less than the lowest effective annual rate of interest that is so prohibited (the "adjusted rate"); and, if the Lender has received a payment or partial payment which would, but for this Section, be so prohibited then any amount or amounts so received by the Lender in excess of the adjusted rate shall and shall be deemed to have comprised a credit to be applied to subsequent payments on account of interest, fees or other amounts due to the Lender at the adjusted rate.

Miscellaneous:

(a) Any communication shall be deemed to have been validly and effectively given if (i) personally delivered or if delivered by email transmission, on the date of such delivery if such date is a Business Day and such delivery was made prior to 5:00 p.m. (Calgary time), otherwise on the next Business Day, and (ii) mailed, on the 3rd Business Day next following the mailing thereof, provided that postal service is in normal operation during such time. Any party may change its address for service from time to time by notice given in accordance with the foregoing and any subsequent notice shall be sent to the party at its changed address. As of the date hereof, notice addresses are as follows:

If to the Lender:

Provida Financial Corp.
3000 421 7 Avenue SW
Calgary, Alberta T2P 4K9
Attention: Salim Jamal
Email: salim@providafc.com

If to the Loan Parties:

c/o West Horizon Contracting Inc.
2943 BC – 16
Smithers, BC V0J 2N0
Attention: Jared Burnett-McCreery
Email: [●]

(b) The Lender shall maintain accounts and records (the "**Accounts**") evidencing all Advances made available to the Borrower by the Lender under this Agreement. The Lender shall record the principal amount of such Advances, the payment of principal and interest and fees on account of the Advances, and all other amounts becoming due to the Lender under this Agreement. The Accounts constitute, in the absence of manifest error, conclusive evidence of the indebtedness of the Borrower to the Lender pursuant to this Agreement.

(c) If any provision of this Agreement is or becomes prohibited or unenforceable in any jurisdiction, such prohibition or unenforceability shall not invalidate or render unenforceable the provision concerned in any other jurisdiction nor shall it invalidate, affect or impair any of the remaining provisions of this Agreement.

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(d) All covenants, undertakings, agreements, representations and warranties made pursuant to this Agreement shall survive the execution and delivery of this Agreement and continue in full force and effect until the full payment and satisfaction of all obligations of the Borrower incurred pursuant to the Transaction Documents and the termination of this Agreement.

(e) No failure, omission or delay on the part of the Lender in exercising any right, power or privilege hereunder shall impair such right, power or privilege or operate as a waiver thereof nor shall any single or partial exercise of any right, power or privilege preclude any further exercise thereof or the exercise of any other right, power or privilege.

(f) No amendment, waiver, discharge or termination of any provision of the Transaction Documents shall in any event be effective unless it is in writing and then such amendment, waiver, discharge or termination will be effective only in the specific instance, for the specific purpose and for the specific length of time for which it is given.

(g) The Loan Parties shall do all such further acts and things and execute and deliver all such further documents as shall be reasonably required in order to fully perform and carry out the terms of the Transaction Documents.

(h) The parties agree that this Agreement is conclusively deemed to be made under, and for all purposes to be governed and construed in accordance with the laws of the Province of Alberta and the federal laws of Canada applicable therein. There shall be no application of conflict of laws or other rules which would result in any laws other than the internal laws in force in the Province of Alberta applying to this Agreement. The parties hereto do hereby irrevocably submit and attorn to the non-exclusive jurisdiction of the courts of Province of Alberta for all matters arising out of or relating to this Agreement or any other Transaction Document.

(i) In the event there is a conflict or inconsistency between the provisions of this Agreement and any other Transaction Document, the provisions of this Agreement shall prevail to the extend of such conflict or inconsistency.

(j) This Agreement may be executed in counterparts, each of which shall constitute an original, but all of which when taken together shall constitute a single contract and delivery of an executed counterpart by facsimile or in electronic (i.e. "pdf" or "tif") format shall be effective as delivery of a manually executed counterpart of this Agreement.

[Signature page follows.]

Initial ___________

Sincerely,

PROVIDA FINANCIAL CORP.

Per: ______________________________
Chris Silverthorn
Chief Executive Officer

The undersigned hereby acknowledge and confirm the terms of this Agreement as of the date first above written.

WEST HORIZON CONTRACTING INC.

Per: ______________________________
Name:
Title:

Per: ______________________________
Name:
Title:

GAIL L. BURNETT HOLDINGS LTD.

Per: ______________________________
Name:
Title:

Per: ______________________________
Name:
Title:

Initial __________

ALWAYS ANGUS FARM LTD.

Per: ______________________________
Name:
Title:

Per: ______________________________
Name:
Title:

WEST HORIZON INDUSTRIES CORP.

Per: ______________________________
Name:
Title:

Per: ______________________________
Name:
Title:

1356833 B.C. LTD.

Per: ______________________________
Name:
Title:

Per: ______________________________
Name:
Title:

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STONE HILL CAPITAL HOLDINGS INC.

Per: ____________________________
Name:
Title:

Per: ____________________________
Name:
Title:

____________________________ Witness Signature Witness Name:	____________________________ **JARED BURNETT-MCCREERY**
____________________________ Witness Signature Witness Name:	____________________________ **GAIL LOUISE BURNETT**

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SCHEDULE 'A'
DEFINITIONS

In this Agreement, the definitions of terms shall apply equally to the singular and plural forms of the terms so defined and the following capitalized words and phrases shall have the following meanings:

"**Accounts Receivable**" means any right of a Person to payment for services rendered or goods sold in the ordinary course of business classified as an account receivable in accordance with GAAP and denominated in CDN.

"**Advance**" means an advance of cash by the Lender to (and as requested by) the Borrower pursuant to the terms of this Agreement.

"**Advance Rate**" has the meaning described above.

"**Advisor**" means Gregory Gonnet.

"**Agreement**" means this credit agreement, all Schedules attached hereto and any future amendments, amendments and restatements, replacements or supplements hereto or thereto.

"**Applicable Law**" means:

(a) any domestic or foreign statute, law (including common and civil law), treaty, code, ordinance, rule, regulation, restriction or by-law (zoning or otherwise);

(b) any judgment, order, writ, injunction, decision, ruling, decree or award;

(c) any regulatory policy, practice, guideline or directive; or

(d) any franchise, license, qualification, authorization, consent, exemption, waiver, right, permit or other approval of any Governmental Authority,

binding on or affecting the Person referred to in the context in which the term is used or binding on or affecting the property of such Person, in each case whether or not having the force of law.

"**Assignment of Accounts Receivable**" means a first priority specific assignment of Eligible Accounts Receivable, in form and substance acceptable to the Lender, as such assignment may be modified, amended, amended and restated or otherwise supplemented from time to time.

"**Bank Account**" means the Blocked Account or other account as designated by the Lender.

"**Blocked Account**" means:

Beneficiary Bank: [●]
Transit: [●]
Institution: [●]
Account: [●]
Currency: CAD

"**Borrower**" has the meaning described above.

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"**Business Day**" means any day, other than a Saturday or a Sunday, that commercial banks are generally open to carry on business in Calgary, Alberta.

"**Buyer**" has the meaning described above.

"**CDN**" means lawful money of Canada.

"**Conditions Precedent to Advance**" has the meaning described above.

"**Default**" means the occurrence of any one or more of the following events or circumstances:

(a) non-payment of principal, interest, fees or any other amounts outstanding under this Agreement;

(b) if a Loan Party neglects to observe or perform any covenant or obligation in any Transaction Document on its part to be observed or performed;

(c) if any representation or warranty made by a Loan Party in this Agreement, any Transaction Document or in any certificate or other document at any time delivered hereunder to the Lender proves to have been incorrect or misleading in any material respect on and as of the date that it was made or is deemed to have been made;

(d) if a Loan Party shall:

(i) apply for or consent to the appointment of a receiver, trustee or liquidator of itself or of all or a substantial part of its assets;

(ii) be unable, or admit in writing its inability or failure, to pay its debts generally as they become due;

(iii) make a general assignment for the benefit of creditors;

(iv) commit an act of bankruptcy under the *Bankruptcy and Insolvency Act* (Canada) or make any filing, or be subject to any proceedings under the *Companies' Creditors Arrangement Act* (Canada), or any legislation similar or analogous to the foregoing;

(v) commence any cause, proceeding or other action under any existing or future law relating to bankruptcy, insolvency, reorganization or relief of debtors seeking to have an order for relief entered with respect to it, or seeking to adjudicate it a bankrupt or insolvent, or seeking reorganization, arrangement, adjustment, winding up, liquidation, dissolution, composition or other relief with respect to it or its debts or an arrangement with creditors or taking advantage of any insolvency law or proceeding for the relief of debtors, or file an answer admitting the material allegations of a petition filed against it in any bankruptcy, reorganization or insolvency proceeding; or

(vi) take corporate action for the purpose of effecting any of the foregoing;

(e) if any cause, proceeding or other action shall be instituted after the date hereof in any court of competent jurisdiction, against a Loan Party seeking in respect of it an adjudication in bankruptcy, reorganization, dissolution, winding up, liquidation, a composition or arrangement with creditors, a readjustment of debts, the appointment of a trustee, receiver, liquidator or the like of a Loan Party of all or any substantial part of its assets, or any other like relief in respect of it under any bankruptcy or insolvency law, and any such cause, proceeding or other action continues unstayed and in effect for a period of ten (10) days;

(f) if any provision of the Transaction Documents shall for any reason be invalid, unenforceable or no longer in effect;

(g) if a judgment for any amount in excess of $25,000.00 is obtained against a Loan Party which remains unsatisfied and undischarged for a period of ten (10) days during which such judgment shall not be on appeal or execution thereof shall not be effectively stayed;

(h) if a writ, attachment, execution or similar process for any amount in excess of $25,000.00 is levied against property of a Loan Party and such writ, attachment, execution or similar process is not released, satisfied, discharged, vacated or stayed within ten (10) days after its entry, commencement or levy;

(i) if any Loan Party defaults in the payment when due of: (i) any other indebtedness for any amount in excess of $25,000.00, or otherwise defaults in the performance or observance of any agreement or condition in respect of indebtedness for any amount in excess of $25,000.00 that causes such indebtedness to become due and payable, or (ii) any amounts owing to parties other than the Lender who, in the Lender's sole opinion, have or could have a security interest, trust or deemed trust in the property, assets or undertaking of the Loan Party which, in the Lender's sole opinion could rank in priority to the security held by the Lender;

(j) if any of the assets of a Loan Party subject to the Security are seized or otherwise attached pursuant to any legal process, including distress, execution or any similar proceeding, and the same is not released or discharged within the shorter of a period of fifteen (15) days or ten (10) days less than such a period as would permit such property to be sold pursuant thereto; and

(k) if, in the reasonable opinion of the Lender, a material adverse effect occurs on: (i) the business, financial condition, operations, assets or properties of the Loan Parties, or any of them; or (ii) the ability of the Borrower to repay any amount outstanding hereunder or the ability of the Loan Parties, or any of them, to perform their obligations under any Transaction Document; or (iii) the validity or enforceability of any term or provision of this Agreement, or any other of the Transaction Documents;

"**Eligible Accounts Receivable**" means Accounts Receivable, evidenced by Invoices and confirmed by the applicable Buyer, assigned by the Borrower to, and accepted by, the Lender from time to time.

"**Facility**" means the revolving factoring facility available under this Agreement as more fully described herein.

"**Facility Limit**" has the meaning described above.

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"**Financial Statements**" means the consolidated financial statements of the Borrower for the applicable Fiscal Year, including without limitation a balance sheet, statements of income and changes in financial position and, in any event, setting forth in comparative form the corresponding figures for the preceding Fiscal Year in respect of the Borrower on a fully-consolidated basis such that such financial statements present fairly in all material respects the financial position of the Borrower on a consolidated basis, as of the close of such Fiscal Year and the results of its operations and changes in its financial position for the Fiscal Year then ended. **[NTD: To be confirmed by Borrower's counsel if consolidated.]**

"**Fiscal Year**" means the fiscal year commencing on [●] of each year and ending on [●] of the following year. [**NTD: To be confirmed by Borrower's counsel.**]

"**General Conditions Precedent**" has the meaning described above.

"**GAAP**" means generally accepted accounting principles which are in effect from time to time in Canada and includes (as applicable) International Financial Reporting Standards as issued by the International Accounting Standards Board and interpretations of the International Financial Reporting Interpretations Committee as issued by the International Accounting Standards Board.

"**Governmental Authority**" means the government of Canada or any other nation, or of any political subdivision thereof, whether state or local, and any agency, authority, instrumentality, regulatory body, court, central bank or other entity exercising executive, legislative, judicial, taxing, regulatory or administrative powers or functions of or pertaining to government.

"**Guarantors**" has the meaning described above.

"**Invoice**" means written statements outlining the supply of goods or services, issued by the Borrower in the ordinary course of business.

"**Invoice Date**" means the date on which a particular Invoice is issued to the relevant Buyer for payment.

"**Lender**" has the meaning described above.

"**Loan Parties**" has the meaning described above.

"**Notice of Assignment**" means a notice provided to the relevant Buyer in respect of the applicable Eligible Accounts Receivable included under the Assignment of Accounts Receivable.

"**Permitted Encumbrances**" means, in respect of any Loan Party, the following:

(a) liens for taxes, assessments or governmental charges not yet due or delinquent or the validity of which is being contested in good faith;

(b) liens arising in connection with workers' compensation, unemployment insurance, pension, employment or other social benefits laws or regulations which are not yet due or delinquent or the validity of which is being contested in good faith;

(c) liens under or pursuant to any judgment rendered or claim filed which are or will be appealed in good faith provided any execution thereof has been stayed;

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(d) undetermined or inchoate liens and charges incidental to construction or current operations which have not at such time been filed pursuant to law or which relate to obligations not due or delinquent or the validity of which is being contested in good faith by appropriate proceedings;

(e) liens arising by operation of law such as builders' liens, carriers' liens, materialmens' liens and other liens of a similar nature which relate to obligations not due or delinquent or the validity of which is being contested in good faith by appropriate proceedings;

(f) easements, rights-of-way, servitudes or other similar rights in land (including, without in any way limiting the generality of the foregoing, rights-of-way and servitudes for railways, sewers, drains, gas and oil pipelines, gas and water mains, electric light and power and telephone or telegraph or cable television conduits, poles, wires and cables) granted to or reserved or taken by other Persons which singularly or in the aggregate do not materially detract from the value of the land concerned or materially impair its use in the operation of the business of such Loan Party;

(g) security given to a public utility or any municipality or governmental or other public authority when required by such utility or municipality or other authority in connection with the operations of such Loan Party, all in the ordinary course of its business which singularly or in the aggregate do not cause a material adverse effect;

(h) the reservation in any original grants from the Crown of any land or interests therein and statutory exceptions to title;

(i) operating leases;

(j) capital or financial lease transactions (according to GAAP), or sale-leaseback transactions, where the indebtedness represented by all such transactions does not at any time exceed $50,000.00 in aggregate;

(k) security interests granted or assumed to finance the purchase of any property or asset (a "**Purchase Money Security Interest**") where:

  (i) the security interest is granted at the time of or within sixty (60) days after the purchase,

  (ii) the security interest is limited to the property and assets acquired, and

  (iii) the indebtedness represented by all Purchase Money Security Interests does not at any time exceed $50,000.00 in aggregate;

(l) the following registrations which are to be subject to the intercreditor agreement with respect to Business Development Bank of Canada and BDC Capital Inc.:

  (i) Security Agreement Registration No. 544275Q in favour of BDC Capital Inc., registered on July 31, 2024;

  (ii) Security Agreement Registration No. 544313Q in favour of Business Development Bank of Canada, registered on July 31, 2024;

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(iii) Security Agreement Registration No. 544285Q in favour of Business Development Bank of Canada, registered on July 31, 2024;

(iv) Security Agreement Registration No. 544305Q in favour of Business Development Bank of Canada, registered on May 8, 2026; and

(m) security interests or liens (other than those hereinbefore listed) of a specific nature (and excluding for greater certainty floating charges) on properties and assets having a fair market value not in excess of $50,000.00 in aggregate,

and for certainty, the permission to create a Permitted Encumbrance shall not be construed as a subordination or postponement, express or implied, of the Security to such Permitted Encumbrance.

"**Person**" means any natural person, corporation, limited liability company, trust, association, company, partnership, Governmental Authority or other entity.

"**Reserve**" has the meaning described above.

"**Security**" has the meaning described above.

"**Transaction Documents**" means this Agreement, the Security and all ancillary documents prepared in conjunction therewith.

SCHEDULE 'B'
FORM OF GENERAL SECURITY AGREEMENT

[see attached]

Initial ___________

SCHEDULE 'C'
FORM OF ASSIGNMENT OF ACCOUNTS RECEIVABLE

[see attached]

Initial ___________

SCHEDULE 'D'
FORM OF CORPORATE GUARANTEE

[see attached]

Initial ___________

SCHEDULE 'E'
FORM OF PERSONAL GUARANTEE

[see attached]

Initial ____________

SCHEDULE 'F'

FORM OF POSTPONEMENT

[see attached]

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SCHEDULE 'G'
FORM OF BLOCKED ACCOUNT AGREEMENT

[see attached]

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This is Exhibit " B " referred to in the Affidavit of Hannah Noad affirmed before me at Kelowna in the Province of British Columbia this 19th day of August, 2026.

A Commissioner for taking Affidavits within British Columbia

From: Jennifer Dowden
To: mtomos@mltalkins.com; wskelly@mltalkins.com
Cc: Alexander Spraggs; Hannah Noad; Rachel Stratychuk
Subject: West Horizon Contracting Inc. ("WHC") - Provida refinancing - Instruction letter, draft credit agreement and security documents
Date: August 19, 2026 2:19:53 PM
Attachments: image001.png

Good afternoon Mihai and Bill,

Please find below a secured link to the full file received from Fasken as counsel for Provida, including an instruction letter, draft credit agreement, and security documents for your reference.

Links expire 2026-09-18

Credit Agreement and security documents (8-19-2026, 11 42 AM).zip DOWNLOAD VIEW

Thank you,

PIHL LAW CORP

Jennifer Dowden
Paralegal

Pihl Law Corp.
300 - 1465 Ellis Street
Kelowna, BC V1Y 2A3

P. 250.762.5434 | **F.** 250.762.5450 | pihl.ca | jennifer.dowden@pihl.ca