Court File No. CV-22-00078960-0000

ONTARIO
SUPERIOR COURT OF JUSTICE

B E T W E E N:

ROYAL BANK OF CANADA

Applicant

and

BETTER IMAGE COLLISION INC.

Respondent

MOTION RECORD OF RECEIVER

(Returnable Thursday, November 5, 2026)

October 9, 2026

HARRISON PENSA LLP
Barristers & Solicitors
130 Dufferin Avenue, Suite 1101
London, ON N6A 5R2

Timothy C. Hogan (LSO#36553S)
Thomas Masterson (LSO#76835U)

Tel: 519-679-9660
Fax: 519-667-3362
Email: thogan@harrisonpensa.com
Email: tmasterson@harrisonpensa.com

Solicitors for the Receiver,
BDO Canada Limited

TO: Service List

SERVICE LIST

TO: **ALLOWAY AND ASSOCIATES**
Professional Corporation
64 Prince Andrew Place
North York, ON M3C 2H4

James Davies (LSO #33217A)
Tel: 416-971-9293
Fax: 416-971-9349
Email: jdavies@alloway.net

Lawyers for the Applicant, Royal Bank of Canada

AND
TO: **BETTER IMAGE COLLISION INC.**
161 Hartzel Rd,
St. Catharines, ON L2P 1N6

Attention: Josh Kazdan
Email: josh@betterimagecollision.com

The Respondent

AND
TO: **BDO CANADA LIMITED**
25 Main Street West, Suite 805
Hamilton, ON L8P 1H1

Darren Griffiths
Email: dgriffiths@bdo.ca

Receiver

AND
TO: **CANADA REVENUE AGENCY**
c/o Department of Justice
Ontario Regional Office
120 Adelaide St. W., Suite 400
Toronto, ON M5H 1T1

Attention: Rakhee Bhandari
Tel: 416-952-8563
Email: rakhee.bhandari@justice.gc.ca

AND
TO: **HER MAJESTY THE QUEEN IN RIGHT OF ONTARIO AS REPRESENTED BY THE MINISTRY OF FINANCE**
Revenue Collections Branch – Insolvency Unit
33 King Street W., P.O. Box 627
Oshawa, ON L1H 8H5
Email: insolvency.unit@ontario.ca

AND
TO: **SULLIVAN MAHONEY LLP**
40 Queen Street,
St. Catharines, ON, L2R 5G3

J. Rodney Bush (LSO #25272W)
Tel: 905-688-6655
Fax: 905-688-5814
Email: jrbush@sullivanmahoney.com

Lawyers for the Proposed Purchaser

AND
TO: **CAMELINO GALESSIERE LLP**
Barristers and Solicitors
65 Queen Street West, Suite 440
Toronto, ON M5H 2M5

Gustavo F. Camelino (LSO #45607S)
Tel: 416-306-3834
Email: gcamelino@cglegal.ca

Lawyers for Venture Niagara Community Futures Development Corp.

AND
TO: **MILLER THOMSON LLP**
Scotia Plaza
40 King Street West, Suite 5800
P.O. Box 1011
Toronto, Ontario M5H 3S1

Craig A. Mills (LSO #40947B)
Tel: 416-595-8596
Fax: 416-595-8695
Email: cmills@millerthomson.com

Lawyers for Simplicity Car Care

AND
TO: **MILLER THOMSON LLP**
Scotia Plaza
40 King Street West, Suite 5800
P.O. Box 1011
Toronto, Ontario M5H 3S1

Tony Van Klink (LSO #29008M)
Tel: 519-931-3509
Fax: 519-858-8511
Email: tvanklink@millerthomson.com

Lawyers for Business Development Bank of Canada

AND
TO: **AKZO NOBEL COATINGS LTD.**
AKZO NOBEL PEINTURES LTEE
110 Woodbine Downs Blvd., Unit 4
Toronto, ON M9W 5S6
Email: Clara.Chin@akzonobel.com

AND
TO: **THE CORPORATION OF THE CITY OF ST. CATHARINES**
50 Church St., PO Box 3012
St. Catharines ON L2R 7C2

Attention: Lindsay Chase, Revenue Supervisor
Email: lchase@stcatharines.ca

AND
TO: **STEWART HOUSE TEICHGRAF LLP**
31 Church Street
St. Catharines, ON L2R 3B7

Mark F. Stewart
Tel: 905-688-4650
Fax: 905-984-6314
Email: mstewart@stewarthouselaw.com

Lawyers for Josephine Petrecca and Robert Petrecca

INDEX

INDEX

Tab	Document	Page No.
1	Notice of Motion, dated October 7, 2026	8
	Schedule "A" – Order	14
2	Second Report of the Receiver dated October 7, 2026	24
	Appendix A – Appointment Order dated July 7, 2022	34
	Appendix B – Approval and Vesting Order dated May 16, 2023	52
	Appendix C – Ancillary Order dated May 16, 2023	63
	Appendix D – Receiver's Interim Statement of Receipts and Disbursements	68
	Appendix E – Receiver's Fee Affidavit	70
	Appendix F – Receiver's Legal Counsel's Fee Affidavit	73
	Appendix G – CRA Claim Letters	92
	Appendix H – Affidavits in Support of Petrecca Loan	133
	Appendix I – Unsecured Creditors	137

Tab 1

Court File No.: CV-22-00078960-0000

ONTARIO
SUPERIOR COURT OF JUSTICE

B E T W E E N:

ROYAL BANK OF CANADA

Applicant

- and -

BETTER IMAGE COLLISION INC.

Respondent

IN THE MATTER OF AN APPLICATION PURSAUNT TO SECTION 243(1) OF THE *BANKRUPTCY AND INSOLVENCY ACT*, RSC 1985, c B-3. AS AMENDED, AND SECTION 101 OF THE *COURTS OF JUSTICE ACT*, RSO 1990, c C43, AS AMENDED

NOTICE OF MOTION

BDO Canada Limited ("**BDO**") in its capacity as Court-appointed receiver (in such capacity, the "**Receiver**") of Better Image Collision Inc. (the "**Debtor**"), will make a Motion to a Judge.

PROPOSED METHOD OF HEARING: The Motion is to be heard:

☐ In writing under subrule 37.12.1 (1) because it is on consent;

☐ In writing as an opposed motion under subrule 37.12.1 (4);

☒ In person;

☐ By telephone conference;

☐ By video conference.

at the following location:

On Thursday, November 5, 2026, at 10:00 a.m., or as soon after that time as the Motion can be heard in person at 45 Main Street East, Hamilton, Ontario.

THE MOTION IS FOR:

1. An Order:

   a) abridging the time for service, filing and confirmation of the Notice of Motion and the Motion Record, and validating service so that this motion is properly returnable on November 5, 2026;

   b) approving the Second Report of the Receiver dated October 7, 2026 (the "**Second Report**") and the activities and conduct of the Receiver set out therein provided, however, that only the Receiver, in its personal capacity and only with respect to its own personal liability, shall be entitled to rely upon or utilize in any way the approval of the Second Report;

   c) approving the Receiver's Statement of Receipts and Disbursements as detailed in the Second Report;

   d) approving the fees and disbursements of the Receiver, the fees and disbursements of its counsel (collectively, the "**Professional Fees**") and the Fee Accruals (as defined in the Second Report), and authorizing payment of same;

   e) authorizing and directing the Receiver to file an assignment in bankruptcy on behalf of the Debtor, and to act as trustee in the bankruptcy of the Debtor;

   f) that upon payment of the amounts set out in paragraphs 1) d) hereof and upon the Receiver completing its remaining duties, as described in the Second Report, the Receiver shall be discharged as Receiver of the undertaking, property and assets of the Debtor, provided however that notwithstanding its discharge herein (a) the Receiver shall remain the Receiver for the performance of such incidental duties as may be required to complete the administration of the receivership herein, and (b) the Receiver shall continue to have the benefit of the provisions of all Orders made in this proceeding, including all approvals, protections and stays of proceedings in favour of BDO in its capacity as the Receiver;

   g) releasing BDO as the Receiver from liability for its actions while acting in such capacity, save and except for the Receiver's gross negligence or willful misconduct;

h) the costs of this motion on a substantial indemnity basis, if opposed; and,

i) such further and other relief as counsel may request and this Honourable Court may permit.

THE GROUNDS FOR THE MOTION ARE:

The Appointment of the Receiver and the Proceedings

1. Pursuant to an Order of this Court made on July 7, 2022 (the "**Appointment Order**"), with the Appointment Order taking effect on October 6, 2022, BDO was appointed as Receiver, without security, of all of the assets, undertakings and properties of the Debtor.

2. Pursuant to an Order of this Court made on May 16, 2023 (the "**Approval and Vesting Order**"), a sale of certain real property of the Debtor was approved.

3. Pursuant to an Order of this Court made on May 16, 2023 (the "**Ancillary Order**"), the Receiver, among other things, was authorized to make an interim distribution to priority and secured creditors (the "**Approved Interim Distribution**").

The Receiver's Activities

4. The Receiver's activities since the Approval and Vesting Order and the Ancillary Order have concentrated on, among other things:

    a. completing the sale pursuant to the Approval and Vesting Order;

    b. completing the Approved Interim Distribution;

    c. reviewing unsecured claims against the Debtor; and

    d. performing other statutory reporting and related administrative tasks as required.

5. The Receiver requests that its actions, as outlined in the Second Report, should be approved by this Honourable Court.

Professional Fees

6. The Appointment Order requires the Receiver and its legal counsel to pass its accounts from time to time.

7. The Receiver and its counsel have each properly incurred fees and disbursements as detailed in the Second Report.

8. The Receiver is also seeking the Fee Accruals (as defined and described in the Second Report), to cover the additional fees and disbursements necessary for it and its counsel to complete the administration of the Debtor's estates.

9. The Receiver seeks the approval of the Fee Accruals, its fees and disbursements and its counsel's fees and disbursements, as detailed in the Second Report, and payment of same.

Proposed Bankruptcy

10. The Appointment Order permits the Receiver to file an assignment in bankruptcy on behalf of the Debtor.

11. To administer the remaining creditor claims, including claims to which the Receiver may not be aware of, the Receiver proposes to assign the Debtor into bankruptcy.

12. The Receiver is of the view that a bankruptcy would provide the most efficient forum to effect a distribution to the remaining creditors of the Debtor.

Discharge

13. Following the completion of the Receiver's remaining duties, and the filing of a certificate by the Receiver certifying that all outstanding matters to be attended to in connection with the receivership have been completed to the satisfaction of the Receiver, the Receiver will have completed the administration of the estate of the Debtor, and as such requests its discharge as Receiver.

14. Section 243 and 249 of the *Bankruptcy and Insolvency Act*.

15. Sections 100 and 137(2) of the *Courts of Justice Act*.

16. Rules 1.04, 2, 3, 37 and 38, of the *Rules of Civil Procedure.*

17. Such other grounds as counsel may advise and this Honourable Court may permit.

THE FOLLOWING DOCUMENTARY EVIDENCE will be used at the hearing of the motion:

1. The Appointment Order;

2. The Second Report and the Appendices thereto; and,

3. Such materials as counsel may advise and this Honourable Court may permit.

October 7, 2026

HARRISON PENSA LLP
Barristers & Solicitors
130 Dufferin Avenue, Suite 1101
London, ON N6A 5R2

Timothy C. Hogan (LSO #36553S)
Thomas Masterson (LSO#76835U)
Tel: 519-679-9660
Fax: 519-667-3362
Email: thogan@harrisonpensa.com
Email: tmasterson@harrisonpensa.com

Solicitors for the Receiver,
BDO Canada Limited

TO: Service List

Schedule “A” – Order

Court File No: CV-22-00078960-0000

ONTARIO
SUPERIOR COURT OF JUSTICE

THE HONOURABLE	)	THURSDAY, THE 5TH
	)	
JUSTICE	)	DAY OF NOVEMBER, 2026

ROYAL BANK OF CANADA

Applicant

- and -

BETTER IMAGE COLLISION INC.

Respondent

DISCHARGE ORDER

THIS MOTION, made by BDO Canada Limited ("**BDO**"), in its capacity as the Court-appointed receiver (the "**Receiver**") without security, of all of the assets, undertakings and properties of Better Image Collision Inc. (the "**Debtor**"), for an order for the discharge of the Receiver, and for other associated relief, was heard this day at 45 Main Street East, Hamilton, Ontario.

ON READING the Notice of Motion dated October 7, 2026, the Second Report of the Receiver dated October 7, 2026 (the "**Second Report**"), the appendices thereto, including the affidavits of the Receiver and its counsel as to fees (the "**Fee Affidavits**"), and on hearing the submissions of counsel for the Receiver and all other counsel and parties present, no one else appearing for any other person on the service list, although properly served, as appears from the Affidavit of Service of Sydney Inghelbrecht sworn October 8, 2026, filed:

SERVICE

1. **THIS COURT ORDERS** that the time for service, filing and confirmation of the Notice of Motion and the Motion Record is hereby abridged and validated so that this motion is properly returnable today and hereby dispenses with further service and confirmation hereof.

CAPITALIZED TERMS

2. **THIS COURT ORDERS** that capitalized terms not defined herein, shall have the meanings ascribed thereto in the Second Report.

REPORT AND ACTIVITIES OF THE RECEIVER

3. **THIS COURT ORDERS** that the Second Report, and the activities and conduct of the Receiver as set out in the Second Report, be and are hereby approved; provided, however, that only the Receiver, in its personal capacity only with respect to its own personal liability, shall be entitled to rely upon or utilize in any way such approval.

STATEMENT OF RECEIPTS AND DISBURSEMENTS

4. **THIS COURT ORDERS** that the Interim R&D as detailed in the Second Report, be and is hereby approved.

PROFESSIONAL FEES

5. **THIS COURT ORDERS** that the fees and disbursements of the Receiver and its counsel, as set out in the Second Report and the Fee Affidavits, and the Fee Accruals, and payment thereof, be and are hereby approved.

BANKRUPTCY

6. **THIS COURT ORDERS** that the Receiver is authorized and directed to file an assignment in bankruptcy on behalf of the Debtor, and BDO shall act as trustee in bankruptcy of the Debtor.

DISCHARGE

7. **THIS COURT ORDERS** that upon payment of the amounts set out in paragraph 5 hereof and upon the Receiver filing a certificate in a form as attached at Schedule “A”, certifying that it has completed the other activities described in the Second Report, the Receiver shall be discharged as Receiver of the undertaking, property and assets of the Debtor, provided however that notwithstanding its discharge herein (a) the Receiver shall remain Receiver for the performance of such incidental duties as may be required to complete the administration of the receivership herein, and (b) the Receiver shall continue to have the benefit of the provisions of all Orders made in this proceeding, including all approvals, protections and stays of proceedings in favour of BDO in its capacity as Receiver.

8. **THIS COURT ORDERS AND DECLARES** that BDO is hereby released and discharged from any and all liability that BDO now has or may hereafter have by reason of, or in any way arising out of, the acts or omissions of BDO while acting in its capacity as Receiver herein, save and except for any gross negligence or wilful misconduct on the Receiver's part. Without limiting the generality of the foregoing, BDO is hereby forever released and discharged from any and all liability relating to matters that were raised, or which could have been raised, in the within receivership proceedings, save and except for any gross negligence or wilful misconduct on the Receiver's part.

GENERAL

9. **THIS COURT HEREBY REQUESTS** the aid and recognition of any court, tribunal, regulatory or administrative body having jurisdiction in Canada, the United States, or any other jurisdiction, to give effect to this Order and to assist the Receiver and its agents in carrying out the terms of this Order. All courts, tribunals, regulatory and administrative bodies are hereby respectfully requested to make such orders and to provide such assistance to the Receiver, as

an officer of this Court, as may be necessary or desirable to give effect to this Order, to grant representative status to the Receiver in any foreign proceeding, or to assist the Receiver and its agents in carrying out the terms of this Order.

10. **THIS COURT ORDERS** that this Order and all of its provisions are effective from the date of this Order and is enforceable without any need for entry or filing.

_____

Justice , Ontario Superior Court of Justice

Schedule A – Form of Receiver's Certificate

Court File No.: CV-22-00078960-0000

ONTARIO
SUPERIOR COURT OF JUSTICE

B E T W E E N:

ROYAL BANK OF CANADA

Applicant

- and -

BETTER IMAGE COLLISION INC.

Respondent

RECEIVER'S DISCHARGE CERTIFICATE

RECITALS

A. Pursuant to the Order of the Honourable Madam Justice MacNeil of the Ontario Superior Court of Justice (the "**Court**") made July 7, 2022, appointing BDO Canada Limited ("**BDO**") as receiver (in such capacity, the "**Receiver**"), without security, of all of the assets, undertakings and properties of Better Image Collision Inc. (the "**Debtor**") and all proceeds derived therefrom (the "**Property**").

B. Pursuant to an Order of the Honourable Justice _____ made _____, 2026 (the "**Discharge Order**"), BDO was discharged as the Receiver of the Property of the Debtor, to be effective upon the filing by the Receiver with the Court of a certificate certifying that all matters to be attended to in connection with the receivership of the Debtor have been completed to the satisfaction of the Receiver, provided, however, that notwithstanding its discharge: (a) the Receiver will remain the Receiver for the performance of such incidental duties as may be

required to complete the administration of the receivership; and (b) the Receiver will continue to have the benefit of the provisions of all Orders made in this proceeding, including all approvals, protections and stays of proceedings in favour of BDO, in its capacity as the Receiver.

C. Unless otherwise indicated herein, terms with initial capitals have the meanings set out in the Discharge Order.

THE RECEIVER CERTIFIES the following:

1. All matters to be attended to in connection with the receivership of the Debtor have been completed to the satisfaction of the Receiver; and,

2. This Certificate was filed by the Receiver with the Court on the _____ day of _____, 2026.

DATED the _____ day of _____, 2026.

BDO Canada Limited, solely in its capacity as Receiver of the Property of the Debtor, and not in its personal capacity

Per: _____

Name:

Title:

ROYAL BANK OF CANADA	-and-	BETTER IMAGE COLLISION INC.
Applicant		Respondent

Court File No. CV-22-00078960-0000

ONTARIO
SUPERIOR COURT OF JUSTICE

PROCEEDING COMMENCED AT
HAMILTON, ONTARIO

RECEIVER'S DISCHARGE CERTIFICATE

HARRISON PENSA LLP
Barristers and Solicitors
130 Dufferin Avenue, Suite 1101
London, ON N6A 5R2

Timothy C. Hogan (LSO #36553S)
Thomas Masterson (LSO#76835U)

Tel: (519) 661-6743
Fax: (519) 667-3362
Email: thogan@harrisonpensa.com
Email: tmasterson@harrisonpensa.com

Lawyers for the Receiver,
BDO Canada Limited

ROYAL BANK OF CANADA	-and-	BETTER IMAGE COLLISION INC.
Applicant		Respondent

Court File No. CV-22-00078960-0000

ONTARIO
SUPERIOR COURT OF JUSTICE

PROCEEDING COMMENCED AT
HAMILTON, ONTARIO

ORDER

HARRISON PENSA LLP
Barristers and Solicitors
130 Dufferin Avenue, Suite 1101
London, ON N6A 5R2

Timothy C. Hogan (LSO #36553S)
Thomas Masterson (LSO#76835U)

Tel: (519) 661-6743
Fax: (519) 667-3362
Email: thogan@harrisonpensa.com
Email: tmasterson@harrisonpensa.com

Lawyers for the Receiver,
BDO Canada Limited

ROYAL BANK OF CANADA	and	BETTER IMAGE COLLISION INC.
Applicant		Respondent

Court File No. CV-22-00078960-0000

ONTARIO
SUPERIOR COURT OF JUSTICE

PROCEEDING COMMENCED AT
HAMILTON, ONTARIO

NOTICE OF MOTION

HARRISON PENSA LLP
Barristers & Solicitors
130 Dufferin Avenue, Suite 1101
London, ON N6A 5R2

Timothy C. Hogan (LSO#36553S)
Thomas Masterson (LSO#76835U)

Tel: (519) 679-9660
Fax: (519) 667-3362
Email: thogan@harrisonpensa.com
Email: tmasterson@harrisonpensa.com

Lawyers for the Receiver,
BDO Canada Limited

Tab 2

Court File No. CV-22-00078960-0000

ONTARIO
SUPERIOR COURT OF JUSTICE

B E T W E E N:

ROYAL BANK OF CANADA

Applicant

- and -

BETTER IMAGE COLLISION INC.

Respondent

SECOND REPORT TO THE COURT OF BDO CANADA LIMITED, IN ITS CAPACITY AS COURT APPOINTED RECEIVER OF BETTER IMAGE COLLISION INC.

OCTOBER 7, 2026

TABLE OF CONTENTS

Page

INTRODUCTION AND PURPOSE OF THIS REPORT 3

QUALIFICATIONS 4

ACTIVITIES OF THE RECEIVER SINCE THE FIRST REPORT 5

RECEIVER'S INTERIM STATEMENT OF RECEIPTS AND DISBURSEMENTS 5

PROFESSIONAL FEES 6

PROPOSED BANKRUPTCY ADMINISTRATION 6

PROPOSED FINAL DISTRIBUTION 8

RECOMMENDATIONS 8

APPENDICES

Appendix A	Appointment Order dated July 7, 2022
Appendix B	Approval and Vesting Order dated May 16, 2023
Appendix C	Ancillary Order dated May 16, 2023
Appendix D	Receiver's Interim Statement of Receipts and Disbursements
Appendix E	Receiver's Fee Affidavit
Appendix F	Receiver's Legal Counsel's Fee Affidavit
Appendix G	CRA Claim Letters
Appendix H	Affidavits in Support of Petrecca Loan
Appendix I	Unsecured Creditors

INTRODUCTION AND PURPOSE OF THIS REPORT

Introduction

1. By Order of the Honourable Madam Justice MacNeil of the Ontario Superior Court of Justice (the "**Court**"), dated July 7, 2022 (the "**Appointment Order**"), with the Appointment Order taking effect on October 6, 2022, BDO Canada Limited ("**BDO**") was appointed as receiver (in such capacity, the "**Receiver**") without security, of all the assets, undertakings, and properties (collectively, the "**Property**") of Better Image Collision Inc. (the "**Debtor**"), pursuant to the application made by the Royal Bank of Canada ("**RBC**"). A copy of the Appointment Order is attached as **Appendix "A"**.

2. Pursuant to the Appointment Order, the Receiver was authorized to market the Property and negotiate such terms and conditions of sale as appropriate.

3. Pursuant to the Order of the Honourable Justice L. Sheard of the Court dated May 16, 2023 (the "**Approval and Vesting Order**"), the Receiver was authorized to execute the sale agreement (the "**Sale Agreement**") between the Receiver and 179 Church Street Holdings Inc. (the "**Purchaser**") for the sale of the real property municipally known as 161-163 Hartzel Road, St. Catharines, Ontario (the "**Real Property**"). A copy of the Approval and Vesting Order is attached as **Appendix "B"**.

4. Pursuant to the Order of the Honourable Justice L. Sheard of the Court dated May 16, 2023 (the "**Ancillary Order")**, the Receiver, among other things, was authorized to make an interim distribution to priority and secured creditors (the "**Approved Interim Distribution**") which satisfied the respective claims in full. A copy of the Ancillary Order is attached as **Appendix "C"**.

5. Further information on the marketing and sale process and the Approved Interim Distribution is further described in the First Report of the Receiver dated April 27, 2023 (the "**First Report**").

6. The First Report and all other Court materials and Orders issued and filed in these receivership proceedings are available on the Receiver's website: https://www.bdo.ca/services/financial-advisory-services/business-restructuring-

turnaround-services/current-engagements/betterimagecollisioninc and will remain available for a period of six (6) months following the Receiver's discharge.

7. Terms not otherwise defined herein shall have the meaning ascribed to them in the First Report.

Purpose of the Report

8. The purpose of the Receiver's Second Report to the Court (the "**Second Report**") is to:

   a) Update the Court with certain information pertaining to the receivership proceedings, and seek approval of, the following:

      (i) The activities of the Receiver since the First Report, including completion of the Sale Agreement and the Approved Interim Distribution;

      (ii) Approve the Receiver's interim Statement of Receipts and Disbursements (the "**Interim R&D**");

      (iii) Approve the Receiver's fees and disbursements and those of the Receiver's independent legal counsel;

      (iv) Authorize the Receiver to assign the Debtor into bankruptcy, and to act as Trustee in the bankruptcy of the Debtor, to administer a claims process for unsecured creditors; and

      (v) Approve the Receiver's discharge following administration of the proposed claims process, resulting distribution, and completion of remaining administrative matters.

QUALIFICATIONS

9. In preparing this Second Report, the Receiver has relied upon unaudited financial information, the Debtor's books and records, financial information prepared by the Debtor and discussions with management (collectively, the "**Information**"). The Receiver has reviewed the Information for reasonableness, internal consistency, and use in the context

in which it was provided, and in consideration of the nature of the evidence provided to this Court, in relation to the relief sought herein. The Receiver has not, however, audited or otherwise attempted to verify the accuracy or completeness of the Information in a manner that would wholly or partially comply with Canadian Auditing Standards pursuant to the Chartered Professional Accountants of Canada Handbook and, as such, the Receiver expresses no opinion or other form of assurance in respect of the Information.

10. Unless otherwise noted, all monetary amounts contained in this Second Report are expressed in Canadian dollars.

ACTIVITIES OF THE RECEIVER SINCE THE FIRST REPORT

11. Since the First Report, the Receiver has:

a) Realized on all known assets of the Debtor by executing the Sale Agreement and transferring all purchased property to the Purchaser;

b) Completed the Approved Interim Distribution to priority and secured creditors, in the cumulative amount of $1,516,476, which satisfied the respective claims in full;

c) Communicated with the principal of the Debtor, Josh Kazdan, regarding an alleged unsecured loan made by a family member to the Debtor;

d) Initiated contact with counsel to the family member to obtain particulars of the alleged unsecured loan;

e) Communicated various aspects of the receivership proceedings with stakeholders, including Canada Revenue Agency ("**CRA**"), who advanced further deemed trust and unsecured claims post completion of the Approved Interim Distribution; and

f) Prepared this Second Report.

RECEIVER'S INTERIM STATEMENT OF RECEIPTS AND DISBURSEMENTS

12. The Receiver's Interim R&D is attached as **Appendix "D"**.

13. Cash receipts total $2,108,555 consisting primarily of funds from the Sale Agreement, accrued interest, Receiver Certificate funding of $30,000 advanced by RBC, collection of accounts receivable, and HST refunds.

14. Cash disbursements total $1,782,461 consisting primarily of the Approved Interim Distribution, Receiver fees, and expenses incurred while in possession, and marketing of, the Real Property including environmental assessment, utilities, insurance, appraisals, and maintenance.

15. As of September 14, 2026, surplus realizations total $326,093.

PROFESSIONAL FEES

16. The Receiver's fees and disbursements for the period April 1, 2023 to September 14, 2026 are $93,263.82, plus HST of $12,124.30, for a total of $105,388.12. The Receiver's estimate of future costs to complete the administration, including administration of the envisioned bankruptcy, is $20,000 plus disbursements and HST (the "**Receiver Fee Accrual**"). This is set out in the Affidavit of Darren Griffiths sworn on October 7, 2026, a copy of which is attached hereto as **Appendix "E".**

17. Harrison Pensa LLP's fees and disbursements for the period from April 25, 2023, to September 23, 2026, are $25,922.24, plus HST of $3,324.80, for a total of $29,247.04, plus an estimated $10,000 plus HST to complete the administration (together with the Receiver Fee Accrual, the "**Fee Accruals**"). This is set out in the affidavit of Jason DiFruscia of which a copy is attached hereto as **Appendix "F"**.

18. The Receiver respectfully submits that the Receiver's fees and disbursements, and those of Harrison Pensa LLP, are fair and reasonable in the circumstances.

PROPOSED BANKRUPTCY ADMINISTRATION

19. As detailed above, the Receiver has satisfied the claims of priority and secured creditors pursuant to the Approved Interim Distribution and has a surplus of funds.

20. Following completion of the Approved Interim Distribution, a further deemed trust claim was advanced by CRA in the amount of $29,708.13 representing unremitted payroll obligations. The Receiver intends to fund the additional deemed trust claim out of the surplus.

21. CRA advanced further unsecured claims in the cumulative amount of $221,844.99 representing a combination of unremitted payroll obligations and GST/HST.

22. Copies of CRA's deemed trust and unsecured claims, received post completion of the Approved Interim Distribution, are attached as **Appendix "G"**.

23. Since the First Report, the Receiver engaged with the principal of the Debtor, Josh Kazdan, regarding an alleged unsecured loan made by a family member of Mr. Kazdan to the Debtor in the amount of approximately $250,000.

24. The Receiver subsequently established contact with counsel to the family member to obtain particulars of the alleged unsecured loan (referred to hereafter as the "**Petrecca Loan**").

25. The Receiver has been provided with particulars of the Petrecca Loan including sworn Affidavits in support of same. The Receiver is of the view the Petrecca Loan forms a valid unsecured claim in the estate in the amount of $247,565.63. Copies of the respective supporting Affidavits are attached as **Appendix "H"**.

26. The books and records of the Debtor indicate there may be additional unsecured claims of at least $52,938.29. A copy of the supporting creditor schedule is attached as **Appendix "I"**.

27. The Receiver is also aware of a prior CEBA loan granted to the Debtor in the amount of $60,000, to which the current balance is presently unknown.

28. Based on the foregoing, the Receiver is aware of a deemed trust claim advanced by CRA in the amount of $29,708.13 and potential unsecured claims in the cumulative amount of $582,348.91. There may be additional unsecured claims to which the Receiver is not aware.

29. To administer remaining creditor claims, including claims to which it may not be aware, the Receiver proposes to assign the Debtor into bankruptcy. The Appointment Order provides such authorization at Paragraph 3(r).

30. The Receiver is of the view that a bankruptcy would provide the most efficient forum to affect a distribution to unsecured creditors as opposed to a claims process in the receivership proceedings.

PROPOSED FINAL DISTRIBUTION

31. As detailed above, the Receiver proposes to assign the Debtor into bankruptcy to administer a claims process so that a final distribution of funds can be made (the "**Final Distribution**").

32. Subject to approval of the Court, the Receiver will make the Final Distribution with the funds remaining after payment of CRA's deemed trust claim and professional fees to proven unsecured creditors on a pro-rata basis.

RECOMMENDATIONS

33. The Receiver respectfully submits this Second Report to the Court in support of its Motion for the following relief:

a) Approve the Second Report and the Receiver's activities outlined herein;

b) Approve the Interim R&D;

c) Approve the fees and disbursements of the Receiver and its independent legal counsel, as outlined herein and detailed in the supporting fee affidavits appended hereto and pay all approved and unpaid fees and disbursements;

d) Authorize the Receiver to assign the Debtor into bankruptcy, and to act as Trustee in the bankruptcy of the Debtor, to administer a claims process for unsecured creditors;

e) Approve the proposed Final Distribution following completion of the bankruptcy administration;

f) Discharge BDO as Receiver of all of the assets, undertakings and properties of the Debtor upon service by the Receiver to the Service List of a certificate, substantially in the form set out in Schedule "A" of the Discharge Order, with the filing of such certificate with the Court to follow as soon as practicable;

g) Releasing BDO from any and all liability that it now has or may have by reason of, or in any way arising out of, the acts or omissions of BDO while acting in its capacity as Receiver herein, save and except for any gross negligence or willful misconduct; and

h) Such other relief as the Court deems just and appropriate.

All of which is respectfully submitted this 7th day of October 2026.

BDO CANADA LIMITED,
in its capacity as the Court-appointed Receiver of
Better Image Collision Inc.,
and not in its personal or corporate capacity

Per:___ _____
Name: Christopher Mazur, CIRP, LIT
Title: Partner/Senior Vice President

APPENDIX A

Court File No. CV-22-00078960-0000

ONTARIO

SUPERIOR COURT OF JUSTICE

THE HONOURABLE	)	THURSDAY, THE 7th
	)	
JUSTICE MacNEIL	)	DAY OF JULY, 2022

ROYAL BANK OF CANADA

Applicant

- and -

BETTER IMAGE COLLISION INC.

Respondent

ORDER
(Appointing Receiver)

THIS APPLICATION made by the Applicant[1] for an Order pursuant to section 243(1) of the *Bankruptcy and Insolvency Act*, R.S.C. 1985, c. B-3, as amended (the "BIA") and section 101 of the *Courts of Justice Act*, R.S.O. 1990, c. C.43, as amended (the "CJA") appointing BDO Canada Limited [] as receiver and manager (in such capacities, the "Receiver") without security, of all of the assets, undertakings and properties of Better Image Collision Inc. (the "Debtor") acquired for, or used in relation to a business carried on by the Debtor, was heard this day at 55 Main Street West Hamilton, Ontario.

ON READING the affidavit of Alexander Cowan sworn May 30, 2022 and the Exhibits thereto and on hearing the submissions of counsel for the Applicant, Royal Bank of Canada, and on

hearing the submissions of Joshua Kazdan, President of the Respondent Better Image Collision Inc. who appeared, and on reading the consent of BDO Canada Limited to act as the Receiver,

SERVICE

1. THIS COURT ORDERS that the time for service of the Notice of Application and the Application is hereby abridged and validated[2] so that this motion is properly returnable today and hereby dispenses with further service thereof.

(a) APPOINTMENT

2. THIS COURT ORDERS that pursuant to section 243(1) of the BIA and section 101 of the CJA, BDO CANADA LIMITED is hereby appointed Receiver, without security, of all of the assets, undertakings and properties of the Debtor acquired for, or used in relation to a business carried on by the Debtor, including all proceeds thereof (the "Property"). Without limiting the generality of the foregoing, “Property shall include the lands and Premises of the Debtor municipally known as 161-163 Hartzel Road, St. Catharines, Province of Ontario and more particularly described in Schedue “A” hereto (the “Real Property”).

RECEIVER’S POWERS

3. THIS COURT ORDERS that the Receiver is hereby empowered and authorized, but not obligated, to act at once in respect of the Property and, without in any way limiting the generality of the foregoing, the Receiver is hereby expressly empowered and authorized to do any of the following where the Receiver considers it necessary or desirable:

(a) to take possession of and exercise control over the Property and any and all proceeds, receipts and disbursements arising out of or from the Property;

(b) to receive, preserve, and protect the Property, or any part or parts thereof, including, but not limited to, the changing of locks and security codes, the relocating of Property to safeguard it, the engaging of independent security personnel, the taking of physical inventories and the placement of such insurance coverage as may be necessary or desirable;

(c) to manage, operate, and carry on the business of the Debtor, including the powers to enter into any agreements, incur any obligations in the ordinary course of business, cease to carry on all or any part of the business, or cease to perform any contracts of the Debtor;

(d) to engage consultants, appraisers, agents, experts, auditors, accountants, managers, counsel and such other persons from time to time and on whatever basis, including on a temporary basis, to assist with the exercise of the Receiver's powers and duties, including without limitation those conferred by this Order;

(e) to purchase or lease such machinery, equipment, inventories, supplies, premises or other assets to continue the business of the Debtor or any part or parts thereof;

(f) to receive and collect all monies and accounts now owed or hereafter owing to the Debtor and to exercise all remedies of the Debtor in collecting such monies, including, without limitation, to enforce any security held by the Debtor;

(g) to settle, extend or compromise any indebtedness owing to the Debtor;

(h) to execute, assign, issue and endorse documents of whatever nature in respect of any of the Property, whether in the Receiver's name or in the name and on behalf of the Debtor, for any purpose pursuant to this Order;

(i) to initiate, prosecute and continue the prosecution of any and all proceedings and to defend all proceedings now pending or hereafter

instituted with respect to the Debtor, the Property or the Receiver, and to settle or compromise any such proceedings.[3] The authority hereby conveyed shall extend to such appeals or applications for judicial review in respect of any order or judgment pronounced in any such proceeding;

(j) to market any or all of the Property, including advertising and soliciting offers in respect of the Property or any part or parts thereof and negotiating such terms and conditions of sale as the Receiver in its discretion may deem appropriate;

(k) to sell, convey, transfer, lease or assign the Property or any part or parts thereof out of the ordinary course of business,

(i) without the approval of this Court in respect of any transaction not exceeding $25,0000.00_____, provided that the aggregate consideration for all such transactions does not exceed $100,000.00_____; and

(ii) with the approval of this Court in respect of any transaction in which the purchase price or the aggregate purchase price exceeds the applicable amount set out in the preceding clause;

and in each such case notice under subsection 63(4) of the Ontario *Personal Property Security Act*, or section 31 of the Ontario *Mortgages Act*, as the case may be, shall not be required,.

(l) to apply for any vesting order or other orders necessary to convey the Property or any part or parts thereof to a purchaser or purchasers thereof, free and clear of any liens or encumbrances affecting such Property;

(m) to report to, meet with and discuss with such affected Persons (as defined below) as the Receiver deems appropriate on all matters relating to the

Property and the receivership, and to share information, subject to such terms as to confidentiality as the Receiver deems advisable;

(n) to register a copy of this Order and any other Orders in respect of the Property against title to any of the Property;

(o) to apply for any permits, licences, approvals or permissions as may be required by any governmental authority and any renewals thereof for and on behalf of and, if thought desirable by the Receiver, in the name of the Debtor;

(p) to enter into agreements with any trustee in bankruptcy appointed in respect of the Debtor, including, without limiting the generality of the foregoing, the ability to enter into occupation agreements for any property owned or leased by the Debtor;

(q) to exercise any shareholder, partnership, joint venture or other rights which the Debtor may have;

(r) to file an assignment in bankruptcy on behalf of the Debtor; and

(s) to take any steps reasonably incidental to the exercise of these powers or the performance of any statutory obligations.

and in each case where the Receiver takes any such actions or steps, it shall be exclusively authorized and empowered to do so, to the exclusion of all other Persons (as defined below), including the Debtor, and without interference from any other Person**.**

DUTY TO PROVIDE ACCESS AND CO-OPERATION TO THE RECEIVER

4. THIS COURT ORDERS that (i) the Debtor, (ii) all of its current and former directors, officers, employees, agents, accountants, legal counsel and shareholders, and all other persons acting on its instructions or behalf, and (iii) all other individuals, firms, corporations, governmental bodies or agencies, or other entities having notice of this Order (all of the

foregoing, collectively, being "Persons" and each being a "Person") shall forthwith advise the Receiver of the existence of any Property in such Person's possession or control, shall grant immediate and continued access to the Property to the Receiver, and shall deliver all such Property to the Receiver upon the Receiver's request.

5. THIS COURT ORDERS that all Persons shall forthwith advise the Receiver of the existence of any books, documents, securities, contracts, orders, corporate and accounting records, and any other papers, records and information of any kind related to the business or affairs of the Debtor, and any computer programs, computer tapes, computer disks, or other data storage media containing any such information (the foregoing, collectively, the "Records") in that Person's possession or control, and shall provide to the Receiver or permit the Receiver to make, retain and take away copies thereof and grant to the Receiver unfettered access to and use of accounting, computer, software and physical facilities relating thereto, provided however that nothing in this paragraph 5 or in paragraph 6 of this Order shall require the delivery of Records, or the granting of access to Records, which may not be disclosed or provided to the Receiver due to the privilege attaching to solicitor-client communication or due to statutory provisions prohibiting such disclosure.

6. THIS COURT ORDERS that if any Records are stored or otherwise contained on a computer or other electronic system of information storage, whether by independent service provider or otherwise, all Persons in possession or control of such Records shall forthwith give unfettered access to the Receiver for the purpose of allowing the Receiver to recover and fully copy all of the information contained therein whether by way of printing the information onto paper or making copies of computer disks or such other manner of retrieving and copying the information as the Receiver in its discretion deems expedient, and shall not alter, erase or destroy any Records without the prior written consent of the Receiver. Further, for the purposes of this paragraph, all Persons shall provide the Receiver with all such assistance in gaining immediate access to the information in the Records as the Receiver may in its discretion require including providing the Receiver with instructions on the use of any computer or other system and providing the Receiver with any and all access codes, account names and account numbers that may be required to gain access to the information.

7. THIS COURT ORDERS that the Receiver shall provide each of the relevant landlords with notice of the Receiver's intention to remove any fixtures from any leased premises at least seven (7) days prior to the date of the intended removal. The relevant landlord shall be entitled to have a representative present in the leased premises to observe such removal and, if the landlord disputes the Receiver's entitlement to remove any such fixture under the provisions of the lease, such fixture shall remain on the premises and shall be dealt with as agreed between any applicable secured creditors, such landlord and the Receiver, or by further Order of this Court upon application by the Receiver on at least two (2) days notice to such landlord and any such secured creditors.

NO PROCEEDINGS AGAINST THE RECEIVER

8. THIS COURT ORDERS that no proceeding or enforcement process in any court or tribunal (each, a "Proceeding"), shall be commenced or continued against the Receiver except with the written consent of the Receiver or with leave of this Court.

NO PROCEEDINGS AGAINST THE DEBTOR OR THE PROPERTY

9. THIS COURT ORDERS that no Proceeding against or in respect of the Debtor or the Property shall be commenced or continued except with the written consent of the Receiver or with leave of this Court and any and all Proceedings currently under way against or in respect of the Debtor or the Property are hereby stayed and suspended pending further Order of this Court.

NO EXERCISE OF RIGHTS OR REMEDIES

10. THIS COURT ORDERS that all rights and remedies against the Debtor, the Receiver, or affecting the Property, are hereby stayed and suspended except with the written consent of the Receiver or leave of this Court, provided however that this stay and suspension does not apply in respect of any "eligible financial contract" as defined in the BIA, and further provided that nothing in this paragraph shall (i) empower the Receiver or the Debtor to carry on any business which the Debtor is not lawfully entitled to carry on, (ii) exempt the Receiver or the Debtor from compliance with statutory or regulatory provisions relating to health, safety or the environment, (iii) prevent the filing of any registration to preserve or perfect a security interest, or (iv) prevent the registration of a claim for lien.

NO INTERFERENCE WITH THE RECEIVER

11. THIS COURT ORDERS that no Person shall discontinue, fail to honour, alter, interfere with, repudiate, terminate or cease to perform any right, renewal right, contract, agreement, licence or permit in favour of or held by the Debtor, without written consent of the Receiver or leave of this Court.

CONTINUATION OF SERVICES

12. THIS COURT ORDERS that all Persons having oral or written agreements with the Debtor or statutory or regulatory mandates for the supply of goods and/or services, including without limitation, all computer software, communication and other data services, centralized banking services, payroll services, insurance, transportation services, utility or other services to the Debtor are hereby restrained until further Order of this Court from discontinuing, altering, interfering with or terminating the supply of such goods or services as may be required by the Receiver, and that the Receiver shall be entitled to the continued use of the Debtor's current telephone numbers, facsimile numbers, internet addresses and domain names, provided in each case that the normal prices or charges for all such goods or services received after the date of this Order are paid by the Receiver in accordance with normal payment practices of the Debtor or such other practices as may be agreed upon by the supplier or service provider and the Receiver, or as may be ordered by this Court.

RECEIVER TO HOLD FUNDS

13. THIS COURT ORDERS that all funds, monies, cheques, instruments, and other forms of payments received or collected by the Receiver from and after the making of this Order from any source whatsoever, including without limitation the sale of all or any of the Property and the collection of any accounts receivable in whole or in part, whether in existence on the date of this Order or hereafter coming into existence, shall be deposited into one or more new accounts to be opened by the Receiver (the "Post Receivership Accounts") and the monies standing to the credit of such Post Receivership Accounts from time to time, net of any disbursements provided for herein, shall be held by the Receiver to be paid in accordance with the terms of this Order or any further Order of this Court.

EMPLOYEES

14. THIS COURT ORDERS that all employees of the Debtor shall remain the employees of the Debtor until such time as the Receiver, on the Debtor's behalf, may terminate the employment of such employees. The Receiver shall not be liable for any employee-related liabilities, including any successor employer liabilities as provided for in section 14.06(1.2) of the BIA, other than such amounts as the Receiver may specifically agree in writing to pay, or in respect of its obligations under sections 81.4(5) or 81.6(3) of the BIA or under the *Wage Earner Protection Program Act*.

PIPEDA

15. THIS COURT ORDERS that, pursuant to clause 7(3)(c) of the Canada *Personal Information Protection and Electronic Documents Act*, the Receiver shall disclose personal information of identifiable individuals to prospective purchasers or bidders for the Property and to their advisors, but only to the extent desirable or required to negotiate and attempt to complete one or more sales of the Property (each, a "Sale"). Each prospective purchaser or bidder to whom such personal information is disclosed shall maintain and protect the privacy of such information and limit the use of such information to its evaluation of the Sale, and if it does not complete a Sale, shall return all such information to the Receiver, or in the alternative destroy all such information. The purchaser of any Property shall be entitled to continue to use the personal information provided to it, and related to the Property purchased, in a manner which is in all material respects identical to the prior use of such information by the Debtor, and shall return all other personal information to the Receiver, or ensure that all other personal information is destroyed.

LIMITATION ON ENVIRONMENTAL LIABILITIES

16. THIS COURT ORDERS that nothing herein contained shall require the Receiver to occupy or to take control, care, charge, possession or management (separately and/or collectively, "Possession") of any of the Property that might be environmentally contaminated, might be a pollutant or a contaminant, or might cause or contribute to a spill, discharge, release or deposit of a substance contrary to any federal, provincial or other law respecting the protection, conservation, enhancement, remediation or rehabilitation of the environment or

relating to the disposal of waste or other contamination including, without limitation, the *Canadian Environmental Protection Act*, the Ontario *Environmental Protection Act*, the *Ontario Water Resources Act*, or the Ontario *Occupational Health and Safety Act* and regulations thereunder (the "Environmental Legislation"), provided however that nothing herein shall exempt the Receiver from any duty to report or make disclosure imposed by applicable Environmental Legislation. The Receiver shall not, as a result of this Order or anything done in pursuance of the Receiver's duties and powers under this Order, be deemed to be in Possession of any of the Property within the meaning of any Environmental Legislation, unless it is actually in possession.

LIMITATION ON THE RECEIVER'S LIABILITY

17. THIS COURT ORDERS that the Receiver shall incur no liability or obligation as a result of its appointment or the carrying out the provisions of this Order, save and except for any gross negligence or wilful misconduct on its part, or in respect of its obligations under sections 81.4(5) or 81.6(3) of the BIA or under the *Wage Earner Protection Program Act*. Nothing in this Order shall derogate from the protections afforded the Receiver by section 14.06 of the BIA or by any other applicable legislation.

RECEIVER'S ACCOUNTS

18. THIS COURT ORDERS that the Receiver and counsel to the Receiver shall be paid their reasonable fees and disbursements, in each case at their standard rates and charges unless otherwise ordered by the Court on the passing of accounts, and that the Receiver and counsel to the Receiver shall be entitled to and are hereby granted a charge (the "Receiver's Charge") on the Property, as security for such fees and disbursements, both before and after the making of this Order in respect of these proceedings, and that the Receiver's Charge shall form a first charge on the Property in priority to all security interests, trusts, liens, charges and encumbrances, statutory or otherwise, in favour of any Person, but subject to sections 14.06(7), 81.4(4), and 81.6(2) of the BIA.

19. THIS COURT ORDERS that the Receiver and its legal counsel shall pass its accounts from time to time, and for this purpose the accounts of the Receiver and its legal counsel are hereby referred to a judge of the Ontario Superior Court of Justice.

20. THIS COURT ORDERS that prior to the passing of its accounts, the Receiver shall be at liberty from time to time to apply reasonable amounts, out of the monies in its hands, against its fees and disbursements, including legal fees and disbursements, incurred at the standard rates and charges of the Receiver or its counsel, and such amounts shall constitute advances against its remuneration and disbursements when and as approved by this Court.

(a) FUNDING OF THE RECEIVERSHIP

21. THIS COURT ORDERS that the Receiver be at liberty and it is hereby empowered to borrow by way of a revolving credit or otherwise, such monies from time to time as it may consider necessary or desirable, provided that the outstanding principal amount does not exceed $100,000.00 (or such greater amount as this Court may by further Order authorize) at any time, at such rate or rates of interest as it deems advisable for such period or periods of time as it may arrange, for the purpose of funding the exercise of the powers and duties conferred upon the Receiver by this Order, including interim expenditures. The whole of the Property shall be and is hereby charged by way of a fixed and specific charge (the "Receiver's Borrowings Charge") as security for the payment of the monies borrowed, together with interest and charges thereon, in priority to all security interests, trusts, liens, charges and encumbrances, statutory or otherwise, in favour of any Person, but subordinate in priority to the Receiver's Charge and the charges as set out in sections 14.06(7), 81.4(4), and 81.6(2) of the BIA.

22. THIS COURT ORDERS that neither the Receiver's Borrowings Charge nor any other security granted by the Receiver in connection with its borrowings under this Order shall be enforced without leave of this Court.

23. THIS COURT ORDERS that the Receiver is at liberty and authorized to issue certificates substantially in the form annexed as Schedule "B" hereto (the "Receiver's Certificates") for any amount borrowed by it pursuant to this Order.

24. THIS COURT ORDERS that the monies from time to time borrowed by the Receiver pursuant to this Order or any further order of this Court and any and all Receiver's Certificates evidencing the same or any part thereof shall rank on a *pari passu* basis, unless otherwise agreed to by the holders of any prior issued Receiver's Certificates.

SERVICE AND NOTICE

25. THIS COURT ORDERS that the E-Service Protocol of the Commercial List (the "**Protocol**") is approved and adopted by reference herein and, in this proceeding, the service of documents made in accordance with the Protocol (which can be found on the Commercial List website at http://www.ontariocourts.ca/scj/practice/practice-directions/toronto/e-service-protocol/) shall be valid and effective service. Subject to Rule 17.05 this Order shall constitute an order for substituted service pursuant to Rule 16.04 of the Rules of Civil Procedure. Subject to Rule 3.01(d) of the Rules of Civil Procedure and paragraph 21 of the Protocol, service of documents in accordance with the Protocol will be effective on transmission. This Court further orders that a Case Website shall be established in accordance with the Protocol with the following URL "https://www.bdo.ca/en-ca/extranets/betterimagecollisioninc/."

26. THIS COURT ORDERS that if the service or distribution of documents in accordance with the Protocol is not practicable, the Receiver is at liberty to serve or distribute this Order, any other materials and orders in these proceedings, any notices or other correspondence, by forwarding true copies by electronic message to the creditors or any other stakeholders or other interested parties and their advisors if any, and if necessary by prepaid ordinary mail, courier, personal delivery or facsimile transmission to the Debtor's creditors or other interested parties at their respective addresses as last shown on the records of the Debtor and that any such service or distribution by courier, personal delivery or facsimile transmission shall be deemed to be received on the next business day following the date of forwarding thereof, or if sent by ordinary mail, on the third business day after mailing. For greater certainty, any such distribution or service by electronic message shall be deemed to be in satisfaction of a legal or judicial obligation, and notice requirements within the meaning of clause 3 (c) of the *Electronic Commerce Protection Regulations*, Reg. 81000-2-175 (SOR/DORS).

GENERAL

27. THIS COURT ORDERS that the Receiver may from time to time apply to this Court for advice and directions in the discharge of its powers and duties hereunder.

28. THIS COURT ORDERS that nothing in this Order shall prevent the Receiver from acting as a trustee in bankruptcy of the Debtor.

29. THIS COURT HEREBY REQUESTS the aid and recognition of any court, tribunal, regulatory or administrative body having jurisdiction in Canada or in the United States to give effect to this Order and to assist the Receiver and its agents in carrying out the terms of this Order. All courts, tribunals, regulatory and administrative bodies are hereby respectfully requested to make such orders and to provide such assistance to the Receiver, as an officer of this Court, as may be necessary or desirable to give effect to this Order or to assist the Receiver and its agents in carrying out the terms of this Order.

30. THIS COURT ORDERS that the Receiver be at liberty and is hereby authorized and empowered to apply to any court, tribunal, regulatory or administrative body, wherever located, for the recognition of this Order and for assistance in carrying out the terms of this Order, and that the Receiver is authorized and empowered to act as a representative in respect of the within proceedings for the purpose of having these proceedings recognized in a jurisdiction outside Canada.

31. THIS COURT ORDERS that the Applicant shall have its costs of this motion, up to and including entry and service of this Order, provided for by the terms of the Applicant's security or, if not so provided by the Applicant's security, then on a substantial indemnity basis to be paid by the Receiver from the Debtor's estate with such priority and at such time as this Court may determine.

32. THIS COURT ORDERS that any interested party may apply to this Court to vary or amend this Order on not less than seven (7) days' notice to the Receiver and to any other party likely to be affected by the order sought or upon such other notice, if any, as this Court may order.

(a) REGISTRATION ON TITLE

33. THIS COURT ORDERS AND DIRECTS that, as soon as practicable, the land Registry Office for the Land Divisions of Niagara North (No. 30) accept this Order for registration on title to the Real Property, as further described in Schedule "A" hereto.

B. MacNeil, J.

SCHEDULE "A"

PIN 46333-0278

being PT LT 12 CON 8 GRANTHAM as in RO495393 Except PT 1 30RO3988; St. Catharines, and municipally known as 161-163 Hartzel Road St. Catharines Ontario.

SCHEDULE "B"

RECEIVER CERTIFICATE

CERTIFICATE NO. _____

AMOUNT $_____

1. THIS IS TO CERTIFY that BDO Canada Limited the receiver (the "Receiver") of the assets, undertakings and properties Better Image Collision Inc. acquired for, or used in relation to a business carried on by the Debtor, including all proceeds thereof (collectively, the "Property") appointed by Order of the Ontario Superior Court of Justice) (the "Court") dated the ___ day of _____, 20__ (the "Order") made in an action having Court file number _____, has received as such Receiver from the holder of this certificate (the "Lender") the principal sum of $_____, being part of the total principal sum of $_____ which the Receiver is authorized to borrow under and pursuant to the Order.

2. The principal sum evidenced by this certificate is payable on demand by the Lender with interest thereon calculated and compounded [daily][monthly not in advance on the _____ day of each month] after the date hereof at a notional rate per annum equal to the rate of _____ per cent above the prime commercial lending rate of Bank of _____ from time to time.

3. Such principal sum with interest thereon is, by the terms of the Order, together with the principal sums and interest thereon of all other certificates issued by the Receiver pursuant to the Order or to any further order of the Court, a charge upon the whole of the Property, in priority to the security interests of any other person, but subject to the priority of the charges set out in the Order and in the *Bankruptcy and Insolvency Act*, and the right of the Receiver to indemnify itself out of such Property in respect of its remuneration and expenses.

4. All sums payable in respect of principal and interest under this certificate are payable at the main office of the Lender at Toronto, Ontario.

5. Until all liability in respect of this certificate has been terminated, no certificates creating charges ranking or purporting to rank in priority to this certificate shall be issued by the Receiver to any person other than the holder of this certificate without the prior written consent of the holder of this certificate.

6. The charge securing this certificate shall operate so as to permit the Receiver to deal with the Property as authorized by the Order and as authorized by any further or other order of the Court.

7. The Receiver does not undertake, and it is not under any personal liability, to pay any sum in respect of which it may issue certificates under the terms of the Order.

DATED the _____ day of _____, 20__.

BDO Canada Limited, solely in its capacity as Receiver of the Property, and not in its personal capacity

Per: _____

Name:

Title:

APPENDIX B

Court File No. CV-22-00078960-0000

ONTARIO

SUPERIOR COURT OF JUSTICE

THE HONOURABLE	)	TUESDAY, THE 16th
	)	
JUSTICE L. SHEARD	)	DAY OF MAY, 2023

B E T W E E N:

ROYAL BANK OF CANADA

Applicant

- and –

BETTER IMAGE COLLISION INC.

Respondent

APPROVAL AND VESTING ORDER

THIS MOTION, made by BDO Canada Limited in its capacity as the Court-appointed receiver (the "Receiver") of the undertaking, property and assets of the Respondent, Better Image Collision Inc. (the "Debtor") for an order approving the sale transaction (the "Transaction") contemplated by an agreement of purchase and sale (the "Sale Agreement") between the Receiver and 179 Church Street Holdings Inc. (the "Purchaser") dated March 1, 2023 and appended to the Report of the Receiver dated April 27, 2023 (the "Report"), and vesting in the Purchaser the Debtor's right, title and interest in and to the assets described in the Sale Agreement (the "Purchased Assets"), which Purchased Assets include the real property municipally known as 161-163 Hartzel Road, St. Catharines, Ontario (the "Lands") as legally described at Schedule "B" hereto, and the chattels described in the Bill of Sale attached as Schedule "A" to the Sale Agreement (the "Chattels"), was heard this day by judicial videoconference via Zoom at 330 University Avenue, Toronto, Ontario.

ON READING the Report and on hearing the submissions of counsel for the Receiver, no one appearing for any other person on the service list, although properly served as appears from the affidavits of service of Isabelle Stacey sworn May 1, 2023, May 2, 2023, and May 9, 2023, filed,

1. THIS COURT ORDERS AND DECLARES that the Transaction is hereby approved, and the execution of the Sale Agreement by the Receiver is hereby authorized and approved, with such minor amendments as the Receiver may deem necessary. The Receiver is hereby authorized and directed to take such additional steps and execute such additional documents as may be necessary or desirable for the completion of the Transaction and for the conveyance of the Purchased Assets to the Purchaser.

2. THIS COURT ORDERS AND DECLARES that upon the delivery of a Receiver's certificate to the Purchaser substantially in the form attached as Schedule A hereto (the "Receiver's Certificate"), all of the Debtor's right, title and interest in and to the Purchased Assets described in the Sale Agreement and listed on Schedule B hereto shall vest absolutely in the Purchaser, free and clear of and from any and all security interests (whether contractual, statutory, or otherwise), hypothecs, mortgages, trusts or deemed trusts (whether contractual, statutory, or otherwise), liens, executions, levies, charges, or other financial or monetary claims, whether or not they have attached or been perfected, registered or filed and whether secured, unsecured or otherwise (collectively, the "Claims") including, without limiting the generality of the foregoing: (i) any encumbrances or charges created by the Order of the Honourable Justice MacNeil dated July 7, 2022; (ii) all charges, security interests or claims evidenced by registrations pursuant to the *Personal Property Security Act* (Ontario) or any other personal property registry system; and (iii) those Claims listed on Schedule C hereto (all of which are collectively referred to as the "Encumbrances", which term shall not include the permitted encumbrances, easements and restrictive covenants listed on Schedule D) and, for greater certainty, this Court orders that all of the Encumbrances affecting or relating to the Purchased Assets are hereby expunged and discharged as against the Purchased Assets.

3. THIS COURT ORDERS that upon the registration in the Land Registry Office for the Land Titles Division of Niagara (North) of an Application for Vesting Order in the form prescribed by the *Land Titles Act*, the Land Registrar is hereby directed to enter the Purchaser as the owner of

the subject Lands identified in Schedule B hereto in fee simple, and is hereby directed to delete and expunge from title to the Lands all of the Claims listed in Schedule C hereto.

4. THIS COURT ORDERS that for the purposes of determining the nature and priority of Claims, the net proceeds from the sale of the Purchased Assets shall stand in the place and stead of the Purchased Assets, and that from and after the delivery of the Receiver's Certificate all Claims and Encumbrances shall attach to the net proceeds from the sale of the Purchased Assets with the same priority as they had with respect to the Purchased Assets immediately prior to the sale, as if the Purchased Assets had not been sold and remained in the possession or control of the person having that possession or control immediately prior to the sale.

5. THIS COURT ORDERS AND DIRECTS the Receiver to file with the Court a copy of the Receiver's Certificate, forthwith after delivery thereof.

6. THIS COURT ORDERS that, notwithstanding:

(a) the pendency of these proceedings;

(b) any applications for a bankruptcy order now or hereafter issued pursuant to the *Bankruptcy and Insolvency Act* (Canada) in respect of the Debtor and any bankruptcy order issued pursuant to any such applications; and

(c) any assignment in bankruptcy made in respect of the Debtor,

the vesting of the Purchased Assets in the Purchaser pursuant to this Order shall be binding on any trustee in bankruptcy that may be appointed in respect of the Debtor and shall not be void or voidable by creditors of the Debtor, nor shall it constitute nor be deemed to be a fraudulent preference, assignment, fraudulent conveyance, transfer at undervalue, or other reviewable transaction under the *Bankruptcy and Insolvency Act* (Canada) or any other applicable federal or provincial legislation, nor shall it constitute oppressive or unfairly prejudicial conduct pursuant to any applicable federal or provincial legislation.

7. THIS COURT HEREBY REQUESTS the aid and recognition of any court, tribunal, regulatory or administrative body having jurisdiction in Canada or in the United States to give effect to this Order and to assist the Receiver and its agents in carrying out the terms of this Order.

All courts, tribunals, regulatory and administrative bodies are hereby respectfully requested to make such orders and to provide such assistance to the Receiver, as an officer of this Court, as may be necessary or desirable to give effect to this Order or to assist the Receiver and its agents in carrying out the terms of this Order.

L. Sheard J.

Justice, Ontario Superior Court of Justice

Electronically Issued and Entered

Harsha Goordyal

Digitally signed by Harsha Goordyal
Date: 2023.05.17 14:33:04 -04'00'

Schedule A – Form of Receiver's Certificate

Court File No. CV-22-00078960-0000

ONTARIO

SUPERIOR COURT OF JUSTICE

B E T W E E N:

ROYAL BANK OF CANADA

Applicant

- and –

BETTER IMAGE COLLISION INC.

Respondent

RECEIVER'S CERTIFICATE

RECITALS

A. Pursuant to an Order of the Honourable MacNeil of the Ontario Superior Court of Justice (the "Court") dated July 7, 2022, BDO Canada Limited was appointed as the receiver (the "Receiver") of the undertaking, property and assets of Better Image Collision Inc. (the "Debtor").

B. Pursuant to an Order of the Court dated [DATE], the Court approved the agreement of purchase and sale made as of March 1, 2023 (the "Sale Agreement") between the Receiver and 179 Church Street Holdings Inc. (the "Purchaser") and provided for the vesting in the Purchaser of the Debtor's right, title and interest in and to the Purchased Assets, which vesting is to be effective with respect to the Purchased Assets upon the delivery by the Receiver to the Purchaser of a certificate confirming (i) the payment by the Purchaser of the Purchase Price for the Purchased Assets; (ii) that the conditions to Closing as set out in the Sale Agreement have been satisfied or waived by the Receiver and the Purchaser; and (iii) the Transaction has been completed to the satisfaction of the Receiver.

C. Unless otherwise indicated herein, terms with initial capitals have the meanings set out in the Sale Agreement.

THE RECEIVER CERTIFIES the following:

1. The Purchaser has paid and the Receiver has received the Purchase Price for the Purchased Assets payable on the Closing Date pursuant to the Sale Agreement;

2. The conditions to Closing as set out in the Sale Agreement have been satisfied or waived by the Receiver and the Purchaser; and

3. The Transaction has been completed to the satisfaction of the Receiver.

4. This Certificate was delivered by the Receiver at _____ [TIME] on _____ [DATE].

BDO Canada Limited, in its capacity as Receiver of the undertaking, property and assets of Better Image Collision Inc., and not in its personal or corporate capacity

Per: _____

Name:

Title:

Schedule B – Purchased Assets

Lands

Real property municipally known as 161-163 Hartzel Road, St. Catharines, Ontario, and legally described as PT LT 12 CON 8 GRANTHAM AS IN RO495393 EXCEPT PT 1 30R3988; ST. CATHARINES (PIN 46333-0278 (LT))

Chattels

All chattels listed at Schedule "A" to the Bill of Sale dated March 1, 2023, which is attached as Schedule "A" to the Sale Agreement

Schedule C – Claims to be deleted and expunged from title to the Lands

NR447328 (May 18, 2017) – Transfer

NR447329 (May 18, 2017) – Charge

NR481488 (May 24, 2018) – Charge

NR613953 (May 12, 2022) – Certificate

NR630564 (November 16, 2022) – APL Court Order

Schedule D – Permitted Encumbrances, Easements and Restrictive Covenants related to the Lands

(unaffected by the Vesting Order)

RO534314 (February 4, 1987) – Agreement (Site Plan)

ROYAL BANK OF CANADA	v.	BETTER IMAGE COLLISION INC.
Applicant		Respondent

Court File No CV-22-00078960-0000

ONTARIO
SUPERIOR COURT OF JUSTICE

PROCEEDING COMMENCED AT
HAMILTON, ONTARIO

APPROVAL AND VESTING ORDER

HARRISON PENSA LLP
Barristers & Solicitors
130 Dufferin Avenue, Suite 1101
London, ON N6A 5R2

Timothy C. Hogan (LSO #36553S)
Robert Danter (LSO #69806O)

Tel : (519) 679-9660
Fax: (519) 667-3362
Email: thogan@harrisonpensa.com
rdanter@harrisonpensa.com

Solicitors for the Receiver,
BDO Canada Limited

APPENDIX C

Court File No. CV-22-00078960-0000

ONTARIO
SUPERIOR COURT OF JUSTICE

THE HONOURABLE	)	TUESDAY, THE 16th
	)	
JUSTICE L. SHEARD	)	DAY OF MAY, 2023

B E T W E E N:

ROYAL BANK OF CANADA

Applicant

- and -

BETTER IMAGE COLLISION INC.

Respondent

ANCILLARY ORDER

THIS MOTION**,** made by BDO Canada Limited in its capacity as the Court-appointed receiver (the "Receiver") pursuant to an Order of the Honourable Justice MacNeil of the Ontario Superior Court of Justice dated July 7, 2022 (the "Appointment Order) of the Property (as defined in the Appointment Order) of the Respondent, Better Image Collision Inc., for the following relief:

1. An Order approving the Receiver's First Report to the Court dated April 27, 2023 (the "First Report") and the activities and conduct of the Receiver as detailed therein;

2. An Order sealing the Confidential Brief to the First Report until the completion of the Transaction, as defined in the First Report, or until further Order of this Court;

3. An Order that the Statement of Receipts and Disbursements as detailed in the First Report (the "Statement of Receipts and Disbursements") be approved;

4. An Order that the fees and disbursements of the Receiver and its counsel, Harrison Pensa LLP (all as detailed in the First Report) (the "Professional Fees"), and payment of same, be approved;

5. An Order that, after payment of the Professional Fees herein approved, and following the completion of the Transaction, the Receiver is hereby authorized to make the Proposed Interim Distribution (as defined in the First Report);

6. An Order that the Receiver be released and discharged from any and all liability that the Receiver now has or may hereafter have by reason of, or in any way arising out of, the acts or omissions of the Receiver, prior to the date of this Order, while acting in its capacity as Receiver herein. Without limiting the generality of the foregoing, the Receiver shall be forever released and discharged from any and all liability relating to matters that were raised, or which could have been raised, in the within receivership proceedings prior to the date of this order, including any claims made as against the proceeds subject to the Proposed Interim Distribution as detailed in the First Report, save and except for the Receiver's gross negligence or willful misconduct; and,

ON READING the First Report, the affidavits of the Receiver and its counsel as to the Professional Fees, and on hearing the submissions of counsel for the Receiver, no one else appearing although properly served as evidenced by the affidavits of service of Isabelle Stacey sworn May 1, 2023, May 2, 2023, and May 9, 2023, filed,

1. THIS COURT ORDERS that the First Report, and the activities and conduct of the Receiver as detailed therein, be and are approved.

2. THIS COURT ORDERS that the Confidential Brief to the First Report be and is sealed until the completion of the Transaction, or until further Order of this Court.

3. THIS COURT ORDERS that the Statement of Receipts and Disbursements be and is approved.

4. THIS COURT ORDERS that the Professional Fees, and payment of same, be and are approved.

5. THIS COURT ORDERS that, after payment of the Professional Fees herein approved, and following the completion of the Transaction, the Receiver be and is hereby authorized to make the Proposed Interim Distribution.

6. THIS COURT ORDERS that the Receiver be released and discharged from any and all liability that the Receiver now has or may hereafter have by reason of, or in any way arising out of, the acts or omissions of the Receiver, prior to the date of this Order, while acting in its capacity as Receiver herein. Without limiting the generality of the foregoing, the Receiver shall be forever released and discharged from any and all liability relating to matters that were raised, or which could have been raised, in the within receivership proceedings prior to the date of this order, including any claims made as against the proceeds subject to the Proposed Interim Distribution as detailed in the First Report, save and except for the Receiver's gross negligence or willful misconduct.

L. Sheard J.

Justice, Ontario Superior Court of Justice

Electronically Issued and Entered

Harsha Goordyal

Digitally signed by Harsha Goordyal
Date: 2023.05.17 14:25:26 -04'00'

ROYAL BANK OF CANADA	v.	BETTER IMAGE COLLISION INC.
Applicant		Respondent

Court File No CV-22-00078960-0000

ONTARIO
SUPERIOR COURT OF JUSTICE

PROCEEDING COMMENCED AT
HAMILTON, ONTARIO

ANCILLARY ORDER

HARRISON PENSA LLP
Barristers & Solicitors
130 Dufferin Avenue, Suite 1101
London, ON N6A 5R2

Timothy C. Hogan (LSO #36553S)
Robert Danter (LSO #69806O)

Tel : (519) 679-9660
Fax: (519) 667-3362
Email: thogan@harrisonpensa.com
rdanter@harrisonpensa.com

Solicitors for the Receiver,
BDO Canada Limited

APPENDIX D

IN THE MATTER OF THE RECEIVERSHIP OF
BETTER IMAGE COLLISION INC.

INTERIM STATEMENT OF RECEIPTS AND DISBURSEMENTS
AS AT SEPTEMBER 14, 2026

	$
RECEIPTS:	
Sale Of Real Estate (161 - 163 Hartzel Road, St. Catharines) Net Proceeds	1,993,526
Interest	40,849
Advance From Secured Creditor (RBC)	30,000
Accounts Receivable Collections	25,207
HST Refunds	18,973
TOTAL RECEIPTS	2,108,555
DISBURSEMENTS:	
Priority And Secured Creditor Interim Distributions:	
- Royal Bank Of Canada (Secured Creditor)	785,320
- Venture Niagara/Enterprise Niagara (Secured Creditor)	183,872
- Business Development Bank Of Canada (Secured Creditor)	159,005
- Akzo Nobel Coatings Ltd. (Secured Creditor)	152,500
- Canada Revenue Agency (Deemed Trust Claim - HST)	140,475
- Canada Revenue Agency (Deemed Trust Claim - Source Deductions)	95,304
Total Interim Distributions	1,516,476
Receivership Expenditures:	
- Receiver Fees (BDO Canada Limited)	165,311
- HST Paid On Disbursements	29,042
- Environmental Assessment Fee	14,890
- Utilities	14,477
- Insurance	10,123
- Appraisal Fees - Property	8,395
- Repairs And Maintenance	7,183
- Legal Fees (Harrison Pensa LLP)	4,911
- Storage Fees	4,281
- Appraisal Fee - Equipment	2,500
- Payroll Reimbursement	1,983
- City By-Law Fees	1,150
- Travel	879
- IT Services	506
- Postage And Courier	282
- Receivership Filing Fee	73
Total Receivership Expenditures	265,985
TOTAL DISBURSEMENTS	1,782,461
NET RECEIPTS AFTER DISBURSEMENTS	326,093

APPENDIX E

Court File No.: CV-22-00078960-0000

ONTARIO
SUPERIOR COURT OF JUSTICE

B E T W E E N:

ROYAL BANK OF CANADA

Applicant

- and -

BETTER IMAGE COLLISION INC.

Respondent

AFFIDAVIT OF DARREN GRIFFITHS
(Sworn October 7, 2026)

I, **DARREN GRIFFITHS**, of the City of Brantford, in the Province of Ontario, **MAKE OATH AND SAY:**

1. I am a Senior Manager of BDO Canada Limited ("**BDO**"), Court Appointed Receiver of Better Image Collision Inc. (the "**Receiver**"), and as such I have knowledge of the matters to which I hereinafter depose except for those matters based expressly upon information and belief.

2. Attached hereto and marked as **Exhibit "A"** is a summary of the time incurred by professionals at BDO, the hourly rate and fees associated with such and disbursements in relation with this matter for the period of April 1, 2023 to September 14, 2026.

3. The hourly billing rates set out in the Exhibit are comparable to the hourly rates charged by BDO for services rendered in relation to similar proceedings.

4. The fees and disbursements of BDO in this matter to September 14, 2026, are as follows:
    a. Total Billed Fees and Disbursements as seen in invoice dated October 7, 2026 - $105,388.12.

5. The weighted average hourly rate charged by professionals at BDO is $396.69.

6. I make this Affidavit in support of among other things, approval of fees and disbursements in BDO's capacity as Receiver.

Sworn before me: ☒ in person OR ☐ by video conference

by Darren Griffiths, at the City of Hamilton, in the Province of Ontario, before me on October 7, 2026.

Commissioner for Taking Affidavits

DARREN GRIFFITHS

Nicole Marie Ormond, a Commissioner, etc.,
Province of Ontario, for BDO Canada Limited.
Expires November 1, 2027.

EXHIBIT "A"

Tel: 905-524-1008
Fax: 905-570-0249
www.bdo.ca

BDO Canada Limited
25 Main Street West, Suite 805
Hamilton ON L8P 1H1 Canada

INVOICE

The Estate Of Better Image Collision Inc., in Receivership

Date	Client No.	Invoice No.
October 7, 2026	Better Image Collision Inc.	**CINV-002**

TO PROFESSIONAL SERVICES RENDERED in connection with the Receivership of Better Image Collision Inc. for the period commencing April 1, 2023 to September 14, 2026 inclusive per the attached detail:

Senior Vice-President		
C. Mazur	8.20	$ 4,505.00
Senior Manager		
D. Griffiths	113.50	$ 58,265.00
A. Consoli	4.50	$ 2,327.50
Manager		
E. Klein	4.30	$ 1,698.50
Staff		
A. Becker	3.50	$ 1,050.00
C. Casco	29.50	$ 5,712.50
D. Pulsone	3.10	$ 842.50
G. Harper	56.00	$ 16,208.00
J. Hue	1.30	$ 461.50
R. Bartolini	1.20	$ 210.00
S. Murphy	8.60	$ 1,692.50
S. Rickards	1.20	$ 210.00
	234.90	$ 93,183.00
HST on BDO fees		$ 12,113.79
Total		$ 105,296.79
Disbursements		
Postage fees		$ 80.82
HST on postage fees		$ 10.51
Total disbursements		$ 91.33
Total Invoice Amount		**$ 105,388.12**

H.S.T. #R101518124

Terms:
Net 30 days.
Interest at 1% per month (12.68% per annum calculated monthly) charged on accounts over 30 days.

Better Image Collision Inc.
Receiver's time charge details
for the period of April 1, 2023 to September 14, 2026

Date	Name	Rate	Hours	Amount	Comments
3-Apr-23	Darren Griffiths	$ 500.00	0.30	$ 150.00	Review of receivership banking. Address disposal of Simplicity marketing materials.
4-Apr-23	Amanda Becker	$ 300.00	0.50	$ 150.00	Site Check
5-Apr-23	Glenn Harper	$ 275.00	0.50	$ 137.50	File HST (Oct 6/22 to Dec 31/22) w CRA via Netfile; Calls to CRA re: issues with Netfile reporting requirements online.
6-Apr-23	Darren Griffiths	$ 500.00	0.10	$ 50.00	Communications with counsel (Rob Danter) regarding scheduling of sale approval motion.
6-Apr-23	Glenn Harper	$ 275.00	0.30	$ 82.50	Tend to utility payment matters; Report vacancy update to City of St. Cath.
10-Apr-23	Angelo Consoli	$ 500.00	0.10	$ 50.00	Cheques
10-Apr-23	Carla Casco	$ 175.00	0.50	$ 87.50	Set up two payable, printed cheques
10-Apr-23	Chris Mazur	$ 545.00	0.10	$ 54.50	attend re closing and court date.
10-Apr-23	Darren Griffiths	$ 500.00	0.20	$ 100.00	Communications with counsel (Rob Danter) regarding scheduling of sale approval motion.
11-Apr-23	Carla Casco	$ 175.00	0.20	$ 35.00	March's Reconciliation
11-Apr-23	Darren Griffiths	$ 500.00	1.20	$ 600.00	Amendments to draft Receiver Report No. 1. Address request for access received from principal (Josh Kazdan).
11-Apr-23	Glenn Harper	$ 275.00	0.50	$ 137.50	Discuss Netfile issue w CRA; File Jan to Mar 31/23 HST RT0002 w CRA via Netfile; Communication w. Josh Kazden regarding accessing location, f/up to Amanda Becker on removal status of truck, plow, and pod.
12-Apr-23	Darren Griffiths	$ 500.00	2.00	$ 1,000.00	Amendments to draft Receiver Report No. 1.
13-Apr-23	Amanda Becker	$ 300.00	0.50	$ 150.00	Site visit. Email to Glenn regarding vehicle, storage container and plow on site
13-Apr-23	Darren Griffiths	$ 500.00	4.20	$ 2,100.00	Amendments to draft Receiver Report No. 1. Related review of BDO WIP and secured creditor claims. Request and review updated loan balances supplied by RBC.
13-Apr-23	Sherri Murphy	$ 175.00	1.00	$ 175.00	WIP summary prep, sent to D. Griffiths for review.
14-Apr-23	Darren Griffiths	$ 500.00	0.40	$ 200.00	Attend to status of employee claims and WEPP.
14-Apr-23	Glenn Harper	$ 275.00	0.50	$ 137.50	Report bldg. vacancy w City of St. Cath; Calls w Enbridge to resolve billing discrepancy Update to Darren Griffiths regarding WEPP matters on file.
17-Apr-23	Carla Casco	$ 175.00	0.20	$ 35.00	Set up payable & printed cheque
17-Apr-23	Darren Griffiths	$ 500.00	2.50	$ 1,250.00	Further review of secured creditor claims and address priority of Akzo Nobel claim. Review Akzo claim materials including: Investment Loan Account balance, Supply Agreement, Promissory Note, Personal Guarantee, Security Agreement, and PPSA filing. Receive update in connection with removal of Josh Kazdan personal property.
17-Apr-23	Glenn Harper	$ 275.00	0.20	$ 55.00	Payables matter re: Telus.
18-Apr-23	Amanda Becker	$ 300.00	1.00	$ 300.00	Site visit. Address utility matter.
18-Apr-23	Darren Griffiths	$ 500.00	7.50	$ 3,750.00	Finalize Receiver Report No. 1. Related communications with counsel (Tim Hogan).
18-Apr-23	Glenn Harper	$ 275.00	0.30	$ 82.50	Update w insurance provider on coverage expiry; Court report details w Darren Griffiths;

19-Apr-23	Chris Mazur	$ 545.00	1.40	$	763.00	e-mail from counsel re; report to court, review report to court tdw resources.
19-Apr-23	Darren Griffiths	$ 500.00	4.30	$	2,150.00	Attend to Court Report revisions and compile report Appendices. Related communications with counsel (Tim Hogan). Address breakdown of RBC indebtedness with RBC counsel (James Davies). Communications with Akzo Nobel to verify quantum of secured claim. Review and compile list of known unsecured claims. Related communications with Josh Kazdan.
19-Apr-23	Glenn Harper	$ 275.00	0.50	$	137.50	Discuss computer backup matters with Rick Newton.
20-Apr-23	Chris Mazur	$ 545.00	0.40	$	218.00	e-mails to/fr counsel, re court report, attend re: claims process, review/sign fee affidavit.
20-Apr-23	Darren Griffiths	$ 500.00	0.50	$	250.00	Further communications with counsel (Tim Hogan & Rob Danter) regarding pending sale approval motion. Coordinate preparation of invoice and prepare BDO fee Affidavit.
20-Apr-23	Glenn Harper	$ 275.00	0.10	$	27.50	Report vacancy to City of St. Cath.
20-Apr-23	Sherri Murphy	$ 175.00	1.50	$	262.50	interim invoice prep, sent to D. Griffiths for review.
21-Apr-23	Chris Mazur	$ 545.00	0.10	$	54.50	attend re court report.
21-Apr-23	Darren Griffiths	$ 500.00	0.40	$	200.00	Further communications with RBC counsel (James Davies) regarding reconciliation of RBC loan balances. Related update to counsel (Tim Hogan & Rob Danter).
24-Apr-23	Carla Casco	$ 175.00	0.20	$	35.00	Set up payable & printed cheque
24-Apr-23	Chris Mazur	$ 545.00	0.20	$	109.00	attend re: report to court, e-mail from counsel.
24-Apr-23	Darren Griffiths	$ 500.00	1.00	$	500.00	Review amendments to Receiver Report No. 1 supplied by counsel (Tim Hogan) and address related inquiries. Communications with principal (Josh Kazdan) regarding alleged family member loan.
24-Apr-23	Glenn Harper	$ 275.00	0.50	$	137.50	Payable matters re: Cogeco, Truly Nolan.
25-Apr-23	Darren Griffiths	$ 500.00	0.50	$	250.00	Further communications with principal (Josh Kazdan) regarding alleged family member loan and supporting documentation. Coordinate access to business premises for purposes of locating same. Address removal of computer hard drives. Follow up with RBC regarding reconciliation of loan balances.
25-Apr-23	Glenn Harper	$ 275.00	0.60	$	165.00	Discuss PC backups w Rick Newton; Source out supplier of SSD's for PC's.
26-Apr-23	Chris Mazur	$ 545.00	0.20	$	109.00	finalize report to court.
26-Apr-23	Darren Griffiths	$ 500.00	0.50	$	250.00	Further communications with Jason Gagnon (RBC) and RBC counsel (James Davies) regarding reconciliation of RBC loans. Related call with RBC counsel to discuss and review payout letter provided. Related communications with independent counsel (Tim Hogan & Rob Danter).
27-Apr-23	Chris Mazur	$ 545.00	0.70	$	381.50	various e-mail to/fr counsel re: claims process, review court materials.
27-Apr-23	Darren Griffiths	$ 500.00	5.00	$	2,500.00	Review draft Motion materials prepared by counsel (Tim Hogan & Rob Danter) and supply amendments. Prepare/compile various Appendices and supply to counsel in connection with BDO court report. Related review of receivership banking and make amendments to draft BDO invoice. Address principal (Josh Kazdan) request for access to business premises.

27-Apr-23	Glenn Harper	$ 275.00	0.20	$	55.00	Update w Rick Newton re: computer matters; Update w Amanda Becker on status of site visit and listing of computer models onsite.
27-Apr-23	Glenn Harper	$ 275.00	0.50	$	137.50	Communications w Josh Kazden re: attending site to obtain personal items and related files stored on computers; R&D related matters;
27-Apr-23	Glenn Harper	$ 275.00	1.00	$	275.00	Billing matter regarding Cogeco invoicing & multiple discussions with Cogeco corporate billing dept.
28-Apr-23	Chris Mazur	$ 545.00	0.60	$	327.00	attend re finalization of report of court, various e-mails, bank rec, prep for closing.
28-Apr-23	Darren Griffiths	$ 500.00	4.00	$	2,000.00	Review and supply counsel with updated secured creditor claim amounts/statements. Attend to finalization of BDO receivership invoice and fee Affidavit. Coordinate BDO execution of finalized Court report. Related communications with counsel (Tim Hogan). Attend to logistics of pending property sale and closing matters. Attend to correspondence received from Simplicity legal counsel.
28-Apr-23	Glenn Harper	$ 275.00	0.10	$	27.50	F/up to broker re: ins renewal.
1-May-23	Chris Mazur	$ 545.00	0.20	$	109.00	attend re Simplicity issue, e-mails.
1-May-23	Darren Griffiths	$ 500.00	1.50	$	750.00	Address inquiries received from Simplicity legal counsel. Coordinate BDO site attendance for meeting with principal (Josh Kazdan) and address pre-closing matters. Related communications with counsel (Rob Danter & Tim Hogan) and receive confirmation of Court date. Review of finalized Motion materials and coordinate upload to BDO extranet website. Update listing agent (Ralph Roselli) in connection with property closing timeline.
1-May-23	Glenn Harper	$ 275.00	5.80	$	1,595.00	Travel time & attend site re: search for Simplicity related documentation, marketing material, and signage; prepare Co. computers for hard drive swap, review documentation at location and subsequent prepare/pack of same for future relocation and storage, revisit storage pod contents; Communications w. Co. principal regarding attending location for personal items; Discuss insurance renewal extension with broker;
1-May-23	Susan Rickards	$ 175.00	0.20	$	35.00	ADMIN
2-May-23	Carla Casco	$ 175.00	0.20	$	35.00	prepared deposit slip
2-May-23	Chris Mazur	$ 545.00	0.20	$	109.00	review draft confidential report to court
2-May-23	Darren Griffiths	$ 500.00	4.50	$	2,250.00	Draft Confidential Brief and supply to counsel (Rob Danter & Tim Hogan) along with associated Appendices. Follow up with appraiser (CBRE) regarding finalized appraisal report.
2-May-23	Glenn Harper	$ 275.00	0.50	$	137.50	Update site visit matters w Amanda Becker; report vacancy status to City via online portal; Communications w Storage Niagara re: pods on site; Billing matter re: Truly Nolan;
2-May-23	Glenn Harper	$ 275.00	1.00	$	275.00	Updates w Rick Newton regarding hard drive swap in PC's; Communications w various computer hardware providers to secure replacement hard drives; Update w. Securite.

3-May-23	Glenn Harper	$ 275.00	0.30	$	82.50	Update to Josh re: attending site; Communications w Securite; Discuss ins coverage w broker;
4-May-23	Glenn Harper	$ 275.00	4.20	$	1,155.00	Attend location to oversee removal/replacement of Co. computer hard drives, monitor removal of personal items from site by Co. principal, assist with shipping of Co. documents from location to offsite storage facility; Tend to upload of docs to online portal; File related updates to Darren Griffiths; Communications w Storage Niagara re: removal of pod;
5-May-23	Glenn Harper	$ 275.00	0.10	$	27.50	Report vacancy report with City.
8-May-23	Chris Mazur	$ 545.00	0.30	$	163.50	e-mails re: scheduling of court approval, review counsel's changes to court report.
8-May-23	Darren Griffiths	$ 500.00	0.50	$	250.00	Receive updates in connection with site attendance and meeting with principal (Josh Kazdan). Communications with counsel (Rob Danter & Tim Hogan) in connection with pending Court attendance and finalization of Confidential Brief. Address utility issue.
8-May-23	Glenn Harper	$ 275.00	1.00	$	275.00	Vendor pymts, CRA deposits.
8-May-23	Glenn Harper	$ 275.00	0.50	$	137.50	Cogeco matter; discussions w insurance broker.
9-May-23	Angelo Consoli	$ 500.00	0.10	$	50.00	cheques
9-May-23	Carla Casco	$ 175.00	1.50	$	262.50	Set up payable, & receipt cheques & prepared deposit slips & request cancelation of cheq requisitions other banking task.
9-May-23	Chris Mazur	$ 545.00	0.10	$	54.50	attend re court approval.
9-May-23	Darren Griffiths	$ 500.00	0.30	$	150.00	Review of finalized Court materials including Factum and Book of Authorities. Review and coordinate payment of computer technician invoice.
10-May-23	Darren Griffiths	$ 500.00	0.20	$	100.00	Review of receivership banking and receive update regarding HST refund.
10-May-23	Glenn Harper	$ 275.00	0.10	$	27.50	Discuss current status of file w Darren Griffiths.
10-May-23	Susan Rickards	$ 175.00	0.30	$	52.50	payment to vendors
11-May-23	Chris Mazur	$ 545.00	0.10	$	54.50	review motion materials.
11-May-23	Darren Griffiths	$ 500.00	0.50	$	250.00	Receive update regarding scheduling of sale approval motion. Address closing timeline with counsel (Tim Hogan & Rob Danter). Related communications with listing agent (Colliers). Address insurance extension.
12-May-23	Darren Griffiths	$ 500.00	1.50	$	750.00	Review updated PPSA search. Attend to insurance renewal. Related communications with Dan Lawrie Insurance and Shepherd Group. Address closing timeline with counsel (Tim Hogan & Rob Danter). Follow up with Josh Kazdan in connection with alleged family member loan. Call with creditor (Performance Auto Group). Attend to unsecured creditor log.
15-May-23	Angelo Consoli	$ 500.00	0.10	$	50.00	bank reconciliation
15-May-23	Carla Casco	$ 175.00	0.20	$	35.00	set up payable & printed cheques
15-May-23	Darren Griffiths	$ 500.00	0.40	$	200.00	Further communications with principal (Josh Kazdan) in connection with alleged family member loan. Receive confirmation of insurance renewal and coordinate payment. Coordinate quote for further extension.
15-May-23	Glenn Harper	$ 275.00	0.10	$	27.50	Follow up to CRA re: HST reporting matter.
16-May-23	Amanda Becker	$ 300.00	1.00	$	300.00	Site check and meet pest control
16-May-23	Angelo Consoli	$ 500.00	0.10	$	50.00	cheques

16-May-23	Darren Griffiths	$ 500.00	0.10	$	50.00	Receive update from counsel (Rob Danter) following Sale Approval Motion. Address removal of remaining personal property of the principal (Josh Kazdan).
16-May-23	Glenn Harper	$ 275.00	0.20	$	55.00	Update on status of Josh Kazden personal property onsite; Report property vacancy w. City.
17-May-23	Carla Casco	$ 175.00	0.20	$	35.00	set up payable & printed cheque
17-May-23	Chris Mazur	$ 545.00	0.10	$	54.50	e-mails from counsel re court order.
17-May-23	Darren Griffiths	$ 500.00	0.50	$	250.00	Receipt and review of Approval and Vesting Order, Ancillary Order and Endorsement of Justice Sheard and coordinate upload to BDO extranet website. Further communications with counsel (Tim Hogan & Rob Danter) regarding property closing timeline. Address APS inquiry received from listing agent (Colliers).
17-May-23	Glenn Harper	$ 275.00	0.20	$	55.00	F/up to Josh Kazden re: snow plow matter; A/P matters re: Truly Nolan.
17-May-23	Glenn Harper	$ 275.00	1.00	$	275.00	Attend to pre-closing matters.
17-May-23	Susan Rickards	$ 175.00	0.10	$	17.50	Payment to vendor
18-May-23	Darren Griffiths	$ 500.00	0.30	$	150.00	Calls x 2 with listing agent (Ralph Roselli) to discuss property closing timeline and related logistics.
23-May-23	Chris Mazur	$ 545.00	0.20	$	109.00	attend re: claims date, e-mail from counsel.
23-May-23	Darren Griffiths	$ 500.00	0.50	$	250.00	Communications with counsel (Rob Danter & Tim Hogan) in connection with pending property closing and related matters. Investigate alternate insurance renewal options.
23-May-23	Glenn Harper	$ 275.00	0.70	$	192.50	Insurance extension matters.
24-May-23	Darren Griffiths	$ 500.00	0.20	$	100.00	Coordinate further insurance extension with Dan Lawrie Insurance.
25-May-23	Amanda Becker	$ 300.00	0.50	$	150.00	Site check.
25-May-23	Carla Casco	$ 175.00	0.80	$	140.00	Set up payables, print cheques & mail out
25-May-23	Darren Griffiths	$ 500.00	0.30	$	150.00	Address utility cancellation and insurance extension in connection with pending property closing.
25-May-23	Glenn Harper	$ 275.00	1.00	$	275.00	Update w Amanda Becker re: site visit, reporting of same to City of St. Cath; Discussion re: utility notification on upcoming property sale; A/P matters re: insurance, Niagara Storage, Alectra Utilities;
29-May-23	Chris Mazur	$ 545.00	0.20	$	109.00	review/sign stat decs and closing docs.
29-May-23	Darren Griffiths	$ 500.00	0.30	$	150.00	Address property closing matters with counsel (Rob Danter & Tim Hogan).
29-May-23	Glenn Harper	$ 275.00	0.70	$	192.50	Attend to property closing matters.
30-May-23	Darren Griffiths	$ 500.00	0.20	$	100.00	Call with counsel (Rob Danter) to discuss property closing and distribution logistics.
31-May-23	Chris Mazur	$ 545.00	0.20	$	109.00	review/sign receiver's certificate, varous e-mail on closing.
31-May-23	Darren Griffiths	$ 500.00	0.40	$	200.00	Communications with counsel (Rob Danter & Tim Hogan) regarding property closing matters and receive related updates. Related communications with RBC counsel (James Davies). Coordinate cancellation of utilities and insurance.
31-May-23	Glenn Harper	$ 275.00	1.20	$	330.00	Contact utility providers re: sale of property
1-Jun-23	Darren Griffiths	$ 500.00	1.40	$	700.00	Review of issued Receiver Certificate. Attend to property closing matters. Related update to RBC addressing logistics of distribution. Address cancellation of pod rental.

2-Jun-23	Darren Griffiths	$ 500.00	0.20	$	100.00	Coordinate notification to City/ByLaw department of property sale.
5-Jun-23	Darren Griffiths	$ 500.00	0.20	$	100.00	Communications with counsel (Rob Danter) in connection with closing proceeds and pending dsitribution to priority and secured creditors.
5-Jun-23	Glenn Harper	$ 275.00	0.20	$	55.00	Update to Storage Niagara re: p/up remaining pod onsite, discuss of same to Counsel.
6-Jun-23	Darren Griffiths	$ 500.00	0.30	$	150.00	Receive update in connection with pod rental removal. Address inquiry received from water utility.
6-Jun-23	Glenn Harper	$ 275.00	0.30	$	82.50	Updates with Storage Niagara & Counsel re: storage pod removal; Communications w City re; vacancy matters.
7-Jun-23	Chris Mazur	$ 545.00	0.10	$	54.50	e-mail from counsel re ;payment.
7-Jun-23	Darren Griffiths	$ 500.00	0.80	$	400.00	Further communications with counsel (Rob Danter) in connection with closing proceeds and pending dsitribution to priority and secured creditors. Related update to RBC counsel (James Davies). Coordinate preparation of distribution cheques.
8-Jun-23	Chris Mazur	$ 545.00	0.30	$	163.50	Attend to creditor distributions.
8-Jun-23	Darren Griffiths	$ 500.00	1.30	$	650.00	Review calculations and coordinate issue of distribution cheques to priority and secured creditors. Address RBC request for wire transfer. Review property closing report supplied by counsel.
8-Jun-23	Glenn Harper	$ 275.00	2.50	$	687.50	Communications w City re: o/s water utility inv's, discuss of same w. Counsel; Prepare distribution summary w. per diems & related distribution matters, discussion w Counsel re: payment status, discussions w. RBC regarding facility details; Communications w. BDC;
9-Jun-23	Angelo Consoli	$ 500.00	1.20	$	600.00	attend to receipt of sale proceeds, banking, review and approval of payments, wire instructions, etc. and various correspondence with staff;
9-Jun-23	Carla Casco	$ 175.00	1.50	$	262.50	Set up payables, prepared cheque requisitions e-mail with RBC & other banking task.
9-Jun-23	Chris Mazur	$ 545.00	0.20	$	109.00	attend re: distribution.
9-Jun-23	Glenn Harper	$ 275.00	0.50	$	137.50	Communications w. Risolv re: continuation of services post bnkptcy date, attempt to resolve current balances o/s;
9-Jun-23	Glenn Harper	$ 275.00	2.50	$	687.50	Communications w Counsel re: water utility matters w new owners; Various items pertaining to distribution to secured creditors including drafting of letters, wire transfer matters; Communications w. BDC;
12-Jun-23	Carla Casco	$ 175.00	0.20	$	35.00	Reconcile May's bank statement
12-Jun-23	Susan Rickards	$ 175.00	0.50	$	87.50	Cheques, letters and couriers
13-Jun-23	Carla Casco	$ 175.00	0.30	$	52.50	set up payable, prepared cheque requisitions & printed cheq
13-Jun-23	Darren Griffiths	$ 500.00	1.00	$	500.00	Report to RBC in connection with calculation of distribution. Attend to post-closing matters including water utility and retention of books and records.
14-Jun-23	Darren Griffiths	$ 500.00	0.50	$	250.00	Communications with RBC counsel (James Davies) regarding RBC application of payout funds and remaining CEBA facility. Receipt and coordinate deposit of A/R cheque. Address BDC distribution cheque address issue.

14-Jun-23	Glenn Harper	$ 275.00	0.30	$	82.50	Tend to issue w BDC secured pymt matter, discuss of same w DG; tend to deposit rec'd from Canadian Credit.
15-Jun-23	Carla Casco	$ 175.00	0.50	$	87.50	set up payable, & prepared cheq requisitions
15-Jun-23	Darren Griffiths	$ 500.00	0.20	$	100.00	Review of receivership banking and coordinate payment of BDO invoice.
16-Jun-23	Glenn Harper	$ 275.00	0.10	$	27.50	Follow-up to City of St. Cath water dept.
19-Jun-23	Darren Griffiths	$ 500.00	0.50	$	250.00	Address reconciliation of BDC payout. Related communications with Ruth Thomson (BDC) and coordinate preparation and courier of cheque. Address property related inquiries received from principal (Josh Kazdan). Related communications with Glenn Harper addressing utility matters.
19-Jun-23	Glenn Harper	$ 275.00	2.50	$	687.50	Water utility related account matters; Storage Niagara matters; Communications w Cogeco and related reconciliation for amts owing; Discussions w City re: vacant reporting matters; Tend to pymt on Alectra;
20-Jun-23	Angelo Consoli	$ 500.00	0.10	$	50.00	cheques
20-Jun-23	Carla Casco	$ 175.00	0.60	$	105.00	Prepared cheq requisitions, print cheques & mail out
20-Jun-23	Darren Griffiths	$ 500.00	0.30	$	150.00	Review of receivership banking and address invoicing matter.
20-Jun-23	Glenn Harper	$ 275.00	0.20	$	55.00	Resolve appraisal billing matter with Carla Casco.
21-Jun-23	Carla Casco	$ 175.00	0.30	$	52.50	void cheque, prepared cheq requisitions & printed a cheque
21-Jun-23	Darren Griffiths	$ 500.00	0.20	$	100.00	Address reconciliation/closure of water utility account. Address Cogeco and appraisal invoicing matters.
21-Jun-23	Glenn Harper	$ 275.00	0.50	$	137.50	Updates w City of St. Cath re: water billing matters, discuss of same w Counsel; Follow-ups to Cogeco.
22-Jun-23	Darren Griffiths	$ 500.00	0.10	$	50.00	Address banking matter.
26-Jun-23	Carla Casco	$ 175.00	0.30	$	52.50	prepared cheq requisition & printed cheque
26-Jun-23	Darren Griffiths	$ 500.00	1.00	$	500.00	Communications with principal (Josh Kazdan) in connection with alleged family member loan. Related communications with counsel (Tim Hogan) addressing proposed next steps.
26-Jun-23	Glenn Harper	$ 275.00	0.20	$	55.00	Call w GSC re: payables; Review docs suppled by G'tor re: Pettricia loan, discuss of same w DG.
27-Jun-23	Darren Griffiths	$ 500.00	0.50	$	250.00	Further communications with counsel (Tim Hogan) regarding claims process for unsecured creditors. Address further water utility billing matter. Address storage pod and Cogeco billing matters.
27-Jun-23	Glenn Harper	$ 275.00	1.30	$	357.50	Calls w Cogeco, update to DG of same; Discussions w City water dept; Communications w Storage Niagara re: billing issues;
29-Jun-23	Darren Griffiths	$ 500.00	1.00	$	500.00	Communications with principal (Josh Kazdan) regarding receivership status and documentation in support of alleged family member loan. Related communications with counsel (Tim Hogan). Attend to status of priority payables.
29-Jun-23	Glenn Harper	$ 275.00	0.30	$	82.50	Resolve City of St. Cath water matter & coordinate pymt of final billings; Update to DG re: WEPPA;

30-Jun-23	Angelo Consoli	$ 500.00	0.10	$	50.00	cheques;
30-Jun-23	Carla Casco	$ 175.00	0.20	$	35.00	Set up payable & printed cheque
30-Jun-23	Glenn Harper	$ 275.00	0.70	$	192.50	Storage Niagara final invoicing matters; Truly Nolan payable matters; Communication to Cogeco;
1-Jul-23	Glenn Harper	$ 275.00	0.10	$	27.50	Storage Niagara payables.
5-Jul-23	Angelo Consoli	$ 500.00	0.10	$	50.00	cheques
5-Jul-23	Carla Casco	$ 175.00	0.50	$	87.50	set up payables & printed cheques, prepared deposit slip
5-Jul-23	Glenn Harper	$ 275.00	0.30	$	82.50	HST RT0002 filing Apr to June'23; F/up to Cogeco re: account/billing issues;
12-Jul-23	Glenn Harper	$ 275.00	0.50	$	137.50	Call w Cogeco re: dispute over amts owing and missing equipment.
13-Jul-23	Glenn Harper	$ 275.00	0.60	$	165.00	Calls w Enbridge re: closing acct and billing matters, reconcile balances owing to G/L, coordinate final invoice pymt on acct.; Communication to Cogeco;
14-Jul-23	Carla Casco	$ 175.00	0.20	$	35.00	Junes' Reconciliation
17-Jul-23	Glenn Harper	$ 275.00	0.50	$	137.50	Resolve equipment matter w Cogeco.
18-Jul-23	Darren Griffiths	$ 500.00	0.10	$	50.00	Receive update in connection with utility matter.
19-Jul-23	Darren Griffiths	$ 500.00	1.00	$	500.00	Follow up with principal (Josh Kazdan) regarding alleged family member loan and request for supporting documentation. Coordinate administration of claims process for unsecured creditors.
20-Jul-23	Emily Klein	$ 395.00	0.40	$	158.00	Reviewing reports.
20-Jul-23	Glenn Harper	$ 275.00	0.20	$	55.00	A/P matter; Respond to City of St. Cath re: water billing issues, confirm with acctg dept status of pymt.
24-Jul-23	Carla Casco	$ 175.00	0.20	$	35.00	Set up payable, & prepared cheq requisitions & printed cheque
24-Jul-23	Darren Griffiths	$ 500.00	1.00	$	500.00	Communications with Emily Klein regarding claims process for unsecured creditors and supply related file materials.
24-Jul-23	Emily Klein	$ 395.00	0.40	$	158.00	Call with D. Griffiths re next steps and claims process.
25-Jul-23	Carla Casco	$ 175.00	0.20	$	35.00	copy cheque & mail out
25-Jul-23	Chris Mazur	$ 545.00	0.20	$	109.00	attend re claims process, -mail from counsel.
25-Jul-23	Darren Griffiths	$ 500.00	1.40	$	700.00	Communications with counsel (Tim Hogan & Rob Danter) regarding claims process for unsecured creditors. Compile and supply known unsecured creditor supporting claim materials. Review of receivership banking.
25-Jul-23	Glenn Harper	$ 275.00	0.10	$	27.50	Update w City of St. Catharines.
26-Jul-23	Darren Griffiths	$ 500.00	0.20	$	100.00	Review of receivership banking and BDO WIP.
26-Jul-23	Sherri Murphy	$ 175.00	0.50	$	87.50	WIP summary prepared for manager's review
1-Aug-23	Chris Mazur	$ 545.00	0.20	$	109.00	attend re claims process, e-mails.
1-Aug-23	Darren Griffiths	$ 500.00	0.30	$	150.00	Communications with counsel (Tim Hogan) in connection with unsecured creditors and alleged family member loan.
8-Aug-23	Chris Mazur	$ 545.00	0.10	$	54.50	bank rec
9-Aug-23	Darren Griffiths	$ 500.00	0.80	$	400.00	Review of receivership banking and coodinate preparation of updated SRD. Address proposed claims process for unsecured creditors.
9-Aug-23	Emily Klein	$ 395.00	1.70	$	671.50	Communications with D. Griffiths in connection with claims process for unsecured creditors.
10-Aug-23	Carla Casco	$ 175.00	0.20	$	35.00	July's Reconciliation
14-Aug-23	Darren Griffiths	$ 500.00	0.20	$	100.00	Communications with Emily Klein regarding proposed claims process for unsecured creditors.

15-Aug-23	Emily Klein	$ 395.00	1.80	$	711.00	Compile unsecured claims and prepare summary. Draft updated SRD.
16-Aug-23	Darren Griffiths	$ 500.00	0.50	$	250.00	Communications with Emily Klein in connection with claims process for unsecured creditors and updated SRD.
21-Aug-23	Glenn Harper	$ 275.00	0.20	$	55.00	Dispute w Cogeco re: rented equipment, arrange for final pymt of invoice.
22-Aug-23	Glenn Harper	$ 275.00	0.20	$	55.00	Tend to Cogeco cable equip charge matter.
24-Aug-23	Susan Rickards	$ 175.00	0.10	$	17.50	Payment to vendor
25-Aug-23	Glenn Harper	$ 275.00	0.10	$	27.50	CRA call inquiry re: payroll matters.
26-Aug-23	Glenn Harper	$ 275.00	0.40	$	110.00	Export payroll, general ledger, and HST transactions from QB online.
28-Aug-23	Darren Griffiths	$ 500.00	1.00	$	500.00	Review of known unsecured claim particulars. Review of receivership banking and updated SRD. Address proposed claims process for unsecured creditors with counsel.
29-Aug-23	Glenn Harper	$ 275.00	0.10	$	27.50	Payable matter re: records storage.
30-Aug-23	Carla Casco	$ 175.00	0.30	$	52.50	prepared cheq requisition & printed cheque
12-Sep-23	Carla Casco	$ 175.00	0.20	$	35.00	August's Reconciliation 2023
13-Sep-23	Angelo Consoli	$ 500.00	0.10	$	50.00	Bank reconciliation;
19-Sep-23	Darren Griffiths	$ 500.00	0.10	$	50.00	Address mail redirect expiry and utility account issue.
19-Sep-23	Glenn Harper	$ 275.00	0.10	$	27.50	Mail forwarding matter w Canada Post.
20-Sep-23	Angelo Consoli	$ 500.00	0.10	$	50.00	review and approval of cheques
20-Sep-23	Carla Casco	$ 175.00	0.30	$	52.50	set up payable, prepared cheq requisition & printed cheque
29-Sep-23	Rose Bartolini	$ 175.00	0.30	$	52.50	Review - file documents
12-Oct-23	Glenn Harper	$ 275.00	0.40	$	110.00	Communication w Co. principal re: Bell account matters: Update from principal re: Audatex matters & discussion of same w DG;
13-Oct-23	Darren Griffiths	$ 500.00	0.50	$	250.00	Attend to file status and call with counsel (Rob Danter) to discuss next steps. Address creditor inquiry (Audatex).
16-Oct-23	Glenn Harper	$ 275.00	0.60	$	165.00	Audatex matter.
19-Oct-23	Glenn Harper	$ 275.00	0.50	$	137.50	Draft letter and support to Audatex re: dispute of amount o/s, update from Co. principal re: Audatex matter.
19-Oct-23	Rose Bartolini	$ 175.00	0.30	$	52.50	printed off documents, couriered docs to Audatex Canada
23-Oct-23	Darren Griffiths	$ 500.00	0.30	$	150.00	Attend to file status and address next steps with counsel (Rob Danter). Address status of Chase Paymentech terminal.
24-Oct-23	Glenn Harper	$ 275.00	0.20	$	55.00	Communications w Enterprise re: balance o/s on acct & related Recvrshp docs.
27-Oct-23	Carla Casco	$ 175.00	0.20	$	35.00	Reconcile Sept's bank statement
27-Oct-23	Darren Griffiths	$ 500.00	0.20	$	100.00	Call with counsel (Rob Danter) to discuss status of receivership and next steps.
27-Oct-23	Glenn Harper	$ 275.00	0.10	$	27.50	Monthly invoice re: records storage.
30-Oct-23	Carla Casco	$ 175.00	0.20	$	35.00	set up payable & printed cheque
31-Oct-23	Glenn Harper	$ 275.00	0.20	$	55.00	F/up on Audatex matter.
6-Nov-23	Darren Griffiths	$ 500.00	0.50	$	250.00	Communications with counsel (Rob Danter) addressing unsecured creditor claims. Related review of unsecured claims and receivership banking.
7-Nov-23	Darren Griffiths	$ 500.00	0.10	$	50.00	Address next steps with counsel.
9-Nov-23	Darren Griffiths	$ 500.00	2.00	$	1,000.00	Compile unsecured claims. Report to RBC in connection with pending further distribution to unsecured creditors. Address alleged family member loan. Related call with RBC counsel (James Davies).
9-Nov-23	Glenn Harper	$ 275.00	0.20	$	55.00	Communication w Counsel re: obtaining Visa terminal from purchaser, discuss of same w DG.

14-Nov-23	Chris Mazur	$ 545.00	0.30	$	163.50	attend re funds to distribute
15-Nov-23	Darren Griffiths	$ 500.00	0.10	$	50.00	Address status of Chase Paymentech terminal.
15-Nov-23	Glenn Harper	$ 275.00	0.10	$	27.50	Communication w Counsel re: Visa terminal at location.
17-Nov-23	Glenn Harper	$ 275.00	0.50	$	137.50	ADJ ENTRY - Apr 18/23 Correspondences with Rick Newton regarding: copy/backup of all Company PC's onsite.
22-Nov-23	Carla Casco	$ 175.00	0.20	$	35.00	Set up payable & printed cheque
22-Nov-23	Darren Griffiths	$ 500.00	0.10	$	50.00	Review of receivership banking.
22-Nov-23	Glenn Harper	$ 275.00	0.10	$	27.50	Securite re: record storage invoice pymt.
6-Dec-23	Chris Mazur	$ 545.00	0.20	$	109.00	attend re assets and distribution.
7-Dec-23	Carla Casco	$ 175.00	0.20	$	35.00	Nov's Reconciliation & Save N: driver
7-Dec-23	Darren Griffiths	$ 500.00	0.20	$	100.00	Review of receivership banking.
18-Dec-23	Carla Casco	$ 175.00	0.20	$	35.00	Prepared cheque requisition & set up payable
20-Dec-23	Darren Griffiths	$ 500.00	0.10	$	50.00	Review updated receivership banking.
29-Dec-23	Chris Mazur	$ 545.00	0.10	$	54.50	bank rec
8-Jan-24	Darren Griffiths	$ 525.00	0.10	$	52.50	Address creditor inquiry.
8-Jan-24	Glenn Harper	$ 335.00	0.10	$	33.50	Update w D. Griffiths re: POS terminal matter.
12-Jan-24	Angelo Consoli	$ 525.00	0.10	$	52.50	bank reconciliation
16-Jan-24	Carla Casco	$ 200.00	0.20	$	40.00	Dec's Reconciliation
19-Jan-24	Carla Casco	$ 200.00	0.20	$	40.00	set up payable & print cheque
19-Jan-24	Rose Bartolini	$ 175.00	0.20	$	35.00	payment to vendor
5-Feb-24	Rose Bartolini	$ 175.00	0.20	$	35.00	request for G/L
9-Feb-24	Darren Griffiths	$ 525.00	0.20	$	105.00	Address CRA inquiry pertaining to payroll trust examination.
9-Feb-24	Glenn Harper	$ 335.00	0.10	$	33.50	Communication w CRA.
12-Feb-24	Carla Casco	$ 200.00	0.20	$	40.00	Prepared cheque requisition, set up payable
15-Feb-24	Darren Griffiths	$ 525.00	0.20	$	105.00	Address CRA request to conduct payroll trust examination.
16-Feb-24	Carla Casco	$ 200.00	0.30	$	60.00	January's Reconciliation
16-Feb-24	Darren Griffiths	$ 525.00	0.20	$	105.00	Review payroll materials in connection with pending CRA trust examination and address next steps.
17-Feb-24	Glenn Harper	$ 335.00	0.70	$	234.50	Update CRA exam matters w D. Griffiths, extract data requested from CRA via QB Online.
20-Feb-24	Glenn Harper	$ 335.00	0.50	$	167.50	CRA matters re: RT0002
8-Mar-24	Carla Casco	$ 200.00	0.30	$	60.00	Feb's Bank Reconciliation
8-Mar-24	Darren Griffiths	$ 525.00	0.10	$	52.50	Address CRA request to conduct payroll trust examination.
12-Mar-24	Glenn Harper	$ 335.00	0.30	$	100.50	Call w CRA re: payroll exam on 2022 records, discuss of same to D. Griffiths.
13-Mar-24	Darren Griffiths	$ 525.00	0.20	$	105.00	Receive update in connection with CRA trust examination and address next steps.
14-Mar-24	Darren Griffiths	$ 525.00	0.10	$	52.50	Request and review updated receivership banking.
14-Mar-24	Glenn Harper	$ 335.00	0.50	$	167.50	Communications w CRA re: RP matters; Issues with QB online access & BDO IT support of same.
20-Mar-24	Darren Griffiths	$ 525.00	0.10	$	52.50	Attend to status of CRA trust examination.
20-Mar-24	Glenn Harper	$ 335.00	0.10	$	33.50	Discuss with Truly Nolan services at location since sold.
1-Apr-24	Carla Casco	$ 200.00	0.30	$	60.00	Set up payable, prepared cheque requisition
2-Apr-24	Glenn Harper	$ 335.00	0.10	$	33.50	Payables matter re: storage of records.
3-Apr-24	Darren Griffiths	$ 525.00	0.50	$	262.50	Review of CRA trust examination results and resulting amended claim. Related update to counsel.
3-Apr-24	Rose Bartolini	$ 175.00	0.20	$	35.00	payment to vendor
5-Apr-24	Glenn Harper	$ 335.00	0.20	$	67.00	File HST Jan - Mar'24 w CRA via Netfile.
9-Apr-24	Carla Casco	$ 200.00	0.30	$	60.00	March Bank Statement Reconciliation
16-Apr-24	Glenn Harper	$ 335.00	0.80	$	268.00	Calls w CRA re: unfiled corp returns and missing previously filed RC342's for 2020 & 21 yr ends.

17-Apr-24	Glenn Harper	$ 335.00	0.10	$	33.50	F/up to CRA insolvency division.
19-Apr-24	Glenn Harper	$ 335.00	0.10	$	33.50	Call w CRA insolvency re: issues with RC342's for '20 & '21 yr ends filed
29-Apr-24	Chris Mazur	$ 575.00	0.10	$	57.50	bank recs
8-May-24	Glenn Harper	$ 335.00	1.00	$	335.00	Draft RC342's for Dec 22 & 23 yr ends; Call w. CRA insolvency dept re: missing returns for 20 & 21; Correspondence w CRA re: RT0002 refund being held;
9-May-24	Angelo Consoli	$ 525.00	0.10	$	52.50	bank reconciliation
10-May-24	Carla Casco	$ 200.00	0.30	$	60.00	April's Bank Statement Reconciliation
14-May-24	Chris Mazur	$ 575.00	0.10	$	57.50	review/sign CRA forms.
15-May-24	Carla Casco	$ 200.00	0.20	$	40.00	updated Legal spread sheet
15-May-24	Glenn Harper	$ 335.00	0.20	$	67.00	Remit RC342's to CRA for '22 & '23 yr ends.
21-May-24	Carla Casco	$ 200.00	0.20	$	40.00	prepared cheq requisition, set up payable
21-May-24	Chris Mazur	$ 575.00	0.10	$	57.50	attend re CRA revised claim
30-May-24	Glenn Harper	$ 335.00	0.10	$	33.50	Review/arrange pymt of records storage inv.
3-Jun-24	Carla Casco	$ 200.00	0.30	$	60.00	Set up payable, prepared cheq requisition & print cheque
4-Jun-24	Angelo Consoli	$ 525.00	0.10	$	52.50	cheques
17-Jun-24	Carla Casco	$ 200.00	0.30	$	60.00	May's Bank Reconciliation
21-Jun-24	Glenn Harper	$ 335.00	0.10	$	33.50	Address inquiries from CRA re: corp returns filings
8-Jul-24	Glenn Harper	$ 335.00	0.10	$	33.50	File HST Apr-June'24 via CRA Netfile.
15-Jul-24	Chris Mazur	$ 575.00	0.20	$	115.00	bank rec
16-Jul-24	Carla Casco	$ 200.00	0.30	$	60.00	prepared cheque requisition, set up payable, & print cheque mail out
18-Jul-24	Glenn Harper	$ 335.00	0.10	$	33.50	Inquiry from creditor re: Proof of Claim.
8-Aug-24	Darren Griffiths	$ 525.00	3.00	$	1,575.00	Attend to file status and amended CRA claims. Review of materials in connection with alledged family member loan. Related communications with RBC counsel (James Davies) to obtain additional particulars.
9-Aug-24	Carla Casco	$ 200.00	0.30	$	60.00	July's Bank Statement Reconciliation
9-Aug-24	Darren Griffiths	$ 525.00	0.10	$	52.50	Receipt and review of CRA correspondence pertaining to employee source deductions.
12-Aug-24	Angelo Consoli	$ 525.00	0.10	$	52.50	bank reconciliation
12-Aug-24	Carla Casco	$ 200.00	0.40	$	80.00	prepared cheque requisitions, set up two payables, print cheques & mail out
22-Aug-24	Darren Griffiths	$ 525.00	0.20	$	105.00	Coordinate CRA follow up to determine deemed trust component of revised claim for employee source deductions.
22-Aug-24	Glenn Harper	$ 335.00	0.10	$	33.50	Call re: CRA deemed trust matters for RP & RT accts.
26-Aug-24	Glenn Harper	$ 335.00	0.10	$	33.50	CRA f/up.
5-Sep-24	Darren Griffiths	$ 525.00	0.10	$	52.50	Follow up on status of amended CRA deemed trust claims.
5-Sep-24	Sherri Murphy	$ 200.00	0.20	$	40.00	file review, provision of vendor invoice for payment.
6-Sep-24	Darren Griffiths	$ 525.00	0.20	$	105.00	Receive updates in connection with amended CRA deemed trust claims.
6-Sep-24	Glenn Harper	$ 335.00	0.50	$	167.50	Communications w CRA agent re: RP & RP trust amts, resolve issues with RC342 filings for '22 & '23 yr ends;
9-Sep-24	Angelo Consoli	$ 525.00	0.10	$	52.50	cheques
9-Sep-24	Carla Casco	$ 200.00	0.30	$	60.00	prepared a cheque requisition, & print cheque mailout
9-Sep-24	Carla Casco	$ 200.00	0.30	$	60.00	August Bank statement Reconciliation
9-Sep-24	Darren Griffiths	$ 525.00	0.10	$	52.50	Review and coordinate payment of legal invoice.
11-Sep-24	Carla Casco	$ 200.00	0.30	$	60.00	prepared cheque requisition, set up payable & print cheque
12-Sep-24	Darren Griffiths	$ 525.00	0.20	$	105.00	Attend to status of amended CRA claims and receive related update.

12-Sep-24	Glenn Harper	$ 335.00	0.20	$	67.00	F/up to CRA re: deemed trust matters, RC342 filing inquiries;
27-Sep-24	Darren Griffiths	$ 525.00	2.00	$	1,050.00	Receipt and review of updated CRA claims for source deductions and GST/HST. Review of receivership banking and quantum of known unsecured claims. Related communications with counsel (Tim Hogan) addressing proposed next steps. Coordinate contact with counsel representing Petrecca to establish existence of claim.
2-Oct-24	Darren Griffiths	$ 525.00	0.50	$	262.50	Review of receivership banking. Address status of CEBA loan. Call with counsel to discuss new CRA claims and next steps.
3-Oct-24	Darren Griffiths	$ 525.00	1.00	$	525.00	Communications with CRA in connection with new claim particulars and timing of same. Address application of prior distributons to CRA. Related communications with counsel (Rob Danter) and address alleged family member loan.
16-Oct-24	Darren Griffiths	$ 525.00	0.40	$	210.00	Follow up with counsel (Rob Danter) regarding Petrecca loan support and scheduling of Court date. Coordinate CRA follow up regarding amended deemed trust claims.
17-Oct-24	Darren Griffiths	$ 525.00	0.20	$	105.00	Attend to status of post-receivership GST/HST filings and receive related update.
17-Oct-24	Glenn Harper	$ 335.00	0.60	$	201.00	Calls w CRA re: RT0002 filing matters, discuss add'l filings not yet reported to CRA; Payable matter re: records storage;
22-Oct-24	Darren Griffiths	$ 525.00	0.10	$	52.50	Attend to CRA follow up.
23-Oct-24	Glenn Harper	$ 335.00	0.20	$	67.00	F/up attempts to CRA;
24-Oct-24	Darren Griffiths	$ 525.00	0.20	$	105.00	Coordinate CRA follow up in connection with amended deemed trust claims.
28-Oct-24	Glenn Harper	$ 335.00	0.20	$	67.00	Communication follow-ups to CRA;
4-Nov-24	Glenn Harper	$ 335.00	0.10	$	33.50	F/up to CRA's Richard Moon-Wan.
5-Nov-24	Glenn Harper	$ 335.00	0.20	$	67.00	Communications to Wendy Reugar at CRA re: RC and RT matters;
8-Nov-24	Carla Casco	$ 200.00	0.30	$	60.00	October's Bank statement Reconciliation
8-Nov-24	Glenn Harper	$ 335.00	0.10	$	33.50	CRA update call from Richard Moon-Wan;
13-Nov-24	Angelo Consoli	$ 525.00	0.10	$	52.50	bank account reconciliation
13-Nov-24	Carla Casco	$ 200.00	0.30	$	60.00	prepared cheque requisition, set up payable & print cheque
22-Nov-24	Darren Griffiths	$ 525.00	0.10	$	52.50	Attend to status of amended CRA claims.
25-Nov-24	Glenn Harper	$ 335.00	0.20	$	67.00	F/up to CRA (Richard Moon Wan); Discussion of deemed trust matters w CRA Wendy Reugar;
26-Nov-24	Glenn Harper	$ 335.00	0.50	$	167.50	Calls w CRA;
2-Dec-24	Glenn Harper	$ 335.00	0.10	$	33.50	F/up from CRA re: deemed trust documentation.
4-Dec-24	Glenn Harper	$ 335.00	0.10	$	33.50	Update w CRA
5-Dec-24	Angelo Consoli	$ 525.00	0.10	$	52.50	review and approval of vendor payment
5-Dec-24	Carla Casco	$ 200.00	0.30	$	60.00	prepared cheque requisition, set up payable
17-Dec-24	Carla Casco	$ 200.00	0.30	$	60.00	November's bank statement Reconciliation
7-Jan-25	Glenn Harper	$ 335.00	0.50	$	167.50	Deposit of HST RT0002 refund, file HST for Oct to Dec 24;
8-Jan-25	Carla Casco	$ 200.00	0.30	$	60.00	Receipt cheque & prepared deposit slip
15-Jan-25	Chris Mazur	$ 575.00	0.10	$	57.50	Review bank recs
22-Jan-25	Carla Casco	$ 200.00	0.30	$	60.00	Prepared cheque requisition, set up payable, print cheque & mail out
22-Jan-25	Glenn Harper	$ 335.00	0.40	$	134.00	Payables matter re: storage; Tend to deposit of HST refund;
23-Jan-25	Carla Casco	$ 200.00	0.30	$	60.00	December's bank statement reconciliation

27-Jan-25	Carla Casco	$ 200.00	0.30	$	60.00	Receipt cheque & prepared deposit & banking
30-Jan-25	Glenn Harper	$ 335.00	0.10	$	33.50	Communication w CRA.
4-Feb-25	Darren Griffiths	$ 525.00	1.50	$	787.50	Attend to status of receivership and amended deemed trust claims received from CRA. Engage with counsel (Tim Hogan) regarding alleged Petrecca loans and next steps.
5-Feb-25	Darren Griffiths	$ 525.00	1.00	$	525.00	Further communications with counsel (Tim Hogan) in connection with pending distribution to unsecured creditors and verification of Petrecca loans. Request and review updated loan balances from RBC and address status of CEBA loan with counsel. Review of receivership banking and BDO WIP.
12-Feb-25	Angelo Consoli	$ 525.00	0.10	$	52.50	Bank Reconciliation
12-Feb-25	Carla Casco	$ 200.00	0.30	$	60.00	prepared cheque requisition, set up payable, print cheque & mail out
12-Feb-25	Glenn Harper	$ 335.00	0.10	$	33.50	Payables matter re: Securite Storage.
12-Feb-25	Sherri Murphy	$ 200.00	0.80	$	160.00	WIP summary prepared for manager's review.
13-Feb-25	Carla Casco	$ 200.00	0.30	$	60.00	January's bank statement Reconciliation
18-Feb-25	Darren Griffiths	$ 525.00	0.10	$	52.50	Attend to file status and receive update regarding Petrecca loan documentation.
21-Feb-25	Darren Griffiths	$ 525.00	0.70	$	367.50	Call with principal (Josh Kazdan). Address request for documentation with RBC in connection with alleged family member loan. Related communications with counsel (Tim Hogan). Attend to status of post-receivership HST filings.
24-Feb-25	Darren Griffiths	$ 525.00	0.20	$	105.00	Receipt and review of historical bank statements supplied by RBC in connection with alleged Petrecca loan advances.
25-Feb-25	Darren Griffiths	$ 525.00	0.30	$	157.50	Review historical bank statements supplied by RBC and address with principal (Josh Kazdan) in connection with alleged family member loan.
3-Mar-25	Angelo Consoli	$ 525.00	0.10	$	52.50	cheques
3-Mar-25	Carla Casco	$ 200.00	0.30	$	60.00	Prepared cheque requisition, set up payable & printed cheque
6-Mar-25	Glenn Harper	$ 335.00	0.10	$	33.50	F/up to CRA.
7-Mar-25	Darren Griffiths	$ 525.00	0.20	$	105.00	Communications with counsel (Harrison Pensa) in connection with Petrecca loan supporting documentation and next steps.
21-Mar-25	Carla Casco	$ 200.00	0.30	$	60.00	February's bank statement reconciliation
25-Mar-25	Carla Casco	$ 200.00	0.30	$	60.00	Prepared cheque requisition, set up payable, print cheques & mail out
25-Mar-25	Glenn Harper	$ 335.00	0.10	$	33.50	Payables matter - storage w SecureIT
31-Mar-25	Darren Griffiths	$ 525.00	3.00	$	1,575.00	Review of Petrecca loan support and related legal opinion. Review of receivership banking in connection with claims process for unsecured creditors. Review of known creditor claims including amended claims received from CRA. Related communications with counsel address proposed claims process for unsecured creditors.
11-Apr-25	Glenn Harper	$ 335.00	0.20	$	67.00	Update re: HST reporting via Netfile.
14-Apr-25	Daniel Pulsone	$ 250.00	0.70	$	175.00	hst/gst reporting and filing, analyze gl to obtain correct amounts, call with Glenn to review proper amounts to include
15-Apr-25	Carla Casco	$ 200.00	0.30	$	60.00	March's Bank statement Reconciliation
15-Apr-25	Glenn Harper	$ 335.00	0.10	$	33.50	Payables re: storage of records
16-Apr-25	Carla Casco	$ 200.00	0.30	$	60.00	cheque requisition, set up payable, print cheque & mail out

8-May-25	Carla Casco	$ 200.00	0.30	$	60.00	Prepared cheque requisition, set up payable, print cheque & mail out
8-May-25	Glenn Harper	$ 335.00	0.10	$	33.50	A/P matters re: Securite File Storage.
12-May-25	Angelo Consoli	$ 525.00	0.10	$	52.50	Bank reconciliation;
13-May-25	Darren Griffiths	$ 525.00	0.10	$	52.50	Review of CRA correspondence and coordinate deposit of GST refund.
20-May-25	Darren Griffiths	$ 525.00	0.30	$	157.50	Review of receivership banking. Address proposed next steps and timeline with counsel (Tim Hogan).
22-May-25	Darren Griffiths	$ 525.00	1.20	$	630.00	Review of receivership banking and prepare updated Statement of Receipts and Disbursements.
28-May-25	Darren Griffiths	$ 525.00	2.20	$	1,155.00	Attend to file status. Analysis of unsecured claims including alledged family member claim and revised claims of CRA. Address banking matter. Attend to retention of books and records.
28-May-25	Glenn Harper	$ 335.00	0.10	$	33.50	G/L reallocation matters;
28-May-25	Sherri Murphy	$ 200.00	1.00	$	200.00	WIP summary prepared for review.
29-May-25	Carla Casco	$ 200.00	0.30	$	60.00	prepared cheque requisition, set up payable & print cheque
29-May-25	Darren Griffiths	$ 525.00	2.20	$	1,155.00	Address calculation of Petrecca claim with counsel. Related review of claim particulars and legal opinion. Review of draft receivership invoice and coordinate interim draw.
30-May-25	Darren Griffiths	$ 525.00	1.00	$	525.00	Address Petrecca claim calculation discrepancy with counsel. Contact CRA to verify updated claim amounts.
3-Jun-25	Chris Mazur	$ 575.00	0.20	$	115.00	attend re surplus and bankruptcy.
3-Jun-25	Darren Griffiths	$ 525.00	3.80	$	1,995.00	Review of CRA priority and unsecured claims. Related communications with CRA to confirm updated claim amounts. Supply counsel (Tim Hogan) with updated SRD and calculation of shortfall based on known creditor claims. Related review of Petrecca loan particulars and trade creditor listing supplied at outset of receivership. Address logistics of claims process for unsecured creditors.
5-Jun-25	Darren Griffiths	$ 525.00	0.40	$	210.00	Further communications with counsel (Harrison Pensa) in connection with pending Motion and related logistics. Coordinate interim update to Petrecca counsel addressing claim calculation discrepancy.
10-Jun-25	Glenn Harper	$ 335.00	0.10	$	33.50	A/P matter
11-Jun-25	Darren Griffiths	$ 525.00	0.20	$	105.00	Attend to status of WEPP administration and receive related update.
11-Jun-25	Glenn Harper	$ 335.00	0.50	$	167.50	WEPPA matters.
16-Jun-25	Carla Casco	$ 200.00	0.30	$	60.00	May's Bank Statement Reconciliation
20-Jun-25	Darren Griffiths	$ 525.00	0.50	$	262.50	Communications with counsel (Tim Hogan) regarding logistics of pending distribution/discharge motion and supply related materials.
23-Jun-25	Carla Casco	$ 200.00	0.30	$	60.00	prepared cheque requisition, set up payable, print cheque & mail out
24-Jun-25	Chris Mazur	$ 575.00	0.20	$	115.00	e-mail to/fr counsel, re bankruptcy order.
26-Jun-25	Angelo Consoli	$ 525.00	0.50	$	262.50	review and discussions re: Claims process alternatives, outstanding liabilities, etc.;
26-Jun-25	Glenn Harper	$ 335.00	0.50	$	167.50	Discussion re: unsecured claims process.
11-Jul-25	Carla Casco	$ 200.00	0.30	$	60.00	June's Bank Statement Reconciliation
15-Jul-25	Chris Mazur	$ 575.00	0.10	$	57.50	Review bank statement

18-Jul-25	Daniel Pulsone	$ 250.00	0.40	$	100.00	Analyze general ledger to obtain HST/GST filing amounts; Prepare and submit HST/GST filings for June 2025; Update tracker with filing confirmation information and upload to network
5-Aug-25	Angelo Consoli	$ 525.00	0.10	$	52.50	bank reconciliation;
5-Aug-25	Darren Griffiths	$ 525.00	0.10	$	52.50	Review and coordinate payment of interim legal invoice.
6-Aug-25	Glenn Harper	$ 335.00	0.10	$	33.50	Payables matter re: Securite.
12-Aug-25	Carla Casco	$ 200.00	0.30	$	60.00	print cheques & mail out
19-Aug-25	Carla Casco	$ 200.00	0.30	$	60.00	July's Bank Statement Reconciliation
21-Aug-25	Glenn Harper	$ 335.00	0.10	$	33.50	CRA update re: RT0002 matter
26-Aug-25	Carla Casco	$ 200.00	0.30	$	60.00	prepared cheque requisition, set up payable, print cheque & mail out cheque
4-Sep-25	Carla Casco	$ 200.00	0.10	$	20.00	print GL & e-mail
4-Sep-25	Darren Griffiths	$ 525.00	0.10	$	52.50	Review of receivership banking.
16-Sep-25	Carla Casco	$ 200.00	0.30	$	60.00	August Bank Statement Reconciliation
17-Sep-25	Carla Casco	$ 200.00	0.20	$	40.00	scan copy to file & mail out
18-Sep-25	Glenn Harper	$ 335.00	0.10	$	33.50	A/P matters re: SecureIT
2-Oct-25	Carla Casco	$ 200.00	0.20	$	40.00	print GI & e-mail as per request
9-Oct-25	Carla Casco	$ 200.00	0.20	$	40.00	Print GI & e-mail adm.
15-Oct-25	Glenn Harper	$ 335.00	0.10	$	33.50	Payables matter re: monthly file storage inv
16-Oct-25	Carla Casco	$ 200.00	0.30	$	60.00	prepared cheque requisition, set up payable, print cheque scan & mail out
16-Oct-25	Carla Casco	$ 200.00	0.30	$	60.00	September's Bank statement reconciliation
28-Oct-25	Daniel Pulsone	$ 250.00	0.50	$	125.00	Export and prepare GL from Ascend and conduct analysis to obtain figures to submit in HST/GST filing; File HST/GST returns for August 2025; Update HST/GST filing tracker with new filing information; File confirmation of filing on network from CRA website
28-Oct-25	Darren Griffiths	$ 525.00	0.50	$	262.50	Attend to status of receivership. Related review of receivership banking. Coordinate preparation of receivership billing.
5-Nov-25	Carla Casco	$ 200.00	0.30	$	60.00	prepared cheque requisition, set up payable print cheque
5-Nov-25	Darren Griffiths	$ 525.00	1.00	$	525.00	Review of BDO WIP and coordinate updated billing. Attend to status of post-receivership HST filings. Review of receivership banking and update SRD. Related communications with counsel (Tim Hogan).
5-Nov-25	Glenn Harper	$ 335.00	0.50	$	167.50	File storage matters - research archived emails for details w Securite;
5-Nov-25	Sherri Murphy	$ 200.00	0.80	$	160.00	Wip review update for review.
7-Nov-25	Darren Griffiths	$ 525.00	0.20	$	105.00	Coordinate payment of legal invoice. Review of updated receivership banking.
7-Nov-25	Sherri Murphy	$ 200.00	0.90	$	180.00	file review, prepare formal draft invoice for review. email re: status of file for same.
11-Nov-25	Angelo Consoli	$ 525.00	0.10	$	52.50	Bank Reconciliation;
11-Nov-25	Glenn Harper	$ 335.00	0.10	$	33.50	Payables matter re: Securite
13-Nov-25	Carla Casco	$ 200.00	0.50	$	100.00	Receipt cheque & prepared deposit slip October's Bank Statement Reconciliation
13-Nov-25	Carla Casco	$ 200.00	0.10	$	20.00	print cheque & mail out
27-Nov-25	Darren Griffiths	$ 525.00	1.00	$	525.00	Review of receivership banking and update SRD. Related communications with counsel (Tim Hogan).
28-Nov-25	Darren Griffiths	$ 525.00	0.50	$	262.50	Communications with counsel (Tim Hogan) in connection with pending distribution and discharge Motion. Review related bankruptcy precedent and supply requested file materials.
4-Dec-25	Carla Casco	$ 200.00	0.20	$	40.00	prepared cheque requisition, set up payable

10-Dec-25	Glenn Harper	$ 335.00	0.10	$	33.50	Payables matter re: Securite Storage
11-Dec-25	Carla Casco	$ 200.00	0.10	$	20.00	scan cheque requisitions to file, & mail out cheques
19-Dec-25	Carla Casco	$ 200.00	0.30	$	60.00	November's Bank Statement reconciliation
5-Jan-26	Carla Casco	$ 225.00	0.10	$	22.50	e-mail GL as per request
8-Jan-26	Angelo Consoli	$ 550.00	0.10	$	55.00	bank reconciliation
15-Jan-26	Carla Casco	$ 225.00	0.30	$	67.50	December's Bank Statement Reconciliation
19-Jan-26	Daniel Pulsone	$ 295.00	0.50	$	147.50	Export and prepare GL from Ascend and conduct analysis to obtain figures to submit in HST/GST filing; File HST/GST returns for December 2025; Update HST/GST filing tracker with new filing information; File confirmation of filing on network from CRA website
3-Feb-26	Carla Casco	$ 225.00	0.10	$	22.50	Receipt cra cheque
4-Feb-26	Carla Casco	$ 225.00	0.20	$	45.00	Receipt cheque & prepared deposit slip & banking
5-Feb-26	Carla Casco	$ 225.00	0.30	$	67.50	set up payables, prepared cheque requisitions
9-Feb-26	Carla Casco	$ 225.00	0.50	$	112.50	January's bank statement reconciliation & print GL & other banking task.
11-Feb-26	Chris Mazur	$ 575.00	0.10	$	57.50	bank rec
12-Feb-26	Glenn Harper	$ 355.00	0.10	$	35.50	Payables matter re: monthly storage
11-Mar-26	Darren Griffiths	$ 550.00	0.50	$	275.00	Address creditor inquiry. Communications with counsel regarding pending distribution and discharge Motions.
12-Mar-26	Carla Casco	$ 225.00	0.30	$	67.50	February's Bank Statement Reconciliation
13-Mar-26	Darren Griffiths	$ 550.00	3.50	$	1,925.00	Review of known creditor claims. Review of receivership banking and reconciliation of professional costs. Update SRD. Related communications with counsel addressing proposed bankruptcy administration and logistics of pending distribution and discharge Motion.
18-Mar-26	Angelo Consoli	$ 550.00	0.10	$	55.00	review and approval of payment
18-Mar-26	Carla Casco	$ 225.00	0.30	$	67.50	Set up payable, prepared cheque requisition & print cheque, scan to file & other banking task.
18-Mar-26	Glenn Harper	$ 355.00	0.10	$	35.50	Payables matter re: records monthly storage fees;
25-Mar-26	Darren Griffiths	$ 550.00	0.10	$	55.00	Coordinate preparation of BDO receivership invoice.
8-Apr-26	Glenn Harper	$ 355.00	0.10	$	35.50	CRA update re: RT0002 acct
9-Apr-26	Angelo Consoli	$ 550.00	0.10	$	55.00	Bank reconciliation;
9-Apr-26	Darren Griffiths	$ 550.00	1.00	$	550.00	Attend to status of receivership and review draft invoice in connection with pending distribution and discharge Motion.
9-Apr-26	Glenn Harper	$ 355.00	0.10	$	35.50	approve inv for pymt
9-Apr-26	Sherri Murphy	$ 225.00	0.60	$	135.00	update provided re: fees invoiced to date and prep and send outstanding WIP for review. finalize draft invoice and send for review. send excel exports for further revisions.
10-Apr-26	Darren Griffiths	$ 550.00	1.30	$	715.00	Review of receivership banking and update SRD. Review of bankruptcy precedent. Attend to logistics of pending bankruptcy to adminster claims of unsecured creditors.
14-Apr-26	Angelo Consoli	$ 550.00	0.10	$	55.00	review and approval of payment
14-Apr-26	Carla Casco	$ 225.00	0.10	$	22.50	Print cheque, scan to file & mailout
14-Apr-26	Daniel Pulsone	$ 295.00	0.50	$	147.50	Export and analyze GL data from Ascend for HST/GST filing; Complete Q1 2026 HST/GST returns; Update filing tracker; Upload CRA filing confirmations to network;
16-Apr-26	Jessie Hue	$ 355.00	0.30	$	106.50	Bank rec.
29-Apr-26	Carla Casco	$ 225.00	0.30	$	67.50	Receipt cheque, prepared deposit slip & banking
29-Apr-26	Glenn Harper	$ 355.00	0.10	$	35.50	Tend to HST deposit rec'd
11-May-26	Sherri Murphy	$ 225.00	0.10	$	22.50	file review, follow up on invoice review status.
26-May-26	Glenn Harper	$ 355.00	0.10	$	35.50	Tend to payables matter re: storage fees.
27-May-26	Carla Casco	$ 225.00	0.10	$	22.50	print cheque, scan & mail out
10-Jun-26	Glenn Harper	$ 355.00	0.10	$	35.50	Payables matter re: storage for mos.

19-Jun-26	Jessie Hue	$ 355.00	0.30	$	106.50	Bank rec.
13-Jul-26	Angelo Consoli	$ 550.00	0.10	$	55.00	bank reconciliation;
20-Jul-26	Darren Griffiths	$ 550.00	0.20	$	110.00	Attend to status of receivership further to inquiry received from creditor counsel. Related communications with independent counsel (Tim Hogan).
21-Jul-26	Daniel Pulsone	$ 295.00	0.50	$	147.50	Export and analyze GL data from Ascend for HST/GST filing; Complete June 2026 HST/GST returns; Update filing tracker; Upload CRA filing confirmations to network;
23-Jul-26	Jessie Hue	$ 355.00	0.30	$	106.50	Bank rec.
27-Jul-26	Darren Griffiths	$ 550.00	2.00	$	1,100.00	Review of receivership banking and update SRD. Review of receivership invoicing status. Draft Receiver Report outline. Related communications with counsel (Tim Hogan).
29-Jul-26	Carla Casco	$ 225.00	0.20	$	45.00	print bank statements as per request
29-Jul-26	Darren Griffiths	$ 550.00	0.20	$	110.00	Attend to receivership banking matter.
4-Aug-26	Angelo Consoli	$ 550.00	0.10	$	55.00	review and approval of vendor cheque;
5-Aug-26	Carla Casco	$ 225.00	0.30	$	67.50	Receipt CRA HST cheque prepared deposit slip
14-Aug-26	Darren Griffiths	$ 550.00	5.00	$	2,750.00	Draft Receiver Report No. 2. Related update to Statement of Receipts and Disbursements, review of BDO WIP, and fee provision. Related communications with counsel (Tim Hogan).
27-Aug-26	Carla Casco	$ 225.00	0.30	$	67.50	prepared cheque requisition, set up payable & e-mail for approval
28-Aug-26	Jessie Hue	$ 355.00	0.20	$	71.00	Bank rec.
31-Aug-26	Glenn Harper	$ 355.00	0.10	$	35.50	A/P matters re SecureIT
1-Sep-26	Angelo Consoli	$ 550.00	0.10	$	55.00	cheque
11-Sep-26	Jessie Hue	$ 355.00	0.20	$	71.00	Bank rec.
14-Sep-26	Carla Casco	$ 225.00	0.10	$	22.50	Printed GL
14-Sep-26	Darren Griffiths	$ 550.00	0.30	$	165.00	Review of receivership banking and billing status in connection with pending distribution and discharge Motion.
14-Sep-26	Sherri Murphy	$ 225.00	1.20	$	270.00	File review, prep WIP o/s, draft and send response re: same.
			234.90	$	93,183.00	

APPENDIX F

Court File No.: CV-22-00078960-0000

ONTARIO
SUPERIOR COURT OF JUSTICE

B E T W E E N:

ROYAL BANK OF CANADA

Applicant

- and -

BETTER IMAGE COLLISION INC.

Respondent

AFFIDAVIT OF JASON DIFRUSCIA
(Sworn September 25, 2026)

I, **JASON DIFRUSCIA**, of the City of London, in the Province of Ontario, **MAKE OATH AND SAY:**

1. I am a solicitor qualified to practice law in the Province of Ontario and I am a lawyer with Harrison Pensa LLP, who acts as counsel for BDO Canada Limited, in its capacity as Court-Appointed Receiver of the Respondent, Better Image Collision Inc., in the within proceeding, and as such I have knowledge of the matters to which I hereinafter depose except for those matters based expressly upon information and belief.

2. Attached hereto and marked as **Exhibit "A"** is a summary of the time incurred by professionals at Harrison Pensa LLP, the hourly rate and fees associated with such and disbursements in relation with this matter for the period of April 25, 2023 to June 6, 2023.

3. Attached hereto and marked as **Exhibit "B"** are particulars of time spent by professionals at Harrison Pensa LLP in connection with this matter for the period of April 25, 2023 to June 6, 2023, and an account statement detailing the services provided dated June 7, 2023.

4. Attached hereto and marked as **Exhibit "C"** is a summary of the time incurred by professionals at Harrison Pensa LLP, the hourly rate and fees associated with such and disbursements in relation with this matter for the period of June 7, 2023 to November 7, 2023.

5. Attached hereto and marked as **Exhibit "D"** are particulars of time spent by professionals at Harrison Pensa LLP in connection with this matter for the period of June 7, 2023 to November 7, 2023, and an account statement detailing the services provided dated May 14, 2024.

6. Attached hereto and marked as **Exhibit "E"** is a summary of the time incurred by professionals at Harrison Pensa LLP, the hourly rate and fees associated with such and disbursements in relation with this matter for the period of September 27, 2024 to February 25, 2025.

7. Attached hereto and marked as **Exhibit "F"** are particulars of time spent by professionals at Harrison Pensa LLP in connection with this matter for the period of September 27, 2024 to February 25, 2025, and an account statement detailing the services provided dated February 27, 2025.

8. Attached hereto and marked as **Exhibit "G"** is a summary of the time incurred by professionals at Harrison Pensa LLP, the hourly rate and fees associated with such and disbursements in relation with this matter for the period of February 28, 2025 to July 6, 2025.

9. Attached hereto and marked as **Exhibit "H"** are particulars of time spent by professionals at Harrison Pensa LLP in connection with this matter for the period of February 28, 2025 to July 6, 2025, and an account statement detailing the services provided dated July 29, 2025.

10. Attached hereto and marked as **Exhibit "I"** is a summary of the time incurred by professionals at Harrison Pensa LLP, the hourly rate and fees associated with such and disbursements in relation with this matter for the period of October 24, 2025.

11. Attached hereto and marked as **Exhibit "J"** are particulars of time spent by professionals at Harrison Pensa LLP in connection with this matter for the period of

October 24, 2025, and an account statement detailing the services provided dated November 6, 2025.

12. Attached hereto and marked as **Exhibit "K"** is a summary of the time incurred by professionals at Harrison Pensa LLP, the hourly rate and fees associated with such and disbursements in relation with this matter for the period of November 27, 2025 to September 23, 2026.

13. Attached hereto and marked as **Exhibit "L"** are particulars of time spent by professionals at Harrison Pensa LLP in connection with this matter for the period of November 27, 2025 to September 23, 2026, and an account statement detailing the services provided dated September 24, 2026.

14. The hourly billing rates set out in the Exhibits are comparable to the hourly rates charged by Harrison Pensa LLP for services rendered in relation to similar proceedings.

15. The fees and disbursements of Harrison Pensa LLP in this matter to September 24, 2026, are as follows:
    a. Total Billed Fees and Disbursements as seen in invoice dated June 7, 2023 - $21,587.29.
    b. Total Billed Fees and Disbursements as seen in invoice dated May 14, 2024 - $1,448.70.
    c. Total Biller Fees and Disbursements as seen in invoice dated February 27, 2025 - $1,921.00.
    d. Total Billed Fees and Disbursements as seen in invoice dated July 29, 2025 - $2,044.17.
    e. Total Billed Fees and Disbursements as seen in invoice dated November 6, 2025 - $135.60.
    f. Total Biller Fees and Disbursements as seen in invoice dated September 24, 2026 - $2,110.28.

    Total: $29,247.04

16. The weighted average hourly rate charged by professionals at Harrison Pensa LLP is $298.97.

17. I make this Affidavit in support of among other things, approval of fees and disbursements of the counsel for the Receiver.

Sworn before me: ☒ in person OR ☐ by video conference

by Jason DiFruscia, at the City of London, in the County of Middlesex, before me on September 25, 2026.

Commissioner for Taking Affidavits

Sydney Inghelbrecht LSO#P20593

JASON DIFRUSCIA

This is Exhibit “A” referred to in the Affidavit of Jason DiFruscia
sworn before me on September 25, 2026

Commissioner for Taking Affidavits

Sydney Inghelbrecht LSO#P20593

(From April 25, 2023 to June 6, 2023)

	NAME	YEAR OF CALL	ACTUAL HOURS	HOURLY RATE	TOTAL
Partners	Timothy C. Hogan	1995	2.40	$495.00	$1,188.00
	Rob Danter	2016	42.50	$320.00	$13,600.00
Associates	Thomas Masterson	2019	1.00	$250.00	$250.00
Clerks	Lindsay Ferguson		3.10	$165.00	$511.50
	Olivia Rajsp		0.10	$200.00	$20.00
	Isabelle Stacey		19.40	$145.00	$2,813.00
TOTAL FEES					**$18,382.50**
HST ON FEES					**$2,389.73**
TOTAL TAXABLE DISBURSEMENTS					**$414.21**
TOTAL NON – TAXABLE DISBURSEMENTS					**$347.00**
HST DISBURSEMENTS					**$53.85**
TOTAL FEES, DISBURSEMENTS AND HST					**$21,587.29**

This is Exhibit “B” referred to in the Affidavit of Jason DiFruscia
sworn before me on September 25, 2026

Commissioner for Taking Affidavits

Sydney Inghelbrecht LSO#P20593

Harrison Pensa
LAWYERS
130 Dufferin Avenue, Suite 1101
P.O. Box 3237
London, ON N6A 4K3

Telephone: (519) 679 9660
Facsimile: (519) 667 3362

BDO Canada Limited
805 - 25 Main Street West
Hamilton, ON
L8P 1H1

June 7, 2023
Invoice #: 236303
Account #: 236303-192227

File #: 192227/Timothy C. Hogan
RE: Better Image Collision Inc

TO ALL PROFESSIONAL SERVICES RENDERED in connection with the above-noted matter, including:

DATE	DESCRIPTION	HOURS	AMOUNT	LAWYER
25-Apr-23	Revise notice of motion	.70	$224.00	RDA
25-Apr-23	To draft and finalize Fee Affidavit	1.00	$250.00	THM
26-Apr-23	To put together appendices;	.70	$101.50	IST
26-Apr-23	Revise notice of motion	.20	$64.00	RDA
26-Apr-23	Revise Approval and Vesting Order	.30	$96.00	RDA
26-Apr-23	Email to client	.20	$64.00	RDA
26-Apr-23	Revise first report	.60	$192.00	RDA
26-Apr-23	Call with client, e-mail from counsel	.40	$198.00	TCH
26-Apr-23	Email to client	.20	$64.00	RDA
26-Apr-23	To motion record	.40	$128.00	RDA
26-Apr-23	Draft/revise notice of motion	2.40	$768.00	RDA
26-Apr-23	Draft ancillary order	1.00	$320.00	RDA
28-Apr-23	E-mails with BDO	.20	$99.00	TCH
28-Apr-23	Letter to Court	.20	$99.00	TCH
28-Apr-23	Email to purch. counsel	.20	$64.00	RDA
28-Apr-23	To first report appendices	.30	$96.00	RDA
28-Apr-23	Email to client	.20	$64.00	RDA
28-Apr-23	To obtain PPSA search;	.10	$20.00	ORA

DATE	DESCRIPTION	HOURS	AMOUNT	LAWYER
28-Apr-23	To draft urgent letter to Court; To review motion confirmation;	.40	$66.00	LFE
28-Apr-23	Email to VN counsel	.20	$64.00	RDA
28-Apr-23	Review motion record	.30	$96.00	RDA
28-Apr-23	Review letter to court	.20	$64.00	RDA
28-Apr-23	Email to client	.20	$64.00	RDA
28-Apr-23	Email to client	.20	$64.00	RDA
28-Apr-23	Email to client	.20	$64.00	RDA
28-Apr-23	Review and revise confirmation	.30	$96.00	RDA
28-Apr-23	Revise service list	.40	$128.00	RDA
28-Apr-23	Revise report	.60	$192.00	RDA
28-Apr-23	Call with client	.20	$64.00	RDA
28-Apr-23	Email to client	.20	$64.00	RDA
28-Apr-23	Revise report	.30	$96.00	RDA
28-Apr-23	Email to client	.20	$64.00	RDA
28-Apr-23	Review and revise appendices	.60	$192.00	RDA
28-Apr-23	To draft AoS;	.30	$43.50	IST
28-Apr-23	To put together Motion Record	1.10	$159.50	IST
28-Apr-23	To finalize Appendices;	.80	$116.00	IST
28-Apr-23	To confirm motion;	.80	$116.00	IST
28-Apr-23	To email correspondence to client;	.20	$29.00	IST
28-Apr-23	To draft letter;	.20	$29.00	IST
29-Apr-23	E-mail to counsel	.20	$99.00	TCH
30-Apr-23	E-mail from Simplicity counsel and client	.20	$99.00	TCH
1-May-23	E-mail to counsel	.20	$99.00	TCH
1-May-23	E-mail with Court and client	.20	$99.00	TCH
1-May-23	To draft Aos;	.30	$43.50	IST
1-May-23	To finalize motion;	1.30	$188.50	IST
1-May-23	To serve motion;	.40	$58.00	IST
1-May-23	Revise service list	.20	$64.00	RDA
1-May-23	Finalize orders	.50	$160.00	RDA
1-May-23	Email to client	.20	$64.00	RDA
1-May-23	To commission Affidavit of Service; To file Motion Record with Court;	.30	$49.50	LFE

DATE	DESCRIPTION	HOURS	AMOUNT	LAWYER
2-May-23	To commission Affidavit of Service;	.10	$16.50	LFE
2-May-23	Email to client	.20	$64.00	RDA
2-May-23	Revise motion record re schedules	.40	$128.00	RDA
2-May-23	To serve Motion Record; To draft Aos; To file Aos;	.50	$72.50	IST
4-May-23	To confirm motion;	.60	$87.00	IST
4-May-23	To file court docs;	.20	$29.00	IST
4-May-23	Revise confirmation	.30	$96.00	RDA
4-May-23	To e-mail correspondence from Court;	.10	$16.50	LFE
5-May-23	To review service list;	.20	$33.00	LFE
5-May-23	To issue demands/notice;	.50	$72.50	IST
5-May-23	To update CaseLines;	.30	$43.50	IST
5-May-23	To email correspondence;	.30	$43.50	IST
5-May-23	E-mail with counsel for BDC	.20	$99.00	TCH
8-May-23	To draft BoA;	.60	$87.00	IST
8-May-23	To hyperlink factum;	1.00	$145.00	IST
8-May-23	Review/revise confidential brief	.50	$160.00	RDA
8-May-23	Email to client	.20	$64.00	RDA
8-May-23	Email to client	.20	$64.00	RDA
8-May-23	Draft/revise factum	3.10	$992.00	RDA
9-May-23	To review and edit Factum; To phone call with Court; To commission Affidavit of Service;	.80	$132.00	LFE
9-May-23	To update CaseLines;	.30	$43.50	IST
9-May-23	To finalize BOA and Factum;	1.10	$159.50	IST
9-May-23	To email service list;	.40	$58.00	IST
9-May-23	To email correspondence;	.10	$14.50	IST
9-May-23	To file with court;	.30	$43.50	IST
9-May-23	To draft AoS;	.20	$29.00	IST
9-May-23	To serve factum/BOA;	.20	$29.00	IST
9-May-23	Review factum	.20	$99.00	TCH
9-May-23	Finalize factum	.90	$288.00	RDA
10-May-23	Email to client	.20	$64.00	RDA
10-May-23	Finalize confidential report	.40	$128.00	RDA
10-May-23	To put together appendices;	1.20	$174.00	IST
10-May-23	To prepare Confidential Appendices;	.60	$99.00	LFE

DATE	DESCRIPTION	HOURS	AMOUNT	LAWYER
11-May-23	To edit Confidential Appendices;	.10	$16.50	LFE
11-May-23	To tab and hyperlink;	.40	$58.00	IST
11-May-23	To confirm motion;	.60	$87.00	IST
11-May-23	To email correspondence with court staff;	.60	$87.00	IST
11-May-23	Preparation for motion	1.50	$480.00	RDA
11-May-23	Email to client	.20	$64.00	RDA
11-May-23	Attend at motion	1.10	$352.00	RDA
11-May-23	Email to client	.20	$64.00	RDA
11-May-23	Review confirmation	.20	$64.00	RDA
11-May-23	Further revisions to confidential brief	.40	$128.00	RDA
12-May-23	Prepare compendiums	1.00	$320.00	RDA
12-May-23	Email to client	.20	$64.00	RDA
12-May-23	Telephone to purchaser counsel	.20	$64.00	RDA
12-May-23	Email to client	.20	$64.00	RDA
12-May-23	E-mail with client	.20	$99.00	TCH
12-May-23	To update CaseLines;	.20	$29.00	IST
12-May-23	To email correspondence to court staff;	.20	$29.00	IST
12-May-23	To organize Compendiums;	2.20	$319.00	IST
15-May-23	To hyperlink CaseLines;	.40	$58.00	IST
16-May-23	To update CaseLines;	.30	$43.50	IST
16-May-23	To email service list;	.10	$14.50	IST
16-May-23	To review draft Order;	.20	$33.00	LFE
16-May-23	Attendance at court re motion	3.00	$960.00	RDA
16-May-23	Email to court	.20	$64.00	RDA
16-May-23	Email to client	.20	$64.00	RDA
17-May-23	Email to court	.20	$64.00	RDA
17-May-23	Email to Court	.20	$64.00	RDA
17-May-23	Review issued orders	.30	$96.00	RDA
17-May-23	Email to purchaser counsel	.20	$64.00	RDA
17-May-23	To serve orders/endorsement;	.20	$29.00	IST
17-May-23	To update file;	.30	$43.50	IST
18-May-23	Email to RBC counsel	.20	$64.00	RDA
19-May-23	Email to client	.20	$64.00	RDA

DATE	DESCRIPTION	HOURS	AMOUNT	LAWYER
24-May-23	Email to purchaser counsel	.20	$64.00	RDA
25-May-23	Email to city of st catharines	.30	$96.00	RDA
25-May-23	Revise response to requisition	1.10	$352.00	RDA
25-May-23	E-mail re taxes	.20	$99.00	TCH
28-May-23	Revise response to requisition	.80	$256.00	RDA
28-May-23	Draft statement of adjustments	.50	$160.00	RDA
29-May-23	Email to client	.20	$64.00	RDA
29-May-23	Email to client	.20	$64.00	RDA
29-May-23	Finalize response to requisition	1.00	$320.00	RDA
29-May-23	Email to client	.20	$64.00	RDA
29-May-23	Email to counsel with response to requisition	.40	$128.00	RDA
29-May-23	Call with purchaser counsel	.20	$64.00	RDA
30-May-23	Email to agent re keys	.20	$64.00	RDA
30-May-23	Email to counsel for purchaser	.20	$64.00	RDA
30-May-23	Telephone with purchaser counsel	.20	$64.00	RDA
31-May-23	Review filed certificate	.20	$64.00	RDA
31-May-23	Email to purchaser counsel	.20	$64.00	RDA
31-May-23	Email to client	.20	$64.00	RDA
31-May-23	Misc. closing review and instructions	.40	$128.00	RDA
31-May-23	Email to purchaser counsel	.20	$64.00	RDA
31-May-23	Email to purchaser counsel	.20	$64.00	RDA
31-May-23	Email to client	.20	$64.00	RDA
31-May-23	Email to purchaser counsel	.20	$64.00	RDA
31-May-23	Email to purchaser counsel	.20	$64.00	RDA
31-May-23	Email to client	.20	$64.00	RDA
31-May-23	Finalize receiver certificate	.20	$64.00	RDA
31-May-23	Email to purchaser counsel	.20	$64.00	RDA
31-May-23	Email to client	.30	$96.00	RDA
31-May-23	Email to city of st catharines	.20	$64.00	RDA
31-May-23	Email to purchaser counsel	.20	$64.00	RDA
31-May-23	Email to purchaser counsel	.20	$64.00	RDA
31-May-23	Email to agent	.20	$64.00	RDA
31-May-23	Email to RBC counsel	.20	$64.00	RDA

DATE	DESCRIPTION	HOURS	AMOUNT	LAWYER
31-May-23	Review revised transfer	.20	$64.00	RDA
31-May-23	Email to purchaser counsel	.20	$64.00	RDA
31-May-23	Email to purchaser counsel	.20	$64.00	RDA
31-May-23	Review closing documents	.70	$224.00	RDA
31-May-23	To review and file Receiver's Certificate with Court;	.20	$33.00	LFE
1-Jun-23	Email to purchaser counsel	.30	$96.00	RDA
1-Jun-23	Email to client	.20	$64.00	RDA
1-Jun-23	Email to purchaser counsel	.20	$64.00	RDA
1-Jun-23	Email to client	.20	$64.00	RDA
1-Jun-23	Email to client	.20	$64.00	RDA
1-Jun-23	Email to purchaser counsel	.20	$64.00	RDA
5-Jun-23	Review/revise final report	1.00	$320.00	RDA
5-Jun-23	Email to client	.20	$64.00	RDA
5-Jun-23	Email to client	.20	$64.00	RDA
5-Jun-23	Email to purchaser counsel	.20	$64.00	RDA
5-Jun-23	Email to client	.20	$64.00	RDA
6-Jun-23	Finalize report	.50	$160.00	RDA
6-Jun-23	To e-mail correspondence from Court;	.10	$16.50	LFE

Total Fees:	$ 18,382.50	
Plus GST:	0.00	
Plus HST:	2,389.73	
Total Fees (INCL TAX)		**$ 20,772.23**

FEE SUMMARY:

LAWYER	HOURS	RATE	AMOUNT
Timothy C. Hogan	2.40	$495.00	$1,188.00
Thomas Masterson	1.00	$250.00	$250.00
Danter Rob	42.50	$320.00	$13,600.00
Lindsay Ferguson	3.10	$165.00	$511.50
Olivia Rajsp	.10	$200.00	$20.00
Isabelle Stacey	19.40	$145.00	$2,813.00

NON-TAXABLE DISBURSEMENTS

Government Filing Fees	$8.00
File Motion Record	$339.00
Total Non-Taxable Disbursements:	347.00

TAXABLE DISBURSEMENTS

PPSA		26.40	
Teranet Search		94.80	
Teranet Writs		32.20	
Courier		30.81	
Subsearch Fee		50.00	
Document Preparation		90.00	
Title Services		90.00	
Total Taxable Disbursements:	$	414.21	
Plus GST:		0.00	
Plus HST:		53.85	
Total Disbursements (INCL TAX)			**$ 815.06**

TOTAL DUE & OWING **$ 21,587.29**

THIS IS OUR ACCOUNT HEREIN

HARRISON PENSA LLP

Per:_____
Timothy C. Hogan

E. & O.E.

Harrison Pensa LLP is a registered payee with most Canadian banks.
Payment can be made online through your bank's website or mobile app.

GST / HST REGISTRATION NO: R867630543
Interest of 4.8% is charged based on the Courts of Justice Act at time of billing on all invoices over 30 days

---

TERMS: DUE UPON RECEIPT
Cheque, Mastercard and VISA also accepted.

Please make cheque payable to:
HARRISON PENSA LLP, 130 Dufferin Ave., Suite 1101, P.O. Box 3237, London ON N6A 4K3

This is Exhibit “C” referred to in the Affidavit of Jason DiFruscia
sworn before me on September 25, 2026

Commissioner for Taking Affidavits

Sydney Inghelbrecht LSO#P20593

(From June 7, 2023 to November 7, 2023)

	NAME	YEAR OF CALL	ACTUAL HOURS	HOURLY RATE	TOTAL
Partners	Timothy C. Hogan	1995	0.60	$495.00	$297.00
	Rob Danter	2016	2.70	$320.00	$864.00
Clerks	Isabelle Stacey		0.30	$145.00	$43.50
TOTAL FEES					**$1,204.50**
HST ON FEES					**$156.59**
TOTAL TAXABLE DISBURSEMENTS					**$77.53**
TOTAL NON – TAXABLE DISBURSEMENTS					**$0.00**
HST DISBURSEMENTS					**$10.08**
TOTAL FEES, DISBURSEMENTS AND HST					**$1,448.70**

This is Exhibit “D” referred to in the Affidavit of Jason DiFruscia
sworn before me on September 25, 2026

Commissioner for Taking Affidavits

Sydney Inghelbrecht LSO#P20593

Harrison Pensa
LAWYERS
130 Dufferin Avenue, Suite 1101
P.O. Box 3237
London, ON N6A 4K3

Telephone: (519) 679 9660
Facsimile: (519) 667 3362

BDO Canada Limited
805-25 Main Street West
Hamilton, ON
L8P 1H1

May 14, 2024
Invoice #: 2231783
Account #: 2231783-192227

File #: 192227/Timothy C. Hogan
RE: Better Image Collision Inc

TO ALL PROFESSIONAL SERVICES RENDERED in connection with the above-noted matter, including:

DATE	DESCRIPTION	HOURS	AMOUNT	LAWYER
7-Jun-23	Review trust ledger statement	.30	$96.00	RDA
7-Jun-23	Final review of report before release to client	.70	$224.00	RDA
8-Jun-23	Email to city of st catharines	.20	$64.00	RDA
8-Jun-23	Email to client	.20	$64.00	RDA
8-Jun-23	Email to city of st catharines	.20	$64.00	RDA
8-Jun-23	Email to client	.20	$64.00	RDA
9-Jun-23	Email to purchaser counsel re water utilities	.20	$64.00	RDA
19-Jun-23	Email to city of st catharines	.20	$64.00	RDA
20-Jun-23	Email to client	.30	$96.00	RDA
25-Jul-23	E-mail with client	.40	$198.00	TCH
15-Aug-23	Email to client	.20	$64.00	RDA
19-Oct-23	To email correspondence;	.20	$29.00	IST
6-Nov-23	E-mail with BDO	.20	$99.00	TCH
7-Nov-23	To email correspondence;	.10	$14.50	IST

Total Fees:	$ 1,204.50	
Plus GST:	0.00	
Plus HST:	156.59	
Total Fees (INCL TAX)		**$ 1,361.09**

FEE SUMMARY:

LAWYER	HOURS	RATE	AMOUNT
Timothy C. Hogan	.60	$495.00	$297.00
Danter Rob	2.70	$320.00	$864.00
Isabelle Stacey	.30	$145.00	$43.50

TAXABLE DISBURSEMENTS

Bank Charges-Wires,CertChqs,StopPyts,Drafts	15.00	
Courier	62.53	
Total Taxable Disbursements:	$ 77.53	
Plus GST:	0.00	
Plus HST:	10.08	
Total Disbursements (INCL TAX)		**$ 87.61**

TOTAL DUE & OWING **$ 1,448.70**

THIS IS OUR ACCOUNT HEREIN

HARRISON PENSA LLP

Per:_____
Timothy C. Hogan

E. & O.E.

Harrison Pensa LLP is a registered payee with most Canadian banks.
Payment can be made online through your bank's website or mobile app.

GST / HST REGISTRATION NO: R867630543
Interest of 5.3% is charged based on the Courts of Justice Act at time of billing on all invoices over 30 days

---

TERMS: DUE UPON RECEIPT
Cheque, Mastercard and VISA also accepted.

Please make cheque payable to:
HARRISON PENSA LLP, 130 Dufferin Ave., Suite 1101, P.O. Box 3237, London ON N6A 4K3

This is Exhibit “E” referred to in the Affidavit of Jason DiFruscia
sworn before me on September 25, 2026

Commissioner for Taking Affidavits

Sydney Inghelbrecht LSO#P20593

(From September 27, 2024 to February 25, 2025)

	NAME	YEAR OF CALL	ACTUAL HOURS	HOURLY RATE	TOTAL
Partners	Timothy C. Hogan	1995	2.20	$550.00	$1,210.00
	Rob Danter	2016	1.40	$350.00	$490.00
TOTAL FEES					**$1,700.00**
HST ON FEES					**$221.00**
TOTAL TAXABLE DISBURSEMENTS					**$0.00**
TOTAL NON – TAXABLE DISBURSEMENTS					**$0.00**
HST DISBURSEMENTS					**$0.00**
TOTAL FEES, DISBURSEMENTS AND HST					**$1,921.00**

This is Exhibit “F” referred to in the Affidavit of Jason DiFruscia
sworn before me on September 25, 2026

Commissioner for Taking Affidavits

Sydney Inghelbrecht LSO#P20593

Harrison Pensa
LAWYERS
130 Dufferin Avenue, Suite 1101
P.O. Box 3237
London, ON N6A 4K3

Telephone: (519) 679 9660
Facsimile: (519) 667 3362

BDO Canada Limited
805-25 Main Street West
Hamilton, ON
L8P 1H1

February 27, 2025
Invoice #: 2242750
Account #: 2242750-192227

File #: 192227/Timothy C. Hogan
RE: Better Image Collision Inc

TO ALL PROFESSIONAL SERVICES RENDERED in connection with the above-noted matter, including:

DATE	DESCRIPTION	HOURS	AMOUNT	LAWYER
27-Sep-24	E-mails with Client;	.20	$110.00	TCH
27-Sep-24	Email to client	.20	$70.00	RDA
2-Oct-24	Meeting with client	.60	$210.00	RDA
17-Oct-24	Email to counsel	.20	$70.00	RDA
18-Oct-24	Email to petrecca counsel	.20	$70.00	RDA
1-Nov-24	Email to counsel	.20	$70.00	RDA
5-Feb-25	E-mails with client	.40	$220.00	TCH
5-Feb-25	E-mail with Client;	.20	$110.00	TCH
6-Feb-25	E-mails with counsel	.40	$220.00	TCH
11-Feb-25	E-mail from counsel	.20	$110.00	TCH
17-Feb-25	E-mail to counsel	.20	$110.00	TCH
19-Feb-25	E-mail with counsel	.20	$110.00	TCH
21-Feb-25	E-mail with client	.20	$110.00	TCH
25-Feb-25	E-mails with counsel	.20	$110.00	TCH

Total Fees:	$ 1,700.00	
Plus GST:	0.00	
Plus HST:	221.00	
Total Fees (INCL TAX)		**$ 1,921.00**

FEE SUMMARY:

LAWYER	HOURS	RATE	AMOUNT
Timothy C. Hogan	2.20	$550.00	$1,210.00
Danter Rob	1.40	$350.00	$490.00

TOTAL DUE & OWING **$ 1,921.00**

THIS IS OUR ACCOUNT HEREIN

HARRISON PENSA LLP

Per:_____
Timothy C. Hogan

E. & O.E.

PLEASE REMIT PAYMENT TO HARRISON PENSA LLP

Invoices are due upon receipt

Payment can be made through bill payment on your bank's website or mobile app. Harrison Pensa LLP is registered as a payee with most Canadian banks.

Credit card payments can be made through our online payment portal: www.harrisonpensa.com/make-a-payment/

Cheques can be made payable to HARRISON PENSA LLP

GST / HST REGISTRATION NO: R867630543
Interest of 4.0% is charged based on the Courts of Justice Act at time of billing on all invoices over 30 days

---

This is Exhibit “G” referred to in the Affidavit of Jason DiFruscia
sworn before me on September 25, 2026

Commissioner for Taking Affidavits

Sydney Inghelbrecht LSO#P20593

(From February 28, 2025 to July 6, 2025)

	NAME	YEAR OF CALL	ACTUAL HOURS	HOURLY RATE	TOTAL
Partners	Timothy C. Hogan	1995	2.00	$600.00	$1,200.00
Associates	Thomas Masterson	2019	2.10	$290.00	$609.00
TOTAL FEES					**$1,809.00**
HST ON FEES					**$235.17**
TOTAL TAXABLE DISBURSEMENTS					**$0.00**
TOTAL NON – TAXABLE DISBURSEMENTS					**$0.00**
HST DISBURSEMENTS					**$0.00**
TOTAL FEES, DISBURSEMENTS AND HST					**$2,044.17**

This is Exhibit “H” referred to in the Affidavit of Jason DiFruscia
sworn before me on September 25, 2026

Commissioner for Taking Affidavits

Sydney Inghelbrecht LSO#P20593

Harrison Pensa
LAWYERS
130 Dufferin Avenue, Suite 1101
P.O. Box 3237
London, ON N6A 4K3

Telephone: (519) 679 9660
Facsimile: (519) 667 3362

BDO Canada Limited
805-25 Main Street West
Hamilton, ON
L8P 1H1

July 29, 2025
Invoice #: 2249290
Account #: 2249290-192227

File #: 192227/Timothy C. Hogan
RE: Better Image Collision Inc

TO ALL PROFESSIONAL SERVICES RENDERED in connection with the above-noted matter, including:

DATE	DESCRIPTION	HOURS	AMOUNT	LAWYER
28-Feb-25	To review Statutory Declarations	.80	$232.00	THM
28-Feb-25	To prepare summary of Statutory Declarations and documents	.90	$261.00	THM
7-Mar-25	Review claim issues	.40	$240.00	TCH
6-May-25	E-mail from creditor	.20	$120.00	TCH
21-May-25	E-mails with client/counsel	.20	$120.00	TCH
28-May-25	To send email correspondence to client	.20	$58.00	THM
4-Jun-25	To send email correspondence to client	.20	$58.00	THM
5-Jun-25	E-mails with Counsel;	.20	$120.00	TCH
5-Jun-25	E-mail with client	.20	$120.00	TCH
20-Jun-25	E-mail to client	.20	$120.00	TCH
23-Jun-25	E-mail with client	.20	$120.00	TCH
23-Jun-25	E-mail with BDO	.20	$120.00	TCH
6-Jul-25	E-mail to client	.20	$120.00	TCH

Total Fees:	$ 1,809.00	
Plus GST:	0.00	
Plus HST:	235.17	
Total Fees (INCL TAX)		**$ 2,044.17**

FEE SUMMARY:

LAWYER	HOURS	RATE	AMOUNT
Timothy C. Hogan	2.00	$600.00	$1,200.00
Thomas Masterson	2.10	$290.00	$609.00

TOTAL DUE & OWING **$ 2,044.17**

THIS IS OUR ACCOUNT HEREIN

HARRISON PENSA LLP

Per:_____
Timothy C. Hogan

E. & O.E.

PLEASE REMIT PAYMENT TO HARRISON PENSA LLP

Invoices are due upon receipt

Payment can be made through bill payment on your bank's website or mobile app. Harrison Pensa LLP is registered as a payee with most Canadian banks.

Credit card payments can be made through our online payment portal: www.harrisonpensa.com/make-a-payment/

Cheques can be made payable to HARRISON PENSA LLP

GST / HST REGISTRATION NO: R867630543
Interest of 3.3% is charged based on the Courts of Justice Act at time of billing on all invoices over 30 days

---

This is Exhibit “I” referred to in the Affidavit of Jason DiFruscia
sworn before me on September 25, 2026

Commissioner for Taking Affidavits

Sydney Inghelbrecht LSO#P20593

(From October 24, 2025)

	NAME	YEAR OF CALL	ACTUAL HOURS	HOURLY RATE	TOTAL
Partners	Timothy C. Hogan	1995	0.20	$600.00	$120.00
TOTAL FEES					**$120.00**
HST ON FEES					**$15.60**
TOTAL TAXABLE DISBURSEMENTS					**$0.00**
TOTAL NON – TAXABLE DISBURSEMENTS					**$0.00**
HST DISBURSEMENTS					**$0.00**
TOTAL FEES, DISBURSEMENTS AND HST					**$135.60**

This is Exhibit “J” referred to in the Affidavit of Jason DiFruscia
sworn before me on September 25, 2026

Commissioner for Taking Affidavits

Sydney Inghelbrecht LSO#P20593

Harrison Pensa
LAWYERS

130 Dufferin Avenue, Suite 1101
P.O. Box 3237
London, ON N6A 4K3

Telephone: (519) 679 9660
Facsimile: (519) 667 3362

BDO Canada Limited
805-25 Main Street West
Hamilton, ON L8P 1H1

November 6, 2025
Invoice #:2254471
Account #: 2254471-192227

File#: 192227/Timothy C. Hogan
Re: Better Image Collision Inc

TO ALL PROFESSIONAL SERVICES RENDERED in connection with the above-noted matter, including:

DATE	DESCRIPTION	HOURS	AMOUNT	LAWYER
24-Oct-25	Call with client	0.20	$120.00	TCH

Total Fees	$	120.00	
Plus GST:		0.00	
Plus HST:		15.60	
Total Fees (INCL TAX)			**$ 135.60**

FEE SUMMARY:

LAWYER	HOURS	RATE	AMOUNT
Timothy C. Hogan	0.20	600.00	$120.00

GST / HST REGISTRATION NO: R867630543
Interest of 5.3% is charged based on the Courts of Justice Act at time of billing on all invoices over 30 days.

TERMS: DUE UPON RECEIPT

TOTAL DUE & OWING **$ 135.60**

THIS IS OUR ACCOUNT HEREIN

HARRISON PENSA LLP

Per: _____
Timothy C. Hogan

E. & O.E.

GST / HST REGISTRATION NO: R867630543
Interest of 5.3% is charged based on the Courts of Justice Act at time of billing on all invoices over 30 days.

TERMS: DUE UPON RECEIPT

This is Exhibit “K” referred to in the Affidavit of Jason DiFruscia
sworn before me on September 25, 2026

Commissioner for Taking Affidavits

Sydney Inghelbrecht LSO#P20593

(From November 27, 2025 to September 24, 2026)

	NAME	YEAR OF CALL	ACTUAL HOURS	HOURLY RATE	TOTAL
Partners	Timothy C. Hogan	1995	1.80	$600.00	$1,080.00
Associates	Thomas Masterson	2019	2.10	$375.00	$787.50
TOTAL FEES					**$1,867.50**
HST ON FEES					**$242.78**
TOTAL TAXABLE DISBURSEMENTS					**$0.00**
TOTAL NON – TAXABLE DISBURSEMENTS					**$0.00**
HST DISBURSEMENTS					**$0.00**
TOTAL FEES, DISBURSEMENTS AND HST					**$2,110.28**

This is Exhibit “L” referred to in the Affidavit of Jason DiFruscia
sworn before me on September 25, 2026

Commissioner for Taking Affidavits

Sydney Inghelbrecht LSO#P20593

Harrison Pensa
LAWYERS

130 Dufferin Avenue, Suite 1101
P.O. Box 3237
London, ON N6A 4K3

Telephone: (519) 679 9660
Facsimile: (519) 667 3362

BDO Canada Limited
805-25 Main Street West
Hamilton, ON L8P 1H1

September 24, 2026
Invoice #:2270209
Account #: 2270209-192227

File#: 192227/Timothy C. Hogan
Re: Better Image Collision Inc

TO ALL PROFESSIONAL SERVICES RENDERED in connection with the above-noted matter, including:

DATE	DESCRIPTION	HOURS	AMOUNT	LAWYER
27-Nov-25	E-mail with client	0.20	$120.00	TCH
28-Nov-25	E-mail with client	0.40	$240.00	TCH
05-Aug-26	To draft Motion	0.70	$262.50	THM
05-Aug-26	To draft Order	0.40	$150.00	THM
05-Aug-26	To draft Factum	0.50	$187.50	THM
14-Aug-26	E-mail with counsel	0.20	$120.00	TCH
09-Sep-26	E-mail with client/counsel	0.40	$240.00	TCH
10-Sep-26	E-mail with counsel	0.20	$120.00	TCH
21-Sep-26	To review and revise the Second Report of the Receiver	0.50	$187.50	THM
23-Sep-26	Review report	0.40	$240.00	TCH

DATE	DESCRIPTION	HOURS	AMOUNT	LAWYER

Total Fees	$	1,867.50	
Plus GST:		0.00	
Plus HST:		242.78	
Total Fees (INCL TAX)			**$ 2,110.28**

FEE SUMMARY:

LAWYER	HOURS	RATE	AMOUNT
Timothy C. Hogan	1.80	600.00	$1,080.00
Thomas Masterson	2.10	375.00	$787.50

TOTAL DUE & OWING **$ 2,110.28**

THIS IS OUR ACCOUNT HEREIN

HARRISON PENSA LLP

Per: _____
Timothy C. Hogan

E. & O.E.

GST / HST REGISTRATION NO: R867630543
Interest of 2.5% is charged based on the Courts of Justice Act at time of billing on all invoices over 30 days.

TERMS: DUE UPON RECEIPT

ROYAL BANK OF CANADA

Applicant

-and-

BETTER IMAGE COLLISION INC.

Respondent

Court File No. CV-22-00078960-0000

ONTARIO
SUPERIOR COURT OF JUSTICE

PROCEEDING COMMENCED AT
HAMILTON, ONTARIO

AFFIDAVIT OF JASON DIFRUSCIA

HARRISON PENSA LLP
Barristers and Solicitors
130 Dufferin Avenue, Suite 1101
London, Ontario N6A 5R2

Timothy C. Hogan (LSO#36553S)
Thomas Masterson (LSO#76835U)

Tel: (519) 679-9660
Fax: (519) 667-3362
Email: thogan@harrisonpensa.com
Email: tmasterson@harrisonpensa.com

Solicitors for the Receiver,
BDO Canada Limited

APPENDIX G

PROTECTED A

FACSIMILE MESSAGE

Secure ☐ Unsecure ☒ X

Canada Revenue Agency / Agence du revenu du Canada

FROM:	Originals will follow in the mail
	X Please respond accordingly
WENDY RUEGER	
RO/CCO Insolvency Unit, Revenue Collections	**To Facsimile No:** **(905) 570-0249 *00**
Cell Ph: (905) 516-2715	**No. of Pages:** (including cover sheet) **3**
(or if there are any problems with the transmission)	

TO:	DATE:	December 4, 2024

ATTENTION	**GLENN HARPER**
COMPANY	BDO Canada Limited
SUBJECT	Better Image Collision Inc
MESSAGE	Please see attached. If you have any questions or concerns, please call. **Thanks**

Kitchener / Waterloo Tax Services Office
166 Frederick Street
Kitchener, Ontario
N2H 0A9
Fax: (833) 540-3352

Canada Revenue Agency / Agence du revenu du Canada

Tax Centre
Kitchener ON N2H 0A9

December 04, 2024

ATTENTION: GLENN HARPER
BDO CANADA LIMITED
805 - 25 MAIN ST W
HAMILTON ON L8P 1H1

Account Number
74113 4290 RT0001

Dear Mr. Harper:

Subject: BETTER IMAGE COLLISION INC.

We understand that you have been appointed receiver or receiver-manager (receiver) for the above GST/HST registrant. Currently, the registrant owes goods and services tax / harmonized sales tax (GST/HST) of $22,999.20.

Period outstanding	GST/HST payable	Penalty & interest	Total
2019-03-31	$0.00	$3,758.04	$3,758.04
2019-06-30	$0.00	$2,690.86	$2,690.86
2019-09-30	$0.00	$4,220.84	$4,220.84
2019-12-31	$0.00	$3,411.90	$3,411.90
2020-03-31	$0.00	$3,641.23	$3,641.23
2020-06-30	$0.00	$ 355.73	$ 355.73
2020-09-30	$0.00	$1,529.76	$1,529.76
2020-12-31	$0.00	$1,660.44	$1,660.44
2021-03-31	$0.00	$ 325.33	$ 325.33
2021-06-30	$0.00	$ 560.50	$ 560.50
2021-09-30	$0.00	$ 137.68	$ 137.68
2021-12-31	$0.00	$ 477.86	$ 477.86
2022-06-30	$0.00	$ 229.03	$ 229.03

Under the Excise Tax Act, $0.00 of the above totals represents property of the Crown held in trust and does not form part of BETTER IMAGE COLLISION INC's property, business, or estate. This is the case whether or not those funds are kept separate and apart from the registrant's own money or from the estate's assets.

.../2

You must pay the Receiver General for Canada $0.00 out of the realization of any property subject to the trust created by subsection 222(3) of the Act before paying any other creditor. Please send us your payment right away. If this is not possible, please tell us when you will make the payment. Also, please tell us when you will pay the remaining balance of $22,999.20.

As a receiver, you must collect and remit the registrant's GST/HST for the period you are acting as a receiver. You also must file the registrant's returns for any periods ending while you were acting as receiver. This includes any returns the registrant did not file for a period ending in or immediately before the fiscal year you became receiver.

For more information or clarification, please call us at 905-516-2715.

Yours truly,

for Wendy Rueger (1220)
Resource/Complex Case Officer

APPENDIX H

STATUTORY DECLARATION

CANADA) **IN THE MATTER OF**
Province of Ontario) a loan from **JOSEPHINE PETRECCA** and
) **ROBERT PETRECCA** to **BETTER IMAGE**
) **COLLISION INC.**

I, Joshua Kazdan, of the City of Niagara Falls in the Province of Ontario, **DO SOLEMNLY DECLARE:**

1. I am the President of Better Image Collision Inc. (the "Debtor Corporation") and as such have knowledge of the matters hereinafter deposed to.

2. The Debtor Corporation is a debtor of Josephine Petrecca and Robert Petrecca whose loans to the Debtor Corporation are unsecured.

3. On or about April, 2019 the Debtor Corporation was experiencing financial hardship and asked to borrow funds from my in laws, Josephine Petrecca and Robert Petrecca in order to assist the Debtor Corporation with its financial obligations and affairs.

4. Josephine Petrecca and Robert Petrecca agreed to loan the Debtor Corporation funds in the amount of $100,000.00. In view of the family relationship a promissory note was not signed.

5. Josephine Petrecca and Robert Petrecca are the owners of the RBC Homeline Plan Number 9527772-001 held with Royal Bank of Canada, 3499 Portage Road, Niagara Falls, ON L2J 2K5 and as such Josephine Petrecca and Robert Petrecca agreed with the Debtor Corporation to borrow $100,000.00 from their RBC Homeline Plan Number 9527772-001 and loan it to the Debtor Corporation together with interest to be paid back to them at the same rate of interest charged by their RBC Homeline Plan Number 9527772-001.

6. On or about the 23rd day of April, 2019 Josephine Petrecca and Robert Petrecca advanced Loan 1 to the Debtor Corporation in the amount of $100,000.00 as agreed above for the sole purpose of lending the entirety of the funds to the Debtor Corporation to assist it with its financial hardship and affairs ("Loan 1").

7. Loan 1 was to be paid back by the Debtor Corporation to Josephine Petrecca and Robert Petrecca in equal monthly installments of $1,610.49 including interest until the balance was paid in full. The Debtor Corporation used its best efforts to repay Loan 1 based on an Amortization Schedule prepared by the accountants for the Debtor Corporation. See Amortization Schedule attached as Schedule "A".

8. In the spring of 2021 the Debtor Corporation was still experiencing financial hardship and as President of the Debtor Corporation, I asked Josephine Petrecca and Robert Petrecca to make a further loan of $150,000.00 to the Debtor Corporation to further assist regarding its financial hardship and affairs ("Loan 2").

9. Josephine Petrecca and Robert Petrecca agreed with the Debtor Corporation to borrow further funds to support Loan 2 from their RBC Homeline Plan Number 9527772-001 held with Royal Bank of Canada, 3499 Portage Road, Niagara Falls, ON L2J 2K5 and loaned same to the Debtor Corporation.

10. On or about the 30th day June, 2021 Josephine Petrecca and Robert Petrecca advanced Loan 2 in the amount of $150,000.00 to the Debtor Corporation for the sole purpose of lending the entirety of the funds to the Debtor Corporation from their RBC Homeline Plan Number 9527772-00. For the reason noted above, the family parties did not sign a promissory note.

11. Loan 2 was combined with Loan 1 totalling $250,000.00 plus interest charged at the same rate charged to us by RBC Homeline Plan Number 9527772-001 and payments were to continue to be made in equal monthly installments of $1,610.49 until the combined balance of Loan 1 and Loan 2 plus interest were paid in full to Josephine Petrecca and Robert Petrecca. Josephine Petrecca and Robert Petrecca did not increase the monthly installment payments in an effort to assist the Debtor Corporation.

12. Between June 25, 2019 and April 10, 2023 the Debtor Corporation made 16 loan instalment payments each in the amount of $1,610.49 totalling $25,767.84 which were applied to the RBC Homeline Plan Number 9527772-001 loan. The last payment provided to Josephine Petrecca and Robert Petrecca from the Debtor Corporation was on September 24, 2021.

13. Between June 7, 2019 and April 10, 2023, as the Debtor Corporation was financially unable to make the agreed upon monthly loan instalment payments, Josephine Petrecca and Robert Petrecca personally made 48 monthly loan instalment payments each in the amount of $1,610.49 totalling $77,303.52 in order to keep the RBC Homeline Plan Number 9527772-001 loan in good standing.

14. As interest was continuing to accumulate on the RBC Homeline Plan Number 9527772-001 and loan and payments were no longer being advanced by the Debtor Corporation to Josephine Petrecca and Robert Petrecca, on or about April 20, 2023 Josephine Petrecca and Robert Petrecca used their own personal funds to

payout the balance of the RBC Homeline Plan Number 9527772-001 loan in the amount of $197,251.34 with a further payment of $389.10 on May 8, 2023 clear the balance.

15. The unpaid balance of Loan 1 and Loan 2 due to Josephine Petrecca and Robert Petrecca from the Debtor Corporation is $249,176.12.

16. The entirety of Loan 1 and Loan 2 was used soley for the business of the Debtor Corporation and for no other purpose. In good faith and with the full expectation of repayment on my part and that of my in laws, Loans 1 and 2 were advanced.

17. Josephine Petrecca and Robert Petrecca are elderly retired seniors and this matter has caused them significant emotional and metal upset and placed their financial retirement plans in jeopardy. The failure to recover all of their pro rata share of the funds available to unsecured creditors will exacerbate their personal and financial suffering.

18. This Declaration is provided in order to prove Josephine Petrecca and Robert Petrecca are entitled to recovery of their unsecured debt or pro rata share from the Receiver of the Debtor Corporation and for no other improper purpose.

AND I make this solemn Declaration conscientiously believing it to be true and knowing that it is of the same force and effect as if made under oath.

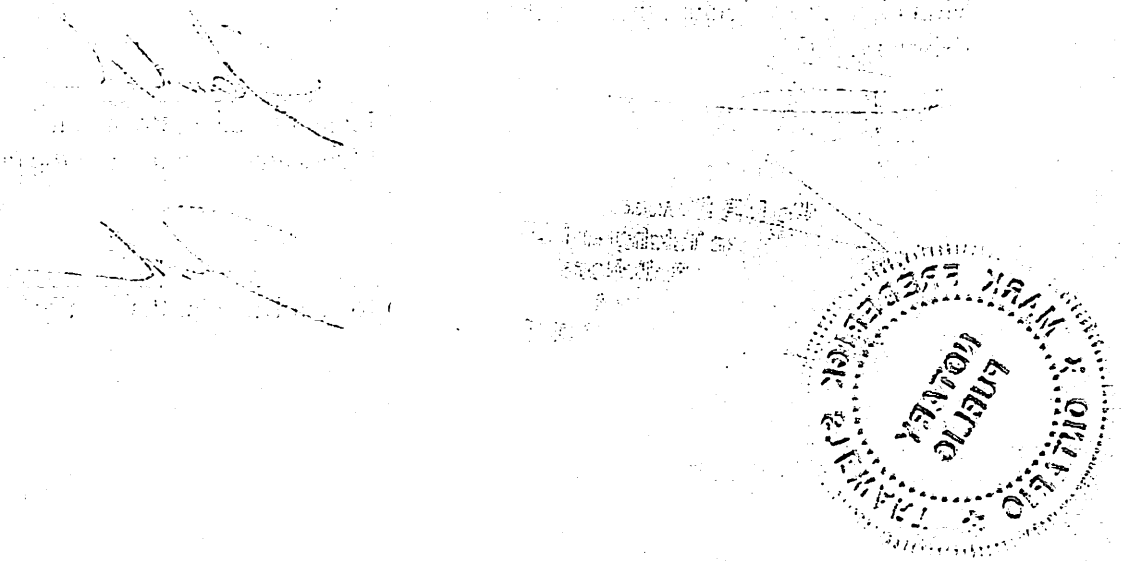
DECLARED before me at the City of Niagara Falls, in the Regional Municipality of Niagara this 24th day of February, 2025.

Mark F. Stewart
Stewart Haines Telchgraf LLP
Barristers & Solicitors
St. Catharines, ON L2R 3B7

BETTER IMAGE COLLISION INC.
Per:

_____
Joshua Kazdan, President
I have authority to bind the corporation.

_____
Joshua Kazdan, Personally



SCHEDULE "A"

Advance	2019-04-23
Principal	100000
Amortization	72
Interest	0.05
($1,610.49)	

		Interest	Payment	Balance
2019-05-01	8	109.59	109.59	100000
2019-06-01	31	424.66	1610.49	98814.17
2019-07-01	30	406.09	1610.49	97609.77
2019-08-01	31	414.51	1610.49	96413.79
2019-09-01	31	409.43	1610.49	95212.73
2019-10-01	30	391.29	1610.49	93993.53
2019-11-01	31	399.15	1610.49	92782.19
2019-12-01	30	381.3	1610.49	91553
2020-01-01	31	388.79	1610.49	90331.3
2020-02-01	31	383.6	1610.49	89104.41
2020-03-01	29	353.98	1610.49	87847.9
2020-04-01	31	373.05	1610.49	86610.46
2020-05-01	30	355.93	1610.49	85355.9
2020-06-01	31	362.47	1610.49	84107.88
2020-07-01	30	345.65	1610.49	82843.04
2020-08-01	31	351.8	1610.49	81584.35
2020-09-01	31	346.45	1610.49	80320.31
2020-10-01	30	330.08	1610.49	79039.9
2020-11-01	31	335.65	1610.49	77765.06
2020-12-01	30	319.58	1610.49	76474.15
2021-01-01	31	324.75	1610.49	75188.41
2021-02-01	31	319.29	1610.49	73897.21
2021-03-01	28	283.44	1610.49	72570.16
2021-04-01	31	308.17	1610.49	71267.84
2021-05-01	30	292.88	1610.49	69950.23
2021-06-01	31	297.05	1610.49	68636.79
2021-07-01	30	282.07	1610.49	67308.37
2021-08-01	31	285.83	1610.49	65983.71
2021-09-01	31	280.2	1610.49	64653.42
2021-10-01	30	265.7	1610.49	63308.63
2021-11-01	31	268.84	1610.49	61966.98
2021-12-01	30	254.66	1610.49	60611.15
2022-01-01	31	257.39	1610.49	59258.05
2022-02-01	31	251.64	1610.49	57899.2
2022-03-01	28	222.08	1610.49	56510.79
2022-04-01	31	239.98	1610.49	55140.28
2022-05-01	30	226.6	1610.49	53756.39
2022-06-01	31	228.28	1610.49	52374.18
2022-07-01	30	215.24	1610.49	50978.93
2022-08-01	31	216.49	1610.49	49584.93
2022-09-01	31	210.57	1610.49	48185.01
2022-10-01	30	198.02	1610.49	46772.54
2022-11-01	31	198.62	1610.49	45360.67
2022-12-01	30	186.41	1610.49	43936.59
2023-01-01	31	186.58	1610.49	42512.68
2023-02-01	31	180.53	1610.49	41082.72
2023-03-01	28	157.58	1610.49	39629.81
2023-04-01	31	168.29	1610.49	38187.61
2023-05-01	30	156.94	1610.49	36734.06
2023-06-01	31	155.99	1610.49	35279.56
2023-07-01	30	144.98	1610.49	33814.05
2023-08-01	31	143.59	1610.49	32347.15

2023-09-01	31	137.36	1610.49	30874.02
2023-10-01	30	126.88	1610.49	29390.41
2023-11-01	31	124.81	1610.49	27904.73
2023-12-01	30	114.68	1610.49	26408.92
2024-01-01	31	112.15	1610.49	24910.58
2024-02-01	31	105.78	1610.49	23405.87
2024-03-01	29	92.98	1610.49	21888.36
2024-04-01	31	92.95	1610.49	20370.82
2024-05-01	30	83.72	1610.49	18844.05
2024-06-01	31	80.02	1610.49	17313.58
2024-07-01	30	71.15	1610.49	15774.24
2024-08-01	31	66.99	1610.49	14230.74
2024-09-01	31	60.43	1610.49	12680.68
2024-10-01	30	52.11	1610.49	11122.3
2024-11-01	31	47.23	1610.49	9559.04
2024-12-01	30	39.28	1610.49	7987.83
2025-01-01	31	33.92	1610.49	6411.26
2025-02-01	31	27.23	1610.49	4828
2025-03-01	28	18.52	1610.49	3236.03
2025-04-01	31	13.74	1610.49	1639.28
2025-05-01	30	6.74	1646.02	0

STATUTORY DECLARATION

CANADA	) **IN THE MATTER OF**
Province of Ontario	) a loan from **JOSEPHINE PETRECCA** and
	) **ROBERT PETRECCA** to **BETTER IMAGE**
	) **COLLISION INC.**

We, Josephine Petrecca and Robert Petrecca, of the City of Niagara Falls in the Province of Ontario, **DO SOLEMNLY DECLARE:**

1. We are, in our personal capacities, unsecured creditors of Better Image Collision Inc. (the "Debtor Corporation") and as such have knowledge of the matters hereinafter deposed to.

2. Joshua Kazden, the principal of the Debtor Corporation is the common law spouse of our daughter, Lori Knutson, who asked us to loan money to Joshua Kazden's company, the Debtor Corporation, for its business purposes. As Joshua Kazden is a trusted son-in-law, we did not see the need to have the Debtor Corporation sign a promissory note to evidence the loan.

3. We are the owners of the RBC Homeline Plan Number 9527772-001 held with Royal Bank of Canada, 3499 Portage Road, Niagara Falls, ON L2J 2K5.

4. We agreed with the Debtor Corporation to borrow money from our RBC Homeline Plan Number 9527772-001 and loan it to Debtor Corporation at the same rate of interest charged by our RBC Homeline Plan Number 9527772-001.

5. On or about the 23rd day of April, 2019 we withdrew the amount of $100,000.00 by way of bank draft from our RBC Homeline Plan Number 9527772-001 payable to Debtor Corporation for the sole purpose of lending the entirety of the funds to Debtor Corporation ("Loan 1"). See Schedule "A" attached - Your RBC Homeline Plan Statement from April 1, 2019 to April 30, 2019 together with RBC Bank Draft 63040165 1-516 dated April 23, 2019 payable to Better Image Collision Inc.

6. Loan 1 was to be paid back to us in equal monthly installments of $1,610.49 including interest until the balance was paid in full, based on the Amortization Schedule prepared by the accountants for the Debtor Corporation, See Schedule "B" dated April 13, 2019 attached.

7. In the spring of 2021, the Debtor Corporation asked us to make a further loan and although the Loan 1 monthly installment payments had been sporadic we agreed to loan further funds to the Debtor Corporation in a further effort to help our son-in-law and support our daughter's family.

8. On or about the 30th day of June, 2021 we withdrew the amount of $150,000.00 by way of bank draft from our RBC Homeline Plan Number 9527772-001

payable to the Debtor Corporation for the sole purpose of lending the entirety of the funds to the Debtor Corporation ("Loan 2"). See Schedule "C" attached - Your RBC Homeline Plan Statement from June 1, 2021 to June 30, 2021.

9. Loan 2 was combined with Loan 1 totalling $250,000.00 plus interest charged at the same rate charged to us by RBC Homeline Plan Number 9527772-001 and payments were to continue to be made in equal monthly installments of $1,610.49 until the combined balance of Loan 1 and Loan 2 plus interest were paid in full to us. We did not increase the monthly installment payments in an effort to assist our son-in-law and his business. We did not ask for a promissory note to evidence this further Loan 2 for the reasons mentioned above.

10. Between June 25, 2019 and April 10, 2023 we received 16 loan instalment payments each in the amount of $1,610.49 from the Debtor Corporation totalling $25,767.84 which were deposited into our personal banking account and then applied to the RBC Homeline Plan Number 9527772-001 loan. The last payment received from the Debtor Corporation was on September 24, 2021. See Schedule "D" RBC PDA History redacted for confidentiality reasons.

11. Between June 7, 2019 and April 10, 2023, in the absence of monthly loan instalment payments from the Debtor Corporation, we personally made 48 monthly loan instalment payments each in the amount of $1,610.49 totalling $77,303.52 in order to keep the RBC Homeline Plan Number 9527772-001 loan in good standing.

12. As interest was continuing to accumulate on the RBC Homeline Plan Number 9527772-001 and loan and payments were no longer being received from the Debtor Corporation, on or about April 20, 2023 we used our personal funds to payout the balance of the RBC Homeline Plan Number 9527772-001 loan in the amount of $197,251.34 with a further payment of $389.10 on May 8, 2023 clear the balance.

13. The Debtor Corporation is indebted to us in the amount of $250,000.00 less the 16 payments we received of principal and interest each in the amount of $1,610.49, totalling $25,767.84 plus the 48 monthly payments each in the amount of $1,610.49 totalling $77,303.52 which were paid by us on behalf of the Debtor Corporation, plus the principal amount of $197,251.34 paid April 20, 2023 and the final closing amount of $389.10 paid on May 8, 2023 resulting in the unpaid balance due to us from the Debtor Corporation of $249,176.12. See Schedule "E" attached, Loans Advanced and Payments.

14. We are entitled to return of the entire debt owing to us by the Debtor Corporation available from the net recovery by the Receiver of the Debtor Corporation or such pro rata amount available as an unsecured creditor of the Debtor Corporation.

15. We are elderly, retired seniors who loaned the funds to the Debtor Corporation in good faith and the failure to recover all or part of the debt from the Receiver will place us in financial straits and add to the significant stress, mental and emotional ill health we have suffered fearing the loss of these loans.

16. This Declaration is provided in order to prove our entitlement to recovery of the debt owing to us by the Debtor Corporation as unsecured creditors and for no improper purpose.

AND we make this solemn Declaration conscientiously believing it to be true and knowing that it is of the same force and effect as if made under oath.

DECLARED before me at the City of Niagara Falls, in the Regional Municipality of Niagara this 24th day of February, 2025.

Mark F. Stewart
Stewart House Teichgraf LLP
Barristers & Solicitors
31 Church Street
St. Catharines, ON L2R 3B7

_____
Josephine Petrecca

_____
Robert Petrecca

SCHEUDLE "A"

ROYAL BANK OF CANADA
3499 PORTAGE RD
NIAGARA FALLS ON
L2J 2K5

Your RBC Homeline Plan Statement

From April 1, 2019 to April 30, 2019

RBCHL50000_2633048_059 E - D 03392 03549
JOSEPHINE PETRECCA
ROBERT PETRECCA
9688 WARNER RD RR 11
NIAGARA FALLS ON
L2H 0H6

Your RBC Homeline Plan number: 9527772-001

How to reach us: 1-800-769-2511

www.rbcroyalbank.com/homeline

Borrower(s): JOSEPHINE PETRECCA;ROBERT PETRECCA

RBC Homeline Plan® Summary

RBC Homeline Plan Total Credit Limit	$500,000.00
Available Credit	$400,000.00
Outstanding Balance	$100,000.00

Your RBC Homeline Plan at a glance

Account	Payment Frequency	Current Interest Rate (%)	Payments Received ($)	Credit Limit ($)	Available Credit ($)	Outstanding Balance ($)
Royal Credit Line®						
06742969-001**◇	Monthly	4.450	150,603.50	500,000.00	400,000.00	100,000.00
Total			**$150,603.50**		**$400,000.00**	**$100,000.00**

For information about your LoanProtector® insurance coverage please refer to the insurance section of this statement.

RBCHL50000_2633048_059 - 0293491 HRI - 00 - 2 - 1 - 24 - - 14705

Your RBC Homeline Plan Statement

From April 1, 2019 to April 30, 2019
Your plan number: 9527772-001

Details of your Primary Royal Credit Line account 06742969-001

Principal balance on April 1, 2019	$150,000.00
Sum of withdrawals including adjustments on your account	$100,603.50
Sum of payments including adjustments on your account	$150,603.50
Total interest costs including adjustments on your account	$603.50
Total fees including adjustments on your account	$0.00
Principal balance on April 30, 2019	$100,000.00
Payment amount	N/A
Amount past due	N/A
Interest past due	$0.00

Current interest rate:	Prime Rate + 0.500% = 4.450%
Payment due date:	N/A
Interest payment due date:	May 6, 2019

Details of your account activity

Date	Description	Interest/Fees/Insurance ($)	Withdrawals ($)	Payments ($)	Balance owing ($)
Apr 01	Opening balance				150,000.00
Apr 08	Interest Payment	603.50			
Apr 16	Principal Payment			150,000.00	0.00
Apr 23	Withdrawal		100,000.00		100,000.00
Apr 30	**Closing balance**				**$100,000.00**

Rate History for your Statement Period

This is a history of your interest rates and the applicable interest at each rate for your statement period.

Rate from and including	Rate to and including	Prime Rate	Premium/discount	Your Rate	Applicable Interest ($)
April 1, 2019	April 30, 2019	3.950%	+0.500%	4.450%	371.85

Please note the "Interest Payment" amount shown on your statement in the "Details of your account activity" section reflects interest charged based on your specific payment date from month to month.

RBCHL50000_2633048_059 - 0293491 14706

ROYAL BANK OF CANADA
3499 PORTAGE RD
NIAGARA FALLS ON
L2J 2K5

Your RBC Homeline Plan Statement

From April 1, 2019 to April 30, 2019
Your plan number: 9527772-001

Your LoanProtector insurance coverage summary

Royal Credit Line 06742969-001

Josephine Petrecca, you do not have life and disability or critical illness insurance for this Royal Credit Line account

Robert Petrecca, you do not have life and disability or critical illness insurance for this Royal Credit Line account

Any errors in the above insurance coverage status must be reported to the Insurance Service Center within 45 days of the statement date. If you have any questions about HomeProtector® or LoanProtector® insurance contact us at: 1-800-769-2523.

RBCHL50000_2633048_059 - 0293491 HRI - 00 - 2 - 2 - 25 - - 14707

Your RBC Homeline Plan Statement

From April 1, 2019 to April 30, 2019
Your plan number: 9527772-001

Helpful explanations of key terms to understand your statement

What is my minimum payment? The total interest costs is your minimum payment for the statement period unless you have arranged to make alternate payments that exceeds your total interest costs. If you have selected to make an alternate regular payment that exceeds your total interest cost, then it is your minimum payment for the period. Automatic regular payments are displayed as your "Payment amount" in the "Details of your account" section of your statement.

Interest past due - Interest owing on your last payment date but was not paid with your last payment(s).

Amount past due - Principal and/or interest owing on your last payment date but was not paid with your last payment(s).

Total interest costs - Amount of interest owing over the statement period based on the outstanding balance of your loan account.

Total fees - Fees and other charges related to your loan account. These fees include (but are not limited to): Over limit fee, NSF (non-sufficient funds) fee, Stop payment fee and Cheque fee.

Withdrawals - "Withdrawals" from your account include all debits that increase principal balance on your loan account.

Payments - "Payments" to your account include credits towards the outstanding principal, interest, fees and/or insurance premiums on your loan account. If a payment is due on a Saturday, Sunday or other non-business day, your payment will be processed on the next following business day and interest will continue to accrue.

Adjustments - "Adjustments" include any modification and/or correction made to your account. Adjustments also include any backdated payments/transactions.

Fees/Interest/Insurance - These transactions are shown in your account activity but have been processed directly to your designated payment account and do not impact the outstanding balance of your Royal Credit Line account.

Maximum Royal Credit Line®(s) Limit - This is the maximum amount you may borrow within your Royal Credit Line account(s) under your RBC Homeline Plan.

Please keep this statement. Additional copies will be subject to a fee.

How to make Interest or Principal Payments on your Royal Credit Line account
Interest payments can be made through automatic debit to your RBC Royal Bank® account or your account at another Canadian financial institution. Principal payments can also be made via automatic debit or through RBC Royal Bank ATM, Telephone Banking, and Online Banking or at any RBC Royal Bank branch.

Error on Statement
Any error must be reported within 45 days of the statement date. For questions about your RBC Homeline Plan Statement, please call 1-800-769-2511. Please have your client card available.

HomeProtector/LoanProtector
These group creditor insurance programs are subject to terms, conditions, exclusions and eligibility restrictions. Please see the HomeProtector/ LoanProtector certificates of insurance for full details.

Nos dossiers indiquent que vous désirez recevoir votre correspondance en anglais. Si vous préférez la recevoir en français, veuillez en faire la demande à votre succursale.

® Registered trademarks of Royal Bank of Canada. RBC and Royal bank are registered trademarks of Royal Bank of Canada.

RBCHL50000_2633048_059 - 0293491 14708

63040165 1-516

Royal Bank of Canada
Banque Royale du Canada
3499 PORTAGE RD
NIAGARA FALLS, ON

DATE 2019 04 25
Y/A M/M D/J

PAY TO THE ORDER OF
PAYEZ À L'ORDRE DE BETTER IMAGE COLLISION INC.

$100,000.00

$100,000 NON-NEGOTIABLE

CANADIAN DOLLARS CANADIENS

AUTHORIZED SIGNATURE REQUIRED FOR AMOUNTS OVER $5,000.00 CANADIAN / SIGNATURE AUTORISÉE REQUISE POUR UN MONTANT EXCÉDANT 5,000.00 $ CANADIENS

RE/OBJET

PURCHASER NAME NOM DE L'ACHETEUR

PURCHASER ADDRESS ADRESSE DE L'ACHETEUR

INITIALES / PARAPHES

CHARGES FRAIS

TOTAL Waived

PURCHASER'S RECEIPT - REÇU DE L'ACQUÉREUR

FORM 16516 (04-2017)

DETACH BEFORE CASHING
DÉTACHER AVANT D'ENCAISSER

FORM 16516 (04-2017)

0169670

SCHEDULE "B"

Advance	2019-04-23
Principal	100000
Amortization	72
Interest	0.05
($1,610.49)	

		Interest	Payment	Balance
2019-05-01	8	109.59	109.59	100000
2019-06-01	31	424.66	1610.49	98814.17
2019-07-01	30	406.09	1610.49	97609.77
2019-08-01	31	414.51	1610.49	96413.79
2019-09-01	31	409.43	1610.49	95212.73
2019-10-01	30	391.29	1610.49	93993.53
2019-11-01	31	399.15	1610.49	92782.19
2019-12-01	30	381.3	1610.49	91553
2020-01-01	31	388.79	1610.49	90331.3
2020-02-01	31	383.6	1610.49	89104.41
2020-03-01	29	353.98	1610.49	87847.9
2020-04-01	31	373.05	1610.49	86610.46
2020-05-01	30	355.93	1610.49	85355.9
2020-06-01	31	362.47	1610.49	84107.88
2020-07-01	30	345.65	1610.49	82843.04
2020-08-01	31	351.8	1610.49	81584.35
2020-09-01	31	346.45	1610.49	80320.31
2020-10-01	30	330.08	1610.49	79039.9
2020-11-01	31	335.65	1610.49	77765.06
2020-12-01	30	319.58	1610.49	76474.15
2021-01-01	31	324.75	1610.49	75188.41
2021-02-01	31	319.29	1610.49	73897.21
2021-03-01	28	283.44	1610.49	72570.16
2021-04-01	31	308.17	1610.49	71267.84
2021-05-01	30	292.88	1610.49	69950.23
2021-06-01	31	297.05	1610.49	68636.79
2021-07-01	30	282.07	1610.49	67308.37
2021-08-01	31	285.83	1610.49	65983.71
2021-09-01	31	280.2	1610.49	64653.42
2021-10-01	30	265.7	1610.49	63308.63
2021-11-01	31	268.84	1610.49	61966.98
2021-12-01	30	254.66	1610.49	60611.15
2022-01-01	31	257.39	1610.49	59258.05
2022-02-01	31	251.64	1610.49	57899.2
2022-03-01	28	222.08	1610.49	56510.79
2022-04-01	31	239.98	1610.49	55140.28
2022-05-01	30	226.6	1610.49	53756.39
2022-06-01	31	228.28	1610.49	52374.18
2022-07-01	30	215.24	1610.49	50978.93
2022-08-01	31	216.49	1610.49	49584.93
2022-09-01	31	210.57	1610.49	48185.01
2022-10-01	30	198.02	1610.49	46772.54
2022-11-01	31	198.62	1610.49	45360.67
2022-12-01	30	186.41	1610.49	43936.59
2023-01-01	31	186.58	1610.49	42512.68
2023-02-01	31	180.53	1610.49	41082.72
2023-03-01	28	157.58	1610.49	39629.81
2023-04-01	31	168.29	1610.49	38187.61
2023-05-01	30	156.94	1610.49	36734.06
2023-06-01	31	155.99	1610.49	35279.56
2023-07-01	30	144.98	1610.49	33814.05
2023-08-01	31	143.59	1610.49	32347.15

2023-09-01	31	137.36	1610.49	30874.02
2023-10-01	30	126.88	1610.49	29390.41
2023-11-01	31	124.81	1610.49	27904.73
2023-12-01	30	114.68	1610.49	26408.92
2024-01-01	31	112.15	1610.49	24910.58
2024-02-01	31	105.78	1610.49	23405.87
2024-03-01	29	92.98	1610.49	21888.36
2024-04-01	31	92.95	1610.49	20370.82
2024-05-01	30	83.72	1610.49	18844.05
2024-06-01	31	80.02	1610.49	17313.58
2024-07-01	30	71.15	1610.49	15774.24
2024-08-01	31	66.99	1610.49	14230.74
2024-09-01	31	60.43	1610.49	12680.68
2024-10-01	30	52.11	1610.49	11122.3
2024-11-01	31	47.23	1610.49	9559.04
2024-12-01	30	39.28	1610.49	7987.83
2025-01-01	31	33.92	1610.49	6411.26
2025-02-01	31	27.23	1610.49	4828
2025-03-01	28	18.52	1610.49	3236.03
2025-04-01	31	13.74	1610.49	1639.28
2025-05-01	30	6.74	1646.02	0

SCHEDULE "C"

ROYAL BANK OF CANADA
3499 PORTAGE RD
NIAGARA FALLS ON
L2J 2K5

Your RBC Homeline Plan Statement

From June 1, 2021 to June 30, 2021

RBCHL50000_5259290_067 E - D 03392 04915
JOSEPHINE PETRECCA
ROBERT PETRECCA
9688 WARNER RD
NIAGARA FALLS ON
L2H 0H6

Your RBC Homeline Plan number: 9527772-001

How to reach us: 1-800-769-2511

www.rbcroyalbank.com/homeline

Borrower(s): JOSEPHINE PETRECCA;ROBERT PETRECCA

RBC Homeline Plan® Summary

RBC Homeline Plan Total Credit Limit	$500,000.00
Available Credit	$283,832.55
Outstanding Balance	$216,167.45

Your RBC Homeline Plan at a glance

Account	Payment Frequency	Current Interest Rate (%)	Payments Received ($)	Credit Limit ($)	Available Credit ($)	Outstanding Balance ($)
Royal Credit Line®						
06742969-001**	MONTHLY	2.950	1,610.49	500,000.00	283,832.55	216,167.45
Total			**$1,610.49**		**$283,832.55**	**$216,167.45**

For information about your LoanProtector® insurance coverage please refer to the insurance section of this statement.

RBCHL50000_5259290_067 - 0334849 HRI - 00 - 2 - 1 - 21 - - 20267

Your RBC Homeline Plan Statement

From June 1, 2021 to June 30, 2021
Your plan number: 9527772-001

Details of your Primary Royal Credit Line account 06742969-001

Principal balance on June 1, 2021	$67,600.07
Sum of withdrawals including adjustments on your account	$150,177.87
Sum of payments including adjustments on your account	$1,610.49
Total interest costs including adjustments on your account	$169.37
Total fees including adjustments on your account	$0.00
Principal balance on June 30, 2021	$216,167.45
Payment amount	$1,610.49
Amount past due	$0.00
Interest past due	$0.00

Current interest rate:	Prime Rate + 0.500% = 2.950%
Payment due date:	July 7, 2021
Interest payment due date:	N/A

Details of your account activity

Date	Description	Interest/Fees/Insurance ($)	Withdrawals ($)	Payments ($)	Balance owing ($)
Jun 01	OPENING BALANCE				67,600.07
Jun 07	PAYMENT (1,610.49)				66,158.95
	PRINCIPAL			1,441.12	
	INTEREST	169.37			
Jun 30	WITHDRAWAL		150,008.50		216,167.45
Jun 30	**CLOSING BALANCE**				**$216,167.45**

Rate History for your Statement Period

This is a history of your interest rates and the applicable interest at each rate for your statement period.

Rate from and including	Rate to and including	Prime Rate	Premium/discount	Your Rate	Applicable Interest ($)
June 1, 2021	June 30, 2021	2.450%	+0.500%	2.950%	173.24

Please note the "Interest Payment" amount shown on your statement in the "Details of your account activity" section reflects interest charged based on your specific payment date from month to month.

RBCHL50000_5259290_067 - 0334849 20268

ROYAL BANK OF CANADA
3499 PORTAGE RD
NIAGARA FALLS ON
L2J 2K5

Your RBC Homeline Plan Statement

From June 1, 2021 to June 30, 2021
Your plan number: 9527772-001

Your LoanProtector insurance coverage summary

Royal Credit Line 06742969-001

Josephine Petrecca, you do not have life and disability or critical illness insurance for this Royal Credit Line account

Robert Petrecca, you do not have life and disability or critical illness insurance for this Royal Credit Line account

Any errors in the above insurance coverage status must be reported to the Insurance Service Center within 45 days of the statement date. If you have any questions about HomeProtector® or LoanProtector® insurance contact us at: 1-800-769-2523.

RBCHL50000_5259290_067 - 0334849 HRI - 00 - 2 - 2 - 22 - - 20269

Your RBC Homeline Plan Statement

From June 1, 2021 to June 30, 2021
Your plan number: 9527772-001

Helpful explanations of key terms to understand your statement

What is my minimum payment? The total interest costs is your minimum payment for the statement period unless you have arranged to make alternate payments that exceeds your total interest costs. If you have selected to make an alternate regular payment that exceeds your total interest cost, then it is your minimum payment for the period. Automatic regular payments are displayed as your "Payment amount" in the "Details of your account" section of your statement.

Interest past due - Interest owing on your last payment date but was not paid with your last payment(s).

Amount past due - Principal and/or interest owing on your last payment date but was not paid with your last payment(s).

Total interest costs - Amount of interest owing over the statement period based on the outstanding balance of your loan account.

Total fees - Fees and other charges related to your loan account. These fees include (but are not limited to): Over limit fee, NSF (non-sufficient funds) fee, Stop payment fee and Cheque fee.

Withdrawals - "Withdrawals" from your account include all debits that increase principal balance on your loan account.

Payments - "Payments" to your account include credits towards the outstanding principal, interest, fees and/or insurance premiums on your loan account. If a payment is due on a Saturday, Sunday or other non-business day, your payment will be processed on the next following business day and interest will continue to accrue.

Adjustments - "Adjustments" include any modification and/or correction made to your account. Adjustments also include any backdated payments/transactions.

Fees/Interest/Insurance - These transactions are shown in your account activity but have been processed directly to your designated payment account and do not impact the outstanding balance of your Royal Credit Line account.

Maximum Royal Credit Line®(s) Limit - This is the maximum amount you may borrow within your Royal Credit Line account(s) under your RBC Homeline Plan.

Please keep this statement. Additional copies will be subject to a fee.

How to make Interest or Principal Payments on your Royal Credit Line account
Interest payments can be made through automatic debit to your RBC Royal Bank® account or your account at another Canadian financial institution. Principal payments can also be made via automatic debit or through RBC Royal Bank ATM, Telephone Banking, and Online Banking or at any RBC Royal Bank branch.

Error on Statement
Any error must be reported within 45 days of the statement date. For questions about your RBC Homeline Plan Statement, please call 1-800-769-2511. Please have your client card available.

HomeProtector/LoanProtector
These group creditor insurance programs are subject to terms, conditions, exclusions and eligibility restrictions. Please see the HomeProtector/ LoanProtector certificates of insurance for full details.

Nos dossiers indiquent que vous désirez recevoir votre correspondance en anglais. Si vous préférez la recevoir en français, veuillez en faire la demande à votre succursale.

® Registered trademarks of Royal Bank of Canada. RBC and Royal bank are registered trademarks of Royal Bank of Canada.

RBCHL50000_5259290_067 - 0334849 20270

SCHEDULE "D"

Go back to previous page

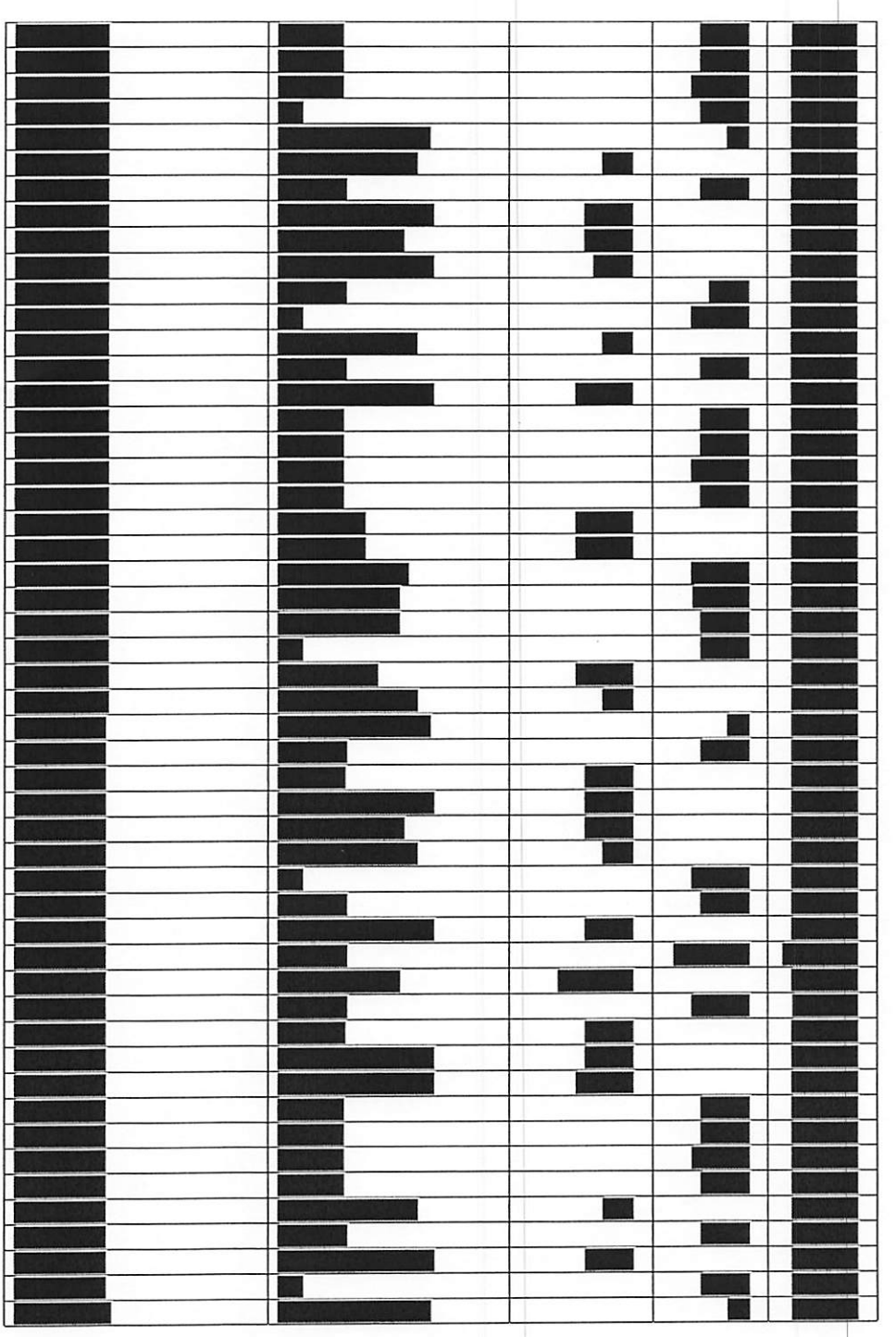
PDA History

ROYAL BANK OF CANADA
3499 PORTAGE RD
NIAGARA FALLS, ON
L2J 2K5 (905) 354-5673

JOSEPHINE PETRECCA
ROBERT PETRECCA
9688 WARNER RD
NIAGARA FALLS, ON
L2H0H6

Transit : 03392 **Account No. :** 8410755 **Activity Period:** 01 Jan 2019 to 31 Dec 2023

Date	Description	Withdrawals($)	Deposits($)	Balance($)
[redacted]				



Jun 07, 2019	LOAN PAYMENT	1610.49		
Jun 25, 2019	DEPOSIT		1610.49	
Jul 08, 2019	LOAN PAYMENT	1610.49		

[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
Aug 07, 2019	LOAN PAYMENT	1610.49		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
Sep 09, 2019	LOAN PAYMENT	1610.49		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
Oct 07, 2019	LOAN PAYMENT	1610.49		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]

[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
Nov 07, 2019	LOAN PAYMENT	1610.49		[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
Dec 09, 2019	LOAN PAYMENT	1610.49		[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
Jan 07, 2020	LOAN PAYMENT	1610.49		[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]

[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
Feb 07, 2020	LOAN PAYMENT	1610.49		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
Mar 09, 2020	LOAN PAYMENT	1610.49		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
Apr 07, 2020	LOAN PAYMENT	1610.49		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
Apr 28, 2020	DEPOSIT		1610.49	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
May 07, 2020	LOAN PAYMENT	1610.49		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
May 25, 2020	DEPOSIT		1610.49	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]

[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
Jun 08, 2020	LOAN PAYMENT	1610.49		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
Jun 23, 2020	DEPOSIT		1610.49	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
Jul 07, 2020	LOAN PAYMENT	1610.49		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
Jul 28, 2020	DEPOSIT		1610.49	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
Aug 07, 2020	LOAN PAYMENT	1610.49		[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
Aug 27, 2020	DEPOSIT		1610.49	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
Sep 08, 2020	LOAN PAYMENT	1610.49		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]

[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
Sep 23, 2020	DEPOSIT		1610.49	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
Oct 07, 2020	LOAN PAYMENT	1610.49		[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
Oct 20, 2020	DEPOSIT		1610.49	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
Nov 09, 2020	LOAN PAYMENT	1610.49		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
Nov 25, 2020	DEPOSIT		1610.49	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]

[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
Dec 07, 2020	LOAN PAYMENT	1610.49		[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
Dec 18, 2020	DEPOSIT		1610.49	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
Jan 07, 2021	LOAN PAYMENT	1610.49		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
Jan 25, 2021	DEPOSIT		1610.49	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
Feb 08, 2021	LOAN PAYMENT	1610.49		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
Feb 22, 2021	DEPOSIT		1610.49	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]	[redacted]		[redacted]

[redacted]	[redacted]	[redacted]		[redacted]
Mar 08, 2021	LOAN PAYMENT	1610.49		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
Mar 30, 2021	DEPOSIT		1610.49	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
Apr 07, 2021	LOAN PAYMENT	1610.49		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
Apr 23, 2021	DEPOSIT		1610.49	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
May 07, 2021	LOAN PAYMENT	1610.49		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
Jun 07, 2021	LOAN PAYMENT	1610.49		[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]

[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
Jul 07, 2021	LOAN PAYMENT	1610.49		[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
Aug 09, 2021	LOAN PAYMENT	1610.49		[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
Aug 24, 2021	DEPOSIT		1610.49	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
Sep 07, 2021	LOAN PAYMENT	1610.49		[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
Sep 24, 2021	DEPOSIT		1610.49	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]

[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
Oct 07, 2021	LOAN PAYMENT	1610.49		[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
Nov 08, 2021	LOAN PAYMENT	1610.49		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
Dec 07, 2021	LOAN PAYMENT	1610.49		[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]

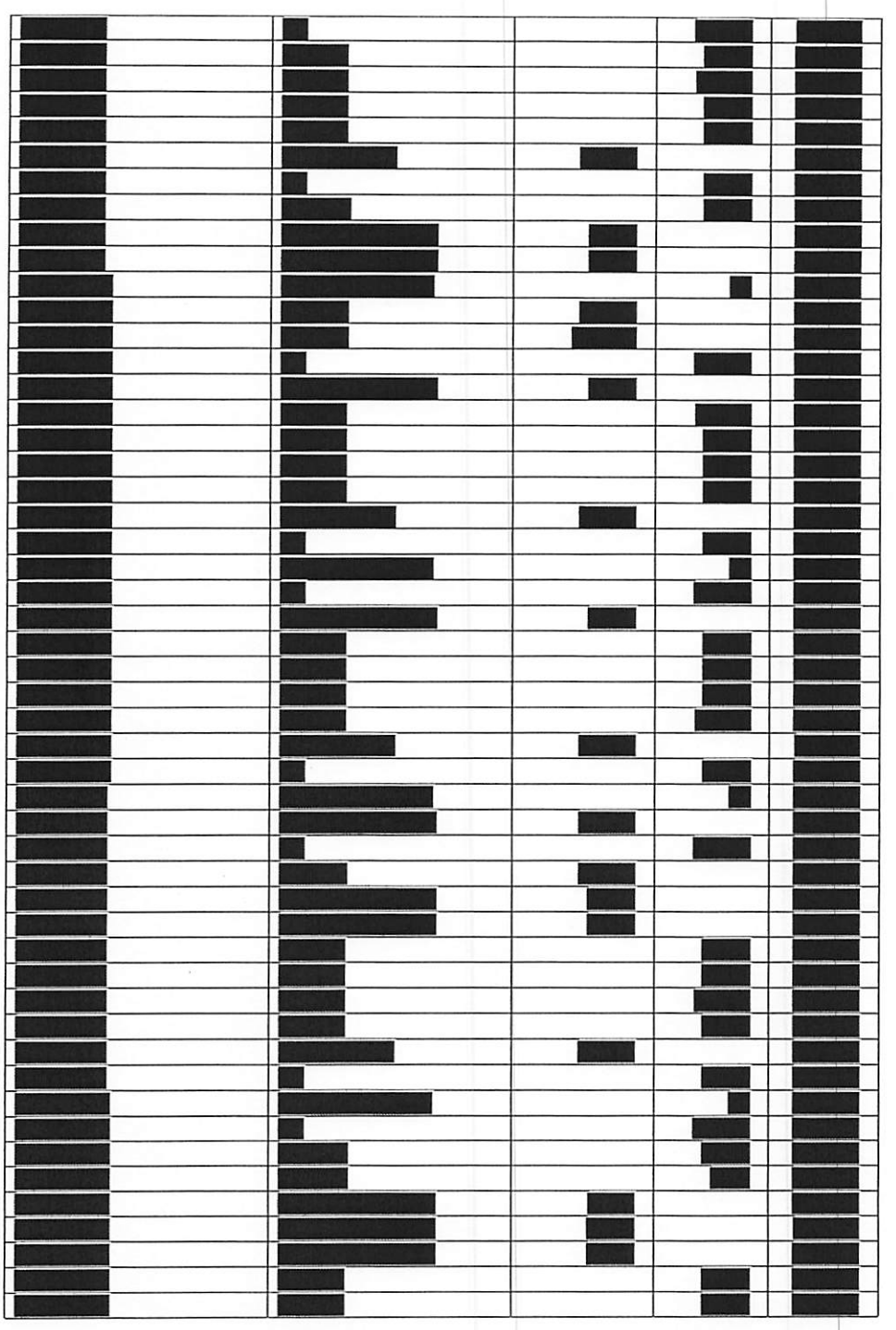
[redacted]	[redacted]	[redacted]		[redacted]
Jan 07, 2022	LOAN PAYMENT	1610.49		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
Feb 07, 2022	LOAN PAYMENT	1610.49		[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
Mar 07, 2022	LOAN PAYMENT	1610.49		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
Apr 07, 2022	LOAN PAYMENT	1610.49		35262.97
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]	[redacted]		[redacted]

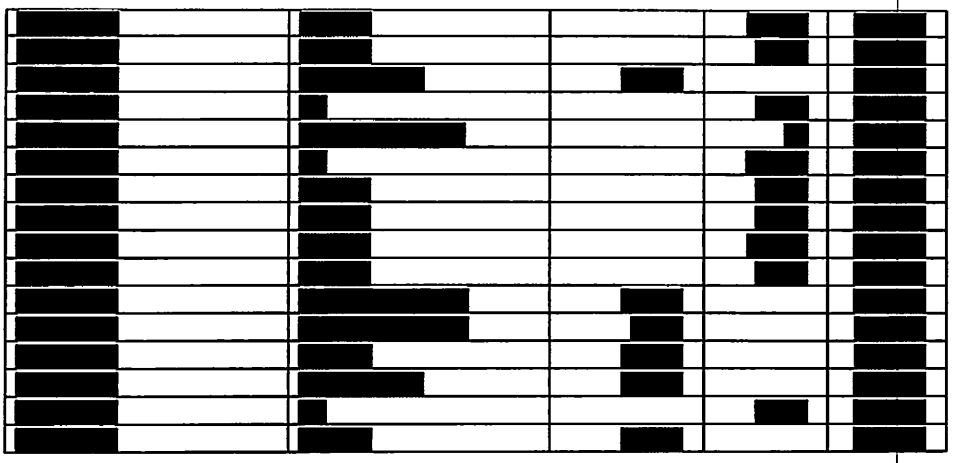
May 09, 2022	LOAN PAYMENT	1610.49		34992.87
Jun 07, 2022	LOAN PAYMENT	1610.49		
Jul 07, 2022	LOAN PAYMENT	1610.49		

[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
Aug 08, 2022	LOAN PAYMENT	1610.49		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
Sep 07, 2022	LOAN PAYMENT	1610.49		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
Oct 07, 2022	LOAN PAYMENT	1610.49		[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
Nov 07, 2022	LOAN PAYMENT	1610.49		[redacted]
[redacted]	[redacted]	[redacted]		[redacted]

Dec 07, 2022	LOAN PAYMENT	1610.49		
Jan 09, 2023	LOAN PAYMENT	1610.49		
Feb 07, 2023	LOAN PAYMENT	1610.49		

[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
Mar 07, 2023	LOAN PAYMENT	1610.49		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
Apr 10, 2023	LOAN PAYMENT	1610.49		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
Apr 20, 2023	LOAN PAYMENT	197251.34		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
May 08, 2023	LOAN PAYMENT	389.10		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]		[redacted]	[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]	[redacted]		[redacted]
[redacted]	[redacted]	[redacted]		[redacted]





SCHEDULE "E"

Loans Advanced by Josephine Petrecca and Robert Petrecca

to Better Image Collision Inc. and Payments

First Loan Advance	April 23, 2019	$100,000.00
Second Loan Advance	June 30, 2021	$150,000.00

Better Image Collision Inc. made the following payments:

June 25, 2019	$1,610.49
April 28, 2020	$1,610.49
May 25, 2020	$1,610.49
June 23, 2020	$1,610.49
July 28, 2020	$1,610.49
August 27, 2020	$1,610.49
September 23, 2020	$1,610.49
October 20, 2020	$1,610.49
November 25, 2020	$1,610.49
December 18, 2020	$1,610.49
January 25, 2021	$1,610.49
February 22, 2021	$1,610.49
March 30, 2021	$1,610.49
April 23, 2021	$1,610.49
August 24, 2021	$1,610.49
September 24, 2021	$1,610.49
TOTAL PAID	**$25,767.84** (total of 16 payments made by Better Image Collision Inc.

Josephine Petrecca and Robert Petrecca made the following payments:

June 7, 2019	$1,610.49
July 8, 2019	$1,610.49

August 7, 2019	$1,610.49
September 9, 2019	$1,610.49
October 7, 2019	$1,610.49
November 7, 2019	$1,610.49
December 9, 2019	$1,610.49
January 7, 2020	$1,610.49
February 7, 2020	$1,610.49
March 9, 2020	$1,610.49
April 7, 2020	$1,610.49
May 7, 2020	$1,610.49
June 8, 2020	$1,610.49
July 7, 2020	$1,610.49
August 7, 2020	$1,610.49
September 8, 2020	$1,610.49
October 7, 2020	$1,610.49
November 9, 2020	$1,610.49
December 7, 202	$1,610.49
January 7, 2021	$1,610.49
February 8, 2021	$1,610.49
March 8, 2021	$1,610.49
April 7, 2021	$1,610.49
May 7, 2021	$1,610.49
June 7, 2021	$1,610.49
July 7, 2021	$1,610.49
August 9, 2021	$1,610.49
September 7, 2021	$1,610.49
October 7, 2021	$1,610.49
November 8, 2021	$1,610.49
December 7, 2021	$1,610.49

January 7, 2022	$1,610.49
February 7, 2022	$1,610.49
March 7, 2022	$1,610.49
April 7, 2022	$1,610.49
May 9, 2022	$1,610.49
June 7, 2022	$1,610.49
July 7, 2022	$1,610.49
August 8, 2022	$1,610.49
September 7, 2022	$1,610.49
October 7, 2022	$1,610.49
November 7, 2022	$1,610.49
December 7, 2022	$1,610.49
January 9, 2023	$1,610.49
February 7, 2023	$1,610.49
March 7, 2023	$1,610.49
April 10, 2023	$1,610.49
TOTAL	**$77,303.52 (total of 48 payments made by Petrecca)**
April 20, 2023	$197,251.34
May 8, 2023	$ 389.10
TOTAL PAID	$274,943.96

TOTAL PAYMENTS AND PAYOUT made by Petrecca	$274,943.96
LESS PAYMENTS from Better Image	$25,767.84
BALANCE DUE TO PETRECCA	**$249,176.12**

APPENDIX I

Better Image Collision Inc.

			Total	
1.	A-1 Auto Parts	$	1,534.53	362 Avondale StreetHamilton, On L8L7C6
2.	Airpro Diagnostics	$	89.10	11737 Central Pkwy. Jacksonville FL 32224 USA
3.	Alectra/Horizon Utilities	$	1,041.18	PO Box 3700, Concord, ON L4K 5N2
4.	Audatex	$	788.74	PO Box 57458 Station A, Toronto, ON M5W5M5
5.	Audi Niagara	$	1,546.29	365 Lake St.St. Catharines ON L2N 4H5
6.	Bell Canada Internet	$	257.71	PO Box 9000, Stn Don Mills, North York, ON M3C 2X7
7.	Bell Canada Telephone	$	425.02	PO Box 9000, Stn Don Mills, North York, ON M3C 2X7
8.	Bell Mobility	$	41.77	PO Box 9000, Stn Don Mills, North York, ON M3C 2X7
9.	Brock Automotive	$	876.22	4500 Drummond Road Niagara Falls, On L2E 6C7
10.	Cardinal Kia	$	737.40	7818 Oakwood Dr. Niagara Falls On L2G 0J6
11.	City of Niagara Falls	$	30.00	4310 Queen Street, Niagara Falls, ON L2E 6X5
12.	City of St. Catharines - Taxes	$	23,230.66	50 Church St., PO Box 3012, St. Catharines, ON L2R 7C2
13.	CMH Auto Superstore	$	323.59	169 Hartzel Rd. St Catharines ON L2P 1G2
14.	Cogeco	$	109.15	CP 4080 Stn A, Toronto, ON M5W 1H8
15.	Enbridge	$	276.80	PO Box 680, Scarborough, ON M1K 0A6
16.	Enterprise Rent-A-Car	$	1,697.25	PO Box 9716 Station A Toronto ON M5W 1R6
17.	Falls Chevrolet Cadillac Ltd.	$	1,344.08	5888 Thorold Stone Rd. Niagara Falls Ontario L2J 1A2
18.	Heelis Little Almas & Murray	$	2,017.05	14 Church, St. Catharines, ON L2R 3B3
19.	Padgett The Small Biz Pros	$	5,356.20	420 Green St, Whitby, ON L1N 8R1
20.	Performance Cars Mercedes-Benz	$	3,112.49	371 Ontario St.PO Box 1300 ON St.Catharines
21.	Performance Chrysler Dodge Jeep	$	5,211.01	357 Ontario St. St. Catharines ON L2R 5L3
22.	Performance Lexus-Toyota	$	4,002.68	262 Lake St. St. Catharines ON L2N 4H1
23.	Progisync	$	668.52	500 rue Saint-Georges, suite 200, Trois-Riveres, Quebec G9A 2K8
24.	RWAM Insurance	$	433.66	49 Industrial Drive, Elmira, Ontario N3B 3B1
25.	Simplicity	$	9,229.59	42 Midwest Road, Scarborough, ON M1P 3A9
26.	Simplified Technology Services	$	57.63	43 Agincourt Cres., St. Catharines, ON L2S 4B4
27.	St. Catharines Nissan	$	1,907.84	155 Scott St. St Catharines ON L2N 1H3
28.	St. Catharines Volkswagen	$	4,583.22	363 Lake St, St. Catharines, ON L2N 4H5
29.	Telus Mobile	$	113.00	c/o ADT Security, 8481 Langelier, Montreal, QC H1P 2C3
30.	Treschak St. Catharines	$	5,102.37	2275 RR20 , Unit 19, Welland, ON L3B 5N5
31.	Waste Connections of Canada	$	24.20	500 Rennie Street, Hamilton, ON L8H 3P5
	TOTAL	**$**	**76,168.95**	

Better Image Collision Inc.
A/P Aging Summary
As of October 12, 2022

	Current	1 - 30	31 - 60	61 - 90	91 and over	Total
A-1 Auto Parts			574.68	959.85		1,534.53
Airpro Diagnostics			89.10			89.10
Alectra/Horizon Utilities			1,041.18			1,041.18
Audatex		788.74				788.74
Audi Niagara					1,546.29	1,546.29
Auto Value Hyundai (Olympic Group)					-139.69	-139.69
Bell Canada Internet 522525886					257.71	257.71
Bell Canada Telephone 9053530269		199.81	225.21			425.02
Bell Mobility		7.87	33.90			41.77
Brampton Mitsubishi					-476.74	-476.74
Brock Automotive		-1,017.00	35.06	1,833.70	24.46	876.22
Cardinal Kia.		737.40				737.40
City of Niagara Falls					30.00	30.00
City of St. Catharines - Taxes					23,230.66	23,230.66
CMH Auto Superstore					323.59	323.59
Cogeco		109.15				109.15
Enbridge		276.80				276.80
Enterprise rent-a-car				533.35	1,163.90	1,697.25
Falls Chevrolet Cadillac Ltd.		799.58	544.50			1,344.08
Heelis Little Almas & Murray					2,017.05	2,017.05
Padgett The Small Biz Pros		892.70	892.70	892.70	2,678.10	5,356.20
Performance Cars Mercedes-Benz				129.50	2,982.99	3,112.49
Performance Chrysler Dodge Jeep				989.10	4,221.91	5,211.01
Performance Lexus-Toyota		39.55			3,963.13	4,002.68
Progisync				111.42	557.10	668.52
RWAM Insurance					433.66	433.66
Simplicity					9,229.59	9,229.59
Simplified Technology Services			57.63			57.63
St. Catharines Nissan (Vendor)			1,458.39	449.45		1,907.84
St. Catharines Volkswagen		-19.55		111.65	4,474.46	4,566.56
St.Catharines Volkswagen Ltd.					16.66	16.66
Subaru of Niagara						0.00
Telus Mobile			113.00			113.00
Treschak St. Catharines	946.20	274.01	174.33	3,521.94	185.89	5,102.37
Waste Connections of Canada		137.09			-112.89	24.20
TOTAL	**$ 946.20**	**$ 3,226.15**	**$ 5,239.68**	**$ 9,532.66**	**$ 56,607.83**	**$ 75,552.52**

Supplier	Phone Numbers	Email
1 Hour Signs	Phone: 905-934-6798	
1-800-Radiator	Phone: 905-667-5321 Fax: 905-667-5324	
2 Guys Glass	Phone: 905-371-2489	
3D Products Canada	Phone: 877-335-5922	
407 ETR	Phone: 1-888-407-0404 Fax: 905-264-5315	
7 - Eleven		
A		
A&A Power Tool Repair	Phone: 905-646-4881	
A&G Plumbing		
A-1 Auto Parts	Phone: 800-263-9323	
AAA Locksmith	Phone: 905-354-9984	
AAction Towing		
Absolute Towing	Phone: 905-348-9333	
ACE Alignment	Phone: (905) 685-5311	
Ace Mobile Locksmith		
Action Fasteners	Phone: 519-831-5431	
ADT		
Advance Towing	Phone: 905-371-8697 Fax: 289-296-8324	
Advantage Autopro Napa	Phone: (905) 358-6117	
Advantage Collision	Phone: (289) 296-6677	
AEROPORT DE MONTREAL MARRIOTT		
AIA Canada		
Air Canada		
Air Liquide Canada		
Aircraft Spruce & Specialty Co.		
Airpro Diagnostics	Phone: (904) 717-1711	
Akzo Nobel Coatings Ltd		
Alarmforce Industries Inc	Phone: 1-800-267-2001 Fax: 416-445-9381	
Alectra/Horizon Utilities		
All Pro Plumbing and Heating	Phone: 905-354-7852	
Alldata Canada		

Alltech Automotive	Phone: 905-356-8324
Alpha Towing	Phone: (905) 924-0100
Altieri Building Supplies	
Amadio Automotive	Phone: 905-374-8000
Amazon.ca	
Andrew MacDonald	
Anfra Tile & Stone Ltd.	
Antipastos	
APC	
Apex Motoring	Phone: (905) 602-0101
Apple Self Storage	
Archer Truck Services	Phone: 905-685-6532
Armor Coat	Phone: 800-433-6903
Arrooke Print Services	Phone: 905-563-0468
Arrow Towing	
Artista Designs	Phone: 90583577468
Astro Transmission	Phone: 905-354-2950
Audatex	Phone: 800-237-4968 Fax: 734-214-3579
Audi Niagara	Phone: 905-688-3337
Auto dynamics inc	Phone: 905-945-1010 Fax: 905-945-4415
Auto Line Toyota (Vendor)	Phone: 905-356-1505 Fax: 905-356-1751
Auto Styling	Phone: 905-374-2287
Auto Trader	
Auto Trim Design	Phone: 905-684-9432 Fax: 905-684-4133
Auto Value Hyundai (Olympic Group)	Phone: 9053565557
Auto Value Rent Account New (Olympic)	
Autodynamics Inc	Phone: 905 945-1010 Fax: 905 945-4415
Automotive Industries Association Of Canada	
Automotive Sunroof - Customcraft	
Automotive Training Institute	
Automotive Warehouse	Phone: 9056821711 Fax: 9056825981
Avast!	
Avondale	
Baker's Automotive	
Bardon Supplies Ltd.	

Bass Pro Shops	
Batemans Tire	Phone: 905-374-7826
Beatties Basics	
Bell Canada Internet 522525886	
Bell Canada Telephone 9053530269	
Bell Media	Phone: 905-688-1057
Bell Mobility	
Big Bee	
Birmingham Fire Control	Phone: 905-227-1991
bloomco	
Border City Paper Co.	Phone: 905-353-0347
Bover Enterprises Ltd.	
Bowes IT Solutions	
Boys & Girls Clubs	
BR online	
Brafasco	Phone: 905-353-8182
Brampton Mitsubishi	Phone: (647) 952-4442
Brasserie T Montreal	
Bravenet	
Brazgrill	
Brewins Sports Bar	
Brimingham Fire Control	
Brisk-All-Glass	
Brock Automotive	Phone: 905-357-5410 Main Fax: 905-357-9321 Service
Brown's Auto Supply	Phone: 877-483-6227
Buffalo Bills Seasons Tickets	
Buffalo Wild Wings	
Business Development Bank Loan 1	
Business Development Bank Loan 2	
Business Information Group	
C.I.I.A.	
CAA Niagara	Phone: 905-984-8585
CAF(Carquest)	Phone: 905 358-6335
Cafe Amore	
Canada Border Agency	
Canada Coffee	Phone: 905-940-8535
Canada Post	
Canada Revenue Agency	

Canadian Bearings	Phone: 905-688-4380	
Canadian Door Doctor		
Canadian Federation Of Independent Business		
Canadian Tire		
canadian tire Gas Bar		
Canpages	Phone: 1-866-525-1551	
Capital One		
Cardinal Kia.	Phone: 905-371-0622	
Casa D'Pizza		
Casa Leone Bakery		
Cat's Kitchen		
Cathy Newman		
CBSA/ASFC		
CCIF		
Certi Environmental Consultants		
Certified Collision Care	Phone: 949-221-0010	
CFIB Membership		
Chapman Murray Associates Architects Inc.		
Chase PaymenTech A/P		
Chatters Restaurant		
CHC Paint @ Body Shop Supplies	Phone: 289-362-5150	
Christensen Law Firm		
Circle K Gas		
City Electric Supply (C.E.S.)	Phone: 905357999	
City of Niagara Falls		
City of St. Catharines		
City of St. Catharines - Taxes		
City of St. Catharines - Water Bill		
City of Toronto		
Clancy's Too		
Classic Auto Appraisal		
Classic Towing and Storage		
Club Roma Soccer Club		
CMH Auto Superstore	Phone: (905) 641-8779	service@cmhniagara.ca
CodeTwo Software		
Cogeco		
Cogeco Hartzel Rd.		
Color Compass Equipment		
Commissos		
Competition Racing Supplies		
Complete Plumbing And Contracting		
Compressedair		
Coppola's Restaurant		

Costco	
Costco Wholesale	
Counterpart Brewing	
Craft on the Yonge	
Creative Collision Repairs	
Credit Bureau Services Canada	
Cube ONLINE Services	Phone: 416-291-8844
custom cheques	
custom signs and tint	
D.F Brown Roofing	
Dairy Queen	
Danmax Electronics	
Dave Bush Media Design	
David Chevrolet Corvette Ltd	
Davis and Henderson Ltd	
Dealer Select Inc.	
Deb's Auto Collision	Phone: (905) 471-6214
DF Computer Centre Inc	Phone: 905-688-1998
Digi Controls	
Director of Employment Standards	
Discount Car & Truck Rentals	
DJB Chartered Professional Accountants	Phone: 905-684-9221
Dorschel Maserati	
Drive Buy Supply	Phone: 833-978-7759
Dropbox	
Dulux Paints	Phone: 905-374-2254
Duty Free	
Dynamic Local Promotions	Phone: 866-265-8746
E Compressed Air	
e-Comressed Air	
E-Shine Port Colborne	Phone: 888-329-8766
e-WHMIS	
Easy Radiant Works	
Electronic Depot	
Enbridge	
Enterprise rent-a-car	Phone: 905-685-1500

Enterprise Service Solutions	
Equifax	
Erie Muffler and Brake Shop Ltd	Phone: 905-834-5678 Fax: 905-834-9873
ESSO	
Evolution Truck and Trailer	Phone: (905) 262-5852
Expedia	
Exxon Mobil	
Falls Chevrolet Cadillac Ltd.	
Fast Signs	
FED EX	
Fido Solutions	
Financial Debt (WSIB)	
First Ontario	
Flat Line Spraybooth Spec	Phone: 905-475-5600
Flett Beccario	
Flexo Products	Phone: 905-3542723 Fax: 905-354-1301
Food Basics	
Four Corners Gas and Variety	
FRESHCO	
Froggy's - 08	
FTD	
G.Johnston Towing & Services	
Gales Gas	
garrison sub and taco	
Gary's Towing	
German Automotive	Phone: 289-668-7281 Mobile: Daniel
Gerrie Electric	
Gerry Zavits	
GFL Environmental	Phone: 905-509-2460
Gift Cards RBC	
Gillespie Auto Center	
Gillian's Place	
Governement of ontario	
Grand Crest Systems	Phone: 877-509-0999
Grand Niagara	
Graybar Electric	
Great West Life	
Greater Niagara Chamber of Commerce	
Green Key Electrical	

GT French Paper	Phone: 905-374-3434	
GTAA		
Guillevin International Co.		
Habitat Niagara Restore	Phone: 905-685-7365	
Halton Industry Education		
Hamburg Honda	Phone: 905-357-0151 Fax: 905-357-5400	
Hamilton International Airport		
Hamilton Spectator		
Hamilton Volvo		
Harris Sign Company		
Hartbridge Environmental Inc.	Phone: 877-390-5777	
Hast Towing	Phone: 905-353-7755	
Heelis Little Almas & Murray		
Help A Child Smile		
Henley Honda Parts	Phone: 905 934-5620	
Hertz Canada	Phone: 905-934-0163	
Hidcor Industries Ltd	Phone: 416-623-5088 Fax: 416-623-5089	
Hilton		
Hitch n' Go RV Inc		
Home Depot	Phone: 905-371-7470	
Home Hardware		
Home Lighting		
Homewood Suites		
HP Canada Co.		
Husky		
Hyatt Regency		
Ikea Burlington		
Image Honda	Phone: (905) 561-1966	jedens@imagehonda.com
Image.In	Phone: 289-968-0722	
Imperial Oil		
Indigo		
Insultint	Phone: (905) 935-0341	
International Women's Day		
Intuit Canada		
ITunes		
J Parker Automotive	Phone: 905-466-3195	
J'N'E Recovery		

J.E.S. Sales	Phone: 800-838-6111
Jack . Horton	
Jack Astor's	
Jack Dow Auto Supplies	Phone: 905-356-5810
Jo's Auto Centre	Phone: (905) 680-2554
Jo's Auto Service	
John Arango	
john bear pontiac	
John's Bug Shop	
Johnny Rag	
Johnny Rocco's	
Jolly Roger Gas Bar	
Josh N Kazdan	
JTG Systems	
Just Accessories Inc	
Jutras Inc	
Kamco gas bar	
Karma Kameleon	
Kason Canada	Phone: 905-713-6515
KauppElectric Ltd	
KC Auto Parts	
Kelsey's Roadhouse	
Ken's Salvage Company	Phone: 905-680-2323
Kent Automotive	
Keurig	
Keystone Automotive	Phone: 1 800 747 0601 - orde Fax: 905 850-2521
KFC	
Kia of Hamilton	
Kia of St. Catharines	Phone: 905-684-4542
Kijiji	
Kilt and Clover	
Kleen-Flo	Phone: 905-374-7272 Fax: 905-374-7021
Koffee Korner Canada	
Kooy Brothers Lawn Equipment	
Kostecky Custom Construction	
Krown Niagara	Phone: 905-371-2094
Kuehne & Nagel Ltd	
KW Mitsubishi	Phone: (519) 894-4129
Lai's Restaurant	

Lake's Maintenance		
Lakeshore Meats		
Lakeshore Towing		
Lakeside Asphalt Maintenance		
Lamar Outdoor Advertising		
Land Rover Thornhill	Phone: 905-889-0080	
Lant Insurance	Phone: 800-461-4099 Fax: 905-640-4450	
laurcoat Inc. Powdercoating	Phone: 905-358-2628	
Lawrence Barnes		
Lawson Products Canada		
Lazy Lizard		
LCBO		
Lenovo Canada		
lets Get Fiscal		
Lillies		
Lina Linguinis		
Linda Poulin	Phone: 289 296-9687	
Linde Canada	Phone: (905)684-2364	
Line Design Graphics	Phone: 905-646-4568	
Line-X Hamilton		
Line-X Niagara	Phone: 289-969-5463 Mobile: 289-969-2789	
Link Wireless		
Lisa White		
Lite Bros Ltd		
Little Bros Service Center		
LKQ Dominion		
London Life		
London Life RRSP		
Low's Glass & Windows	Phone: 905-684-9427	sales@lowsglass.com
Lowe's		
Lundy's Gas Bar		
M.O.E - Environmental		
Macs		
Mandarin		
Mankar Singh	Phone: 905-399-7537	
Marcor		
Marcor Automotive	Phone: 905-549-6445 Fax: 800-461-1458	
Mark's		
Marr Electric Motor		
Martin Lewis Confectionery		

Martin Sheppard Fraser LLP	Phone: 905-354-1611	
Martins WOrk WEar and supply		
Mason's Towing		
Mass Electonics	Phone: 905-764-9533 Fax: 905-764-7476	
Master Mechanic		
Mastercard		
Matco Tools	Phone: 289-407-7053	
Matthews, Cameron, Heywood Surveying Ltd.		
Mattress Outlet		
Max Flow Maintenance Inc.	Phone: 416-949-1310	
McLeod Dental Care	Phone: 905-354-2791	
mercedes-benz		
Metal Supermarket		
Metal Supermarkets Niagara	Phone: 905-687-8808	
Metroland Gold Book		
MGS Business Name Registration		
MicaZen Consulting & Technologies Inc.	Phone: 888-691-6887 Mobile: 250-304-8998	sashley@micazen.com
michael buman		
Microsoft		
Midas Auto Service Experts		
Mike O. Automotive		
mike Pateras		
Mike Reusen		
Mike Saxton.		
Mike's Automotive Center	Phone: 905 358-7352	
Mikes Body Shop Supplies		
Millers Auto Recycling	Phone: 905-871-4354	
Minister of Finance		
Ministry of Transportation		
MinistΦre du Revenu		
Mitchell International		
MJ Sign Craft		
MJR Collection Services Limited		
Mohawk College		
Monello San Diego		
Money Mart		
Montana's		
Moores Clothing		
MotorcadeA/P	Phone: 905-934-8861 Fax: 905-934-8918	
Mountain Mitsubishi	Phone: 905-526-4899	

Mr Used Enterprises		
Mr. Jamie Melamed		
MTO		
Muffler Works	Phone: 905-658-8827	
Mufflerman		
My Card		
My Mechanicz (Vendor)	Phone: (905) 931-1170	
Napa Auto Parts Niagara	Phone: 905 358-5701	
National Time Equipment Co	Phone: 1-888-499-8463	
Nationwide Auto Glass		
NCS		
Nedco		
Neil Dekoning Storage		
New Shine Car Care	Phone: (905) 932-7111	newshinecarcare@gmail.com
Newport Motors Henley Resale Centre		
NHS-St. Catharines		
Niagara Anylitical INC.		
Niagara Auction		
Niagara Auto & Truck Repairs		
Niagara Auto Electric		
Niagara Automotive Fort Erie		
Niagara Battery & Tire	Phone: 905-354-2182 Fax: 905-371-1934	
Niagara Bridge		
Niagara Chrysler Dodge Jeep		
Niagara College		
niagara Community Foundation		
Niagara Community Newspapers		
Niagara Custom Powder Coating		
Niagara Custom Sign & Graphic		
Niagara Door & Hardware	Phone: 905-357-2552	
Niagara Electronics Inc.		
Niagara Falls Bantam A Hockey Team		
Niagara Falls Hydro		
Niagara Falls Lions Club		
Niagara Falls Nissan (Vendor)	Phone: 905-354-7000	
niagara fallsn		
Niagara Fasteners		
Niagara Health Foundation		
Niagara Import Service		
Niagara moving & Storage Inc.	Phone: 905-354-3183	

Niagara on the Lake Bantam BB Wolves	
Niagara on the Lake Minor Hockey Association	
Niagara Onsite Ltd.	Phone: 905-932-4305
Niagara Peninsula Energy Inc	
Niagara Plumbing	
Niagara Pro Mats	
Niagara Radio Group	
Niagara Regional Police Service	
Niagara Regional Towing (Vendor)	
Niagara Road Supervisors Association	
Niagara Safety	
Niagara Sausage	
Niagara Spring Service	
Niagara Supervised Parking	
Niagara This Week	
Niagara Trailer	
Niagara Trailers	
Niagara Truck N Stuff	
Niagara Vetinary Services	
Niagara's Finest Thai	
Nick's Truck Parts	
No Frills	
Noble	
Noco Express Gas	
Norfolk Auto Sales	
Norm Mailhot Accountant	
Northern Auto	
Northern Painters	Phone: 905-388-8881
Northway Ford (Vendor)	
Nu-Tek	
Nutech Electronics	
Nuwer Auto Parts	
NWFM	
NYT Seneca	
O.S.S. Environtmental	
Oakville Infinity	Phone: 905-827-7191
Oakwood Motors	
Occu-Med	Phone: 519-668-2337
OEM Parts	
Office Equipment Services	Phone: 905-329-2616
Olee's Ale House	

Online Electronics	Phone: 905-734-1090 Fax: 905-734-3830	
Ontario Court of Justice		
Ontario Insurance Directory		
Over Clocked		
Overhead Door Co. St. Cath Ltd.		
Padgett The Small Biz Pros		
Painters Supply and Equipment	Phone: 905 358-6335 Fax: 905 358-7581	
Paladin		
Papa Niks		
Park 'N Fly		
Park Mobile		
parking		
Parkview Equipment		
Parkway Towing		
Parts Service Intntl		
PartSource	Phone: 905-356-6105	
Pasta Fresca		
Pay Pal		
Paymentech		
Paypal		
Peace Bridge Duty Free		
Pearson Parking		
Peavey Mart		
pedlar bicyce shop		
Peninsula Collision Service	Phone: 905-684-6551	
Peninsula Press		
Peninsula Towing		
Penske Truck Rentals		
Perfect Pen & Stationery		
Performance Acura	Phone: 905-937-1811	
Performance BMW	Phone: 905-934-3356	
Performance Cars Mercedes-Benz	Phone: 905-6853838	
Performance Chrysler Dodge Jeep	Phone: 905-688-2802	
Performance Heating & Air	Phone: 905-658-1214	thegasman181@gmail.com
Performance Hyundai	Phone: 905-937-7000	
Performance Lexus-Toyota	Phone: 905-934-3336	
Pete's Pizza Merriton		
Peterson's Upholstering Ltd.	Phone: 905-685-8284	

Petro-Canada	
Pheonix Graphics	
Pho Vietnam 999	
Pioneer Petroleum	
Platinium Auto Body	
Playdium	
Porsche Centre Oakville	
Portage Bakery	
Porter Air	
Postmedia	
Precision Automotive Machine Shop	Phone: 905-374-8937
Premier Collision	Phone: (905) 374-0963
Prestige Wines	
Prestigia	
Princess Auto	
Pro Body Parts	
Pro Spot International Inc.	
Pro-Formance Auto Glass	Phone: 905-323-5775 Fax: 905-935-9243
Pro-Lift Machinery	
ProActive Chiropractic & Training Center	Phone: 905-937-7908
Progisync	
Public Metal Supply	Phone: 905-687-7431
Purolator	
Quality Inn	
Queenston Golf Club	
Queenston Tire & Rim	Phone: 905-688-3232
Queenston Traffic	
Queensway Auto Parts	
Queenway	
Quickbooks Online	
Quizno's Subs Shop	
Rainbow Auto Parts	
Rainbow Bridge	
Rainbow Painting	
Raw Materials Company	Phone: 905-835-1203
Raymac Signs	
Re-Store Habitat Niagara	
Receiver General	
Rectangle Auto Supply	
Reflections Auto Refinishing	

Regional Doors & Hardware	Phone: 905-684-7331
regional municipality of niagara	
Rene Bouvier	
resc	
Residence Inn Marriott	
Resource Equipment Ltd	
Reunited Custom Car Show	
REV Publishing Inc	
Rexall	
Rich Slater Supplies	
Rickijos	
Riley and Associates	
RK Sport Inc	
RLK Leasing	
Robbins Towing	Phone: 905-684-9141
Robert Kirk	
Robert Petrecca	
Rock Auto	
Rogers	
Roman Cheese	
Rona	
Ronald C. Ellens Appraisals	
Rondex	Phone: 905-662-3973 Mitch Fax: 905-662-7130
Root & Bone Restaurant	
Rose City Towing	
Royal Custom Brokers	
Royal Bank of Canada	
Royal Bank of Canada Improvement Loan	
Royal Bank of Canada Mortgage	
Royal Bank Visa	
Royal Bank Visa Credit Line	
Royal Carstar	
RS Finishing Systems	
Rubsters cafe and deli	
Russell Patrick	
RWAM Insurance	
Ryder Truck Rental	
S&H Maintenance Ltd	
Safari Niagara	
Sam's Club	
Sandstone Grill House	
Saturn of St. Catharines	
Savino Del Bene	
Savoia Hors D'oeuvres Inc.	

Savoie Motor Sales		
scoops and more		
Scotia Bank		
Scotia Bank RRSP		
Seaway Fluid Power Group		
Seaway Hose & Hydraulics	Phone: 905-688-1243 Fax: 905-688-6279	
Securicor Cash Services		
Select Total Service		
Sentinel Self Storage Inc		
Service Ontario		
Sewell's Automotive Supply	Phone: 905-353-9300	
shannons food basics		
Sharper Marketing Inc.		
Shell Canada Products		
Shelly Newman		
Sherwin Williams		
Shibuki		
Shine-On Detailing	Phone: 905-719-1277	
Shoppers Drug Mart		
Sid's Towing		
Sign Link Graphics	Phone: (905) 646-9232	
Signature Sign & Image		
silver point		
silver point niagara		
Silvertown Electronics		
SimplexGrinnell	Phone: 905-577-4077	
Simplicity		
Simplified Technology Services	Phone: 905-327-6163	
Skyway Transmission		
Sleight Electric Services		alsleight2@gmail.com
SMC Pneumatics		
Snap On Tools		
Sobey's		
SoftMoc Inc		
Solaris Tint		
Sommerset Distribution		
Somplex Grinnell		
Sorrento Bakery		
SOS Towing		
Southwest Air		
Spadina Shell		

Spear Electrical Inc.	Phone: 905-937-6094	
Special Interest Cars		
Speck Industries		
Speedy Glass		
St Catharines Motorcycle		
St Lawrence Market		
St Paul Catholic School		
St. Amand Auto & Truck Repair	Phone: 905-682-4656	
St. Catharines Building Supply		
St. Catharines Mazda	Phone: 905-684-6318	
St. Catharines Nissan (Vendor)	Phone: (905) 646-9999	
St. Catharines Volkswagen	Phone: (905) 688-5230	
St.Catharines Volkswagen Ltd.	Phone: (905) 688-5230	
Stacey's Mobile Auto Glass		
Stamford Health Clinic		
Stanco Signs	Phone: 905-353-9255	
STAPLES Business Depot		
Staples Canada		
Star Collision Service		
Star Gas		
Steel Rubber Products		
Stephenson's Rental Service	Phone: 905-356-9992	
Stereo Ex		
Sticker-It	Phone: (905) 701-7900	shane@sticker-it.ca
Stoney Creek Window Tinting	Phone: 905-902-6770	
Storage Niagara	Phone: 905-354-0835	
Stradaa West Eat & Sip House		
Streamline Maintenance & Services	Phone: 905-341-7388	
Streamline Upholstery	Phone: 905-374-4981	
String Boy's Paint Wurx		
Subaru of Hamilton		
Subaru of Niagara		
Sun Media		
Sunoco		

Surge Auto Glass	Phone: 905-699-1552	
Swss Chalet		
Sylvain Boudreau		
Symach SRL		
Syndicate Restaurant		
Synergy Marketing Consultants Inc	Phone: 1-877-748-9884	
T&S Construction	Phone: 905-251-2158	
T&T Telecom		
T.E.S.		
Taco Bell		
Taff Guard Filtration		
Target		
target food stores		
Ted Bristow		
Tel-Ad Productions	Phone: 716-681-1519	
Telus Mobile		
Terry Weston - Reimburse		
TGF Bumper and Fender		
That Girl Auto Interior Repair		
The Beer Store		
The Booth Man		
The Business Link Ltd.		
The Collectors Guild		
The Dent Magician	Phone: 905-374-7141	
The Dent Specialist Ltd.	Phone: (905) 517-8270	dentspec70@gmail.com
The Flats		
The Forzani Group		
The Home Depot		
The Honest Lawyer		
The Jason George		
The Keg		
The Original Honeys		
The Shwarma Hut Hartzel		
The Source		
The UPS Store		
The Vintage Automotive Group Inc		
The Young Automotive Professionals	Phone: 1-800-263-9712	
Thorold Autoparts and Recyclers	Phone: 905-227-4118 ex 223 S	
Three Diamond Inn		
Thundering Waters Golf		
Tic Tac Towing		

Tiger Auto Parts	Phone: 416-750-8578
Tim Hortons	
Time-Shaver Tools Cdn$	
Tint Worx	
TJ's Sports Bar	
Tom James Towing	Phone: 905-735-8524
Toolbox	Phone: 905 988-3472 Fax: 905 646-7266
Top Tech	
Torbram Electric Supply	Phone: 905-357-9999
Toronto Parking	
Toronto Parking Authority	
Total Auto Repair	Phone: (905) 682-3928
Town and Country FLorist-vendor	
Town of Shelbourne	
Townsend Mutua	
Tows	
toys r us	
Tracy Soucy	
Trade Bank Inc	
Trade Depot	
Trader Corp	
Transit Truck Bodies Inc.	Phone: (514) 382-0104
Treschak Niagara Falls	Phone: 1-800-552-5856 Fax: 905 732-1395
Treschak St. Catharines	Phone: 800-552-5856
Trillium Industrial Safety	Phone: 905-641-5446+
Trinity Towing	Phone: (647) 338-2132
Triple K Upholstery	Phone: 905-735-7216
ts	
TSC	
Two Guys	Phone: 905-688-6244
U Needa Pita	
U-Haul	
Uber	
Uline Shipping Supplies	Phone: 800-295-5510
Ultrashine Niagara Auto Sale	Phone: 905-357-0100
Unica Insurance Inc	

Unik Credit Management	
United Rentals	
upper canada springs inc	
UPS Canada	
UPS Store	
Utilities - Telephone	
V.C. White's Auto Service	Phone: 905-356-8855
Valley Restaurant	
Valley Way Pharmacy	
Value Muffler & Brake Centre	Phone: (905) 374-7431
Value Village	
van and truck world	
Venture Niagara	
Verifie Lundy's Gas Bar	
Video 2000	
Villa Tile Contractor	Phone: 905-357-0563
Vince's Auto Wrecking	
Vincent Tan	
Vintage Automotive	
Walker Industries	
Walmart	
Waste Connections of Canada	
Waste Management	
Waterloo Farmers Mutual Insurane	
Watermark	
Weinkeller Restaurant	
Welland Esso	
Welland Honda	
Welland Pizza Hut	
Welland Snowmobile Club	
Welland Towing	
Welland Toyota	Phone: 1-800-265-3409
Welland Tribune	
West Jet	
Wheel Covers Unlimited	
Wheel Wizard	Phone: 905-544-9651 Fax: 905-544-4297
wheel's Automotive Dealer Supplies	
Whites Auto Service	Phone: 905-356-8855
Wholesale Club	
Wildfire Grillhouse	
Wiley Luxury Brand Auto	
Wilf Seaward	

Willpak	
Willson International	
Wine Rack	
Winks	
Winners	
Wise Guys Charity Fund	
Woodbine and HW	
Workplace Safety & Prevention Services	Phone: 877-494-9777
Worksite Safety Compliance Centre	
WSIB	
Wurth Canada Limited	
Xotic Customs & Service	
Yannix Canada Inc	
Young Automotive Professionals	Phone: 905-835-8120
Zappi's Pizza	
Zehrs	
zelllers	
zoro muffler	

Full Name	Address
	4 Nihan Dr. Unit #5 St. Catharines ON L2N 1L1
	505 Kenora Ave Bld 3, Unit 5 Hamilton, ON
2 Guys Glass	
3D Products Canada	
407 ETR	6300 Steeles Ave. W Woodbridge, On L4H1J1
7 - Eleven	
A	
A&A Power Tool Repair	10A Nihan Dr. St.Catharines On L2N1L1
	362 Avondale Street Hamilton, On L8L7C6
AAA Locksmith	5854 Swayze Dr. Niagara Falls, On L2J3V9
Absolute Towing	
	ACE Alignment 64 North St. St. Catharines ON L2R 2S6 Canada
Ace Mobile Locksmith	
	99 Tovell Drive Guelph, On N1K1Z5
	4500 Montrose Road Niagara Falls, On L2H1K2
	Advantage Autopro Napa 2828 St. Paul Ave. Niagara Falls ON L2J 2L4 Canada
	Advantage Collision 2828 St. Paul Ave Niagara Falls ON L2J 2L4 Canada
AEROPORT DE MONTREAL MARR	
Air Liquide Canada	6090 Don Murie Niagara Falls, On L2H1M3
	Airpro Diagnostics 11737 Central Pkwy Jacksonville FL 32224 USA
Alarmforce Industries Inc	675 Gary Ray Dr. Toronto, On M9L1R2
All Pro Plumbing and Heating	
	Lockbox 917820, PO Box 4090 STN A Toronto ON M5W 0E9 Canada

	4400 Montrose Road, Unit 15 Niagara Falls, On ON Canada
Amadio Automotive	4798 Montrose Road Niagara Falls, On L2H1K5
Antipastos	
APC	4536 Montrose Road Niagara Falls, On L2H1K2
	Apex Motoring 5391 Ambler Dr. Unit 1A Missisauga ON L4W 1H1 Canada
Archer Truck Services	260 Dunkirk Rd St. Catharines On L2R7K6
Armor Coat	P.O. Box 3974 Missoula, MT 59806
Arrooke Print Services	4346 Henry Avenue Beamsville, On L0R1B6
Arrow Towing	
Artista Designs	4721 Kent Avenue, Unit 2 Niagara Falls On
Astro Transmission	5796 Vaqlley Way Niagara, Falls, On L2E1X8
Audatex	PO Box 57458 Station A Toronto, ON M5W5M5 Canada
	365 Lake St. St. Catharines ON L2N 4H5
Auto dynamics inc	4665 Durham Rd. S. Beamsville, On L0R1B3
	6030 Thorold Stone Road NIagara Falls, On L2J1A2
Auto Styling	5794 Ferry Street Niagara Falls, On L2G1S7
Auto Trader	
Auto Trim Design	94 Dunkirk Rd. Unit 5N St.Catharines, On L2P3H4
	4060 Montrose Rd. Niagara Falls ON L2H 1J9
Auto Value	
Autodynamics Inc	Beamsville, ON L0R 1B0
Automotive Industries Ass	
Automotive Sunroof - Customcraft	
Automotive Training Institute	
	343 Airport Rd RR#4 Niagara-on-the-Lake, On
Avast!	
Avondale	

	8407 Stanley Ave.
Batemans Tire	Niagara Falls, On L2E6R8
Beatties Basics	
Bell Canada	
	12 Yates Street
Bell Media	St. Catharines, On L2R5R2
Big Bee	
	13 Front St. N.
Birmingham Fire Control	Thorold, On L2v1X3
bloomco	
	4400 Montrose Road
Border City Paper Co.	Niagara Falls On L2H1K2
	38 Dorothy St.
Bowes IT Solutions	Welland On L3B3V7
Boys & Girls Clubs	
BR online	
	5232 Montrose Rd.
Brafasco	Niagara Falls, On L2H1K5
	Brampton Mitsubishi 47 Bovaird Dr. W Brampton ON L6X 0G9 Canada
Bravenet	
Brazgrill	
Brewins Sports Bar	
Brimingham Fire Control	
	4500 Drummond Road
	Niagara Falls, On L2E 6C7
Brown's Auto Supply	
Buffalo Bills Seasons Tickets	
Business Information Group	
	PO Box 47594, Center Mall
C.I.I.A.	Hamilton, On L8H7S7
	3271 Schmon Parkway
CAA Niagara	Thorold, On L2V4Y6
	246 Horton St East
CAF(Carquest)	P.O. Box #5051 London, Ontario N6A 4L6
Canada Border Agency	
Canada Coffee	
Canada Post	
Canada Revenue Agency	

Canadian Bearings	11 Neilson St St. Catharines, On L2E6C7
Canadian Door Doctor	
Canadian Federation Of In	
Canadian Tire	
canadian tire Gas Bar	
Canpages	Suite 500 Burnaby, BC V5A 4X1
Capital One	
Cardinal Kia	7818 Oakwood Dr. Niagara Falls On L2G 0J6
Casa D'Pizza	
Cat's Kitchen	
Cathy Newman	
CBSA/ASFC	
Certified Collision Care	410-1063 King St. Hamilton On L8S4S3
CFIB Membership	
Chase PaymenTech A/P	
Chatters Restaurant	
Christensen Law Firm	
Circle K Gas	
City Electric Supply (C.E.S.)	
City of Niagara Falls	
City of Toronto	
Clancy's Too	
Classic Auto Appraisal	P.O. Box# 184 Port Robinson Port Robinson, ON L0S 1K0
Classic Towing and Storage	
Club Roma Soccer Club	
CodeTwo Software	169 Hartzel Rd St Catharines ON L2P 1G2 Canada
Cogeco	
Color Compass Equipment	
Commissos	
Competition Racing Supplies	
Complete Plumbing And Con	
Compressedair	

Costco	
Costco Wholesale	
Counterpart Brewing	
Creative Collision Repairs	
Credit Bureau Services Canada	
Cube ONLINE Services	
custom cheques	
custom signs and tint	
Dairy Queen	
Danmax Electronics	2311 Anson Drive #B Mississauga ON L5S1G1
David Chevrolet Corvette Ltd	
Davis and Henderson Ltd	
	Dealer Select Inc. 12-461 Eastchester Avenue East St. Catharines ON L2M 6S2 Canada
	Deb's Auto Collision 25 Heritage Road Unit # 11 Markham ON Canada
DF Computer Centre Inc	448 Welland Ave. Unit 11 St. Catharines, On
Digi Controls	
Director of Employment Standards	
Discount Car & Truck Rentals	5762 Stanley Ave Niagara Falls Ontario L2G 3X7
	20 Corporate Park Dr. #300 St. Catharines ON L2S 3W2
Dorschel Maserati	
Drive Buy Supply	365733 Evergreen Street Norwich Ontario N0J 1P0 Canada
Dulux Paints	
Duty Free	
Dynamic Local Promotions	720 King Street W. #198 Toronto On M5V3S5
E Compressed Air	
	885 Elm St. Port Colborne ON
e-WHMIS	P.O. Box 1476 Station B London, On
Electronic Depot	
Enbridge	
	C/O T09716 PO Box 9716 Station A Toronto ON M5W 1R6

Equifax	
Erie Muffler and Brake Shop Ltd	425 Killaly St.E Pory Colborne, on L3K1P7
ESSO	
	Evolution Truck and Trailer 1900 Stanley Ave Niagara Falls ON L2E 6S4 Canada
Exxon Mobil	
	5888 Thorold Stone Rd Niagara Falls Ontario L2J 1A2
Fast Signs	
FED EX	
Fido Solutions	
Financial Debt (WSIB)	
First Ontario	
Flat Line Spraybooth Spec	45 Mural Street, Unit 6 Richmond Hill, ON L4B1J4
Flett Beccario	190 Division St., PO Box 340 Welland On L3B 5P9
Flexo Products	4777 Kent Ave Niagara Falls, On L2H1J5
Food Basics	
Four Corners Gas and Variety	
FRESHCO	
Froggy's - 08	
FTD	
G.Johnston Towing & Services	
Gales Gas	
garrison sub and taco	
Gary's Towing	
German Automotive Services	
Gerrie Electric	32 Dunkirk Dr. St. Catharines ON L2R 1A1 Canada
Gerry Zavits	
	96 Middleton St. Brantford, On N3S7V7
Gift Cards RBC	
Gillespie Auto Center	
Gillian's Place	
Governement of ontario	
Grand Crest Systems	
Grand Niagara	
Graybar Electric	4400 Montrose Rd Niagara Falls, ON L2H 1K2
Great West Life	
Greater Niagara Chamber of Commerce	

GT French Paper	4460 Montrose Rd Niagara Falls, On L2H1K2
GTAA	
Habitat Niagara Restore	
	7227 Dorchester Rd. Niagara Falls ON L2G 5V7
Hamilton International Airport	
Hamilton Spectator	
Hamilton Volvo	
Harris Sign Company	
Hartbridge Environmental Inc.	2170 Allanport Rd. Allanport, On L0S 1A0
Hast Towing	
Heelis Little Almas & Mur	
Help A Child Smile	PO Box 871 Welland, On L3B5Y5
Henley Honda Parts	
Hertz Canada	Ontario St. St. Catharines, On
Hidcor Industries Ltd	420 Main St. E.#629 Milton, On L9T5G3
Hitch n' Go RV Inc	
Home Depot	7190 Morrison St. Niagara Falls, On L2E7K5
Homewood Suites	
Husky	
	Image Honda 155 Centenial Pkwy N. Hamilton ON L8E 1H8 Canada
	21 Huron St. Welland Ontario L3B 5J2 Canada
Imperial Oil	
Indigo	
	Insultint 10 Nihan Dr St. Catharines ON L2N 1L1 Canada
International Women's Day	
Intuit Canada	
ITunes	
J Parker Automotive	308 Hampton Heath Rd Burlington, ON L7L 4P8
J'N'E Recovery	

J.E.S. Sales	
Jack . Horton	
Jack Dow Auto Supplies	6152 Thorold Stone Rd Niagara Falls, On L2J 1A3
	Jo's Auto Centre 54 Front St. Thorold ON L2V 1X5 Canada
Jo's Auto Service	
john bear pontiac	
John's Bug Shop	
Johnny Rag	
Johnny Rocco's	
Jolly Roger Gas Bar	
Josh N Kazdan	
JTG Systems	
Just Accessories Inc	
Jutras Inc	
Kamco gas bar	
Kason Canada	226 Industrial Parkway N. Unit 3A Aurora On L4G4C3
KauppElectric Ltd	225 Merrit St StCatharines, Ontario L2T 1J7
KC Auto Parts	
Ken's Salvage Company	
Kent Automotive	
Keurig	
Keystone Automotive	3485 Steeles Ave E Brampton, ON L6T 5W7
KFC	
Kia of Hamilton	
	406 1/2 Ontario St. St. Catharines ON L2R 5L9
Kijiji	
Kilt and Clover	
Kleen-Flo	6728 Spence Street Niagara Falls, On L2G1X9
Koffee Korner Canada	
Kooy Brothers Lawn Equipment	15 Tobarrie Rd. Toronto, ON M3L 1G5
Krown Niagara	4790 Montrose Road Niagara Falls, On L2H1K5
	KW Mitsubishi Kitchener ON Canada
Lai's Restaurant	

	60 Louisa St. St. Catharines ON L2R 2J8 Canada
Lakeshore Meats	
Lakeshore Towing	
Lakeside Asphalt Maintena	
Lamar Outdoor Advertising	
Land Rover Thornhill	
Lant Insurance	37 Sandiford Dr. Suite 100 Stouffville, On L4A7X5
	8591 Earl Thomas Ave Niagara Falls ON L2E 6C8
Lawson Products Canada	
Lazy Lizard	
LCBO	
Lenovo Canada	
lets Get Fiscal	10 Sycamore Crescent Grimsby, Omtario L3M0A8 Canada
Lillies	
Lina Linguinis	
Linda Poulin	
Linde Canada	
Line Design Graphics	76 Prince Charles Dr. St. Catharines, On L2N3Z1
Line-X Hamilton	
Line-X Niagara	15 Neilson Avenue Unit D St. Catharines On L2M 5V9
Link Wireless	
Lisa White - Expense Repo	
Lite Bros Ltd	
Little Bros Service Center	
LKQ Dominion	
London Life	
London Life RRSP	
	181 Church St St. Catharines Ontario L2R 3E6 Canada
Lowe's	
Lundy's Gas Bar	
Macs	
Mandarin	
Mankar Singh	
Marcor	
Marcor Automotive	1164 Walkers Line Burlington, On L7M 1V2
Mark's	
Marr Electric Motor	
Martin Lewis Confectionery	

	4701 St. Clair Avenue, 2nd Floor, PO Box 900 Niagara Falls On L2E 6V7
Martins WOrk WEar and supply	
Mason's Towing	
	45A West Wilmot Street
Mass Electonics	Units 16-14 Richmond Hill, On
Master Mechanic	
Mastercard	
	Pro Tools Niagara
Matco Tools	6011 Lyons Creek Rd. Niagara Falls, On
	8 Cole St Waterdown ON L8B 0R2 CA
	6015 McLeod Road
McLeod Dental Care	Niagara Falls, On L2G3E6
	371 ontario st
mercedes-benz	st catharines, ontario l2r 7a7
Metal Supermarket	
Metal Supermarkets Niagara	
Metroland Gold Book	
MGS Business Name Registration	
MicaZen Consulting & Technologies Inc.	
michael buman	
Microsoft	
Midas Auto Service Experts	
Mike O. Automotive	
mike Pateras	
Mike Reusen	
Mike Saxton.	
	D1/7868 Oakwood Dr
Mike's Automotive Center	Niagara Falls, ON L2E 6S5
Mikes Body Shop Supplies	
	1557 Bowen Road Fort Erie ON L2A 5M4
Minister of Finance	
Ministry of Transportation	
MinistΦre du Revenu	
Mitchell International	
MJ Sign Craft	
MJR Collection Services Limited	
Mohawk College	
Money Mart	
Montana's	
Moores Clothing	
	126 Grantham Ave.South
MotorcadeA/P	St.Catharines, On L2P3H2
	1670 Upper James St
Mountain Mitsubishi	Hamilton On L9B 1K5

Mr Used Enterprises

Mr. Jamie Melamed

MTO

Muffler Works

Mufflerman

My Card

My Mechanicz (Vendor)
152 Hartzel Rd.
St. Catharines ON L2P 1N9
Canada

6006 Thorold STone Road
Napa Auto Parts Niagara — Niagara Falls, ON L2J 1A2

National Time Equipment Co

Nationwide Auto Glass

NCS

Nedco

Neil Dekoning Storage

New Shine Car Care
17 Secord Dr. Unit 3
St. Catharines ON L2N 1K9
Canada

Newport Motors Henley Resale Centre

Niagara Anylitical INC.

Niagara Auction

Niagara Auto & Truck Repairs

Niagara Auto Electric

Niagara Automotive Fort Erie

5559 George St.
Niagara Battery & Tire — Niagara Falls, On L2E7K9

Niagara Bridge

Niagara Chrysler Dodge Jeep

Niagara College

niagara Community Foundation

Niagara Community Newspapers

Niagara Custom Powder Coating

Niagara Custom Sign & Graphic

4847 Kent Ave
Niagara Door & Hardware — Niagara Falls On L2H1J5

Niagara Electronics Inc.

Niagara Falls Bantam A Hockey Team

Niagara Falls Hydro

Niagara Falls Lions Club

8108 Oakwood Dr.
Niagara Falls ON L2G 0J1

niagara fallsn

Niagara Fasteners

Niagara Import Service

Niagara moving & Storage Inc.

Niagara Onsite Ltd.	7116 McLeod Rd, Unit 4 Niagara Falls On. L2G3H2
Niagara Peninsula Energy Inc	
Niagara Plumbing	
Niagara Pro Mats	
Niagara Radio Group	
Niagara Regional Police Service	
Niagara Regional Towing (Vendor)	
Niagara Safety	
Niagara Spring Service	4589 Bridge Street, Niagara Falls, ON L2E 2R6 Canada
Niagara Supervised Parking	
Niagara This Week	Box 300 Hamilton, ON L8N 3G3
Niagara Trailer	
Niagara Trailers	
Niagara Truck N Stuff	
Niagara Vetinary Services	
Nick's Truck Parts	
No Frills	
Noble	4536 Montrose Rd Niagara Falls, On
Noco Express Gas	
Norfolk Auto Sales	
Norm Mailhot Accountant	
Northern Painters	120 Lancing Drive Unit # 7 Hamilton, ON L8W 3A1
Northway Ford (Vendor)	
Nutech Electronics	
Nuwer Auto Parts	
NWFM	
NYT Seneca	
O.S.S. Environtmental	
Oakville Infinity	
Oakwood Motors	
Occu-Med	1-75 Bessemer Road London, On N6E1P9
OEM Parts	
Emilio Marcella	10 Kimbermount Dr. St. Catharines ON L2N 5V6

Online Electronics	2-871 Niagara St. Welland, On L3C6Y1
Ontario Court of Justice	
Ontario Insurance Directory	
Over Clocked	
	13 Seapark Dr. Unit# 1 St. Catharines ON L2M 6S5 CA
Padgett The Small Biz Pro	
Painters Supply and Equipment	4129 Stanley Avenue, Unit 1 Niagara Falls, ON L2E 7H3
Paladin	7295 Rolling Acres Cr. Niagara Falls On. L2J1E5
Papa Niks	
parking	
Parkview Equipment	
Parkway Towing	
Parts Service Intntl	
PartSource	6812 Lundy's Lane Niagara Falls, On L2G1V6
Pasta Fresca	
Pay Pal	
Paymentech	
Paypal	
Peace Bridge Duty Free	
Peavey Mart	
pedlar bicyce shop	
Peninsula Collision Service	
Peninsula Press	
Peninsula Towing	
Penske Truck Rentals	
Perfect Pen & Stationery	
	158 Scott St. St. Catharines ON L2N 1J1
	266 Lake St. St. Catharines ON L2N 4H1
	371 Ontario St. PO Box 1300 ON St.Catharines
	357 Ontario St. St. Catharines ON L2R 5L3
Performance Heating & Air	144 Sullivan Ave Thorold Ontario L2V 4V5 Canada
	342 Ontario St. St. Catharines ON L2R 5L8
	262 Lake St. St. Catharines ON L2N 4H1
Peterson's Upholstering Ltd.	38 Scott St St. Catharines On L2R1C9

Petro-Canada	
Pho Vietnam 999	
Pioneer Petroleum	
Platinium Auto Body	
Playdium	
Porsche Centre Oakville	
Portage Bakery	
Postmedia	
	6815 Cropp St Niagara Falls ON L2E 7E4
	Premier Collision 4595 St. Lawrence Ave Niagara Falls ON L2E 3X5 Canada
Prestige Wines	
Princess Auto	
Pro Body Parts	565 Arvin Ave Stoney Creek, ON L8E 5N7
Pro-Formance Auto Glass	8 Joanna Dr. St. Catharines, On L2N1V2
ProActive Chiropractic & Training Center	526 Queen St. Unit 2 St. Catharines, On
Progisync	
Public Metal Supply	
Purolator	
Quality Inn	
Queenston Golf Club	
Queenston Tire & Rim	313 Ontario St. St.Catharines, On L2R 5L3
Queenston Traffic	14154Niagara Pkwy RD NOTL, Ont
Queensway Auto Parts	
Queenway	
Quizno's Subs Shop	
Rainbow Auto Parts	
Rainbow Bridge	
Raw Materials Company	17 Invertose Drive Port Colborne ON L3K 5V5 Canada
Raymac Signs	
Receiver General	
Rectangle Auto Supply	
Reflections Auto Refinishing	

Regional Doors & Hardware

regional municipality of niagara

Rene Bouvier

resc

Resource Equipment Ltd

Reunited Custom Car Show

REV Publishing Inc

3659 Stanley Ave.
Niagara Falls, On L2E 0A6

4595 Saint Lawrence Ave
Niagara Falls ON L2E 3X5

Rickijos

RK Sport Inc

RLK Leasing

186 Merritt St.
St. Catharines ON L2T 1J6

Robert Kirk

Rock Auto

Rogers

Roman Cheese

Rona

Ronald C. Ellens Appraisa

237 Barton St. East
Unit 101 ON Stoney Creek

Rose City Towing

Royal Bank of Canada

Royal Bank Visa

Royal Bank Visa Credit Line

Royal Carstar

Rubsters cafe and deli

Russell Patrick

RWAM Insurance

Ryder Truck Rental

Safari Niagara

Sam's Club

Sandstone Grill House

Saturn of St. Catharines

Savoie Motor Sales	
scoops and more	
Scotia Bank	
Scotia Bank RRSP	
Seaway Fluid Power Group	
	11 Cushman Road St. Catharines, On L2M 6S7
Securicor Cash Services	
Sentinel Self Storage Inc	
Service Ontario	
	4497 Kent Ave.
Sewell's Automotive Supply	Niagara Falls, On L2H1J1
shannons food basics	
	70 Nebo Road, Unit 1
Sharper Marketing Inc.	Hamilton, On L8W 2E3
Shell Canada Products	
Shelly Newman	
Sherwin Williams	
Shibuki	
	150 Robinwood Crescent
Shine-On Detailing	Milton On L9T2C3
Shoppers Drug Mart	
Sid's Towing	
	Sign Link Graphics St. Catharines ON Canada
Signature Sign & Image	
silver point	
silver point niagara	
Silvertown Electronics	
	40 Hempstead Drive, Unit 1
SimplexGrinnell	Hamilton, On L8W2E7
Simplified Technology Services	
Skyway Transmission	
	3670 Wiltshire Blvd Niagara Falls On L2J3E7 Canada
SMC Pneumatics	
Snap On Tools	
Sobey's	
SoftMoc Inc	
Solaris Tint	
Sommerset Distribution	
Somplex Grinnell	
Sorrento Bakery	
SOS Towing	
Southwest Air	
Spadina Shell	

	P.O. Box 20014 St. Catharines ON L2M 7W7 Canada
Special Interest Cars	
Speck Industries	
Speedy Glass	
St Catharines Motorcycle	
St Lawrence Market	
St Paul Catholic School	
	132 Bunting Rd. St. Catharines On L2P 3G5
	161 Scott St. St. Catharines On L2N1H3 Canada
	155 Scott St. St Catharines ON L2N 1H3 Canada
	363 Lake St. St Catharines ON L2N 4H5 Canada
	363 Lake St. St Catharines ON L2N 4H5 Canada
Stacey's Mobile Auto Glass	
Stamford Health Clinic	
Stanco Signs	12-4400 Montrose Rd. Niagara Falls, On L2H1K2
STAPLES Business Depot	
Staples Canada	
Star Collision Service	
Star Gas	
Steel Rubber Products	
Stephenson's Rental Service	4711 Kent Ave Niagara Falls, On L2H1J3
Stereo Ex	
	Sticker-It 502 Cedar St. Dunnville ON N1A 2J5 Canada
Stoney Creek Window Tinting	79 Ventura Dr. Stoney Creek, On L8J1W5
Storage Niagara	8540 Earl Thomas Ave Niagara Falls, On L2E6X8
Stradaa West Eat & Sip House	
Sean Newton	
Streamline Upholstery	5594 Fraser Street Niagara Falls, On L2E3C9
String Boy's Paint Wurx	
Subaru of Hamilton	
Subaru of Niagara	
Sun Media	
Sunoco	

Surge Auto Glass	387 Ontario St. Unit #1 St. Catharines On L2R 5L3
Swss Chalet	
Sylvain Boudreau	
Syndicate Restaurant	
Synergy Marketing Consultants Inc	10 Kodiak Crescent, Suiite 101 North York, Ontario M3J 3G5
T&S Construction	
T.E.S.	
Taco Bell	
Taff Guard Filtration	
Target	
target food stores	
Ted Bristow	
Tel-Ad Productions	5406 Broadway Box 529 Lancaster, N.Y.
Terry Weston - Reimburse	
TGF Bumper and Fender	565 Arvin Ave Stoney Creek, Ont L8E 5N7
That Girl Auto Interior Repair	
The Beer Store	
The Booth Man	
The Business Link Ltd.	13 Secord Dr. Suite 3 St. Catharines, ON L2N 1K9
The Collectors Guild	
The Dent Magician	6810 Buckingham Drive Niagara Falls, On L2H2R9
	The Dent Specialist Ltd. PO Box 22011 Serena PO Beamsville ON L0R 3B0 Canada
The Flats	
The Forzani Group	
The Home Depot	
The Jason George	
The Keg	
The Original Honeys	
The Source	
The UPS Store	
The Vintage Automotive Group Inc	
The Young Automotive Professionals	
Thorold Autoparts and Recyclers	1108 Beaverdams Rd. Thorold, On L2V4Y4
Three Diamond Inn	
Thundering Waters Golf	
Tic Tac Towing	

	117 Sinnot Rd
Tiger Auto Parts	Scaborough,On M1L 4S6
Tim Hortons	
Tint Worx	
TJ's Sports Bar	
	702 Nidels Cres.
Tom James Towing	Welland, On L3B3N7
	7 White St
Toolbox	St Catharines, ON L2N 1Z1
Top Tech	
	5124 Montrose Rd
Torbram Electric Supply	Niagara Falls, On L2H1K5
Toronto Parking	
Toronto Parking Authority	
	135 Cushman Rd Unit B St. Catharines ON L2M 6T2 Canada
Town and Country FLorist-vendor	
Town of Shelbourne	
Townsend Mutua	
Tows	
toys r us	
Tracy Soucy	
Trade Bank Inc	
Trade Depot	
Trader Corp	
	Transit Truck Bodies Inc. 3600 Industrial Blvd Laval QC H7L 4R9 Canada
	871 Niagara Street N., Unit #3 Welland, ON L3C 6Y1
	526 Queenston St.Unit 5
Trillium Industrial Safety	St. Catharines, On L2R7K6
	Trinity Towing 3239 Wolfedale Rd Mississauga ON L5C 1V8 Canada
	432 Pearson Road
Triple K Upholstery	Welland, On L3B 5N7
ts	
TSC	
	456 Merritt St
Two Guys	St. Catharines, On L2P1P3
U Needa Pita	
U-Haul	
Uline Shipping Supplies	
	6875 Thorold Stone Rd.
Ultrashine	Niagara Falls ON L2J1B2
Unica Insurance Inc	

upper canada springs inc

UPS Canada

UPS Store

Utilities - Telephone

V.C. White's Auto Service
4192 Drummond Rd.
Niagara Falls, On L2E6B9

Valley Way Pharmacy

Value Muffler & Brake Centre
4542 Drummond Rd
Niagara Falls ON L2E 6C7
Canada

Value Village

van and truck world

Verifie Lundy's Gas Bar

Video 2000

Villa Tile Contractor

Vince's Auto Wrecking

Vincent Tan

Vintage Automotive

Walker Industries

Walmart

Waterloo Farmers Mutual Insurane

Watermark

Weinkeller Restaurant

Welland Esso

Welland Honda

Welland Pizza Hut

Welland Snowmobile Club

Welland Tribune
894 Niagara St
Welland ON L3C 1M3

Wheel Covers Unlimited

Wheel Wizard
162 Sherman Ave N
Hamilton, On L8L 6M7

wheel's Automotive Dealer Supplies

Whites Auto Service
4192 Drummond Rd.
Niagara Falls, On L2E6B9

Wildfire Grillhouse

Wiley Luxury Brand Auto

Wilf Seaward

Willpak	
Wine Rack	
Winks	
Winners	
Woodbine and HW	
Workplace Safety & Prevention Services	5110 Creekbank Rd. Mississauga, On L4W0A1
Worksite Safety Complianc	
WSIB	
Wurth Canada Limited	
Xotic Customs & Service	
Yannix Canada Inc	137 Elmwood Avenue Toronto, ON M2N 3M1
Young Automotive Professionals	658 Main St.W. Port Colborne, On L3K5W1
Zappi's Pizza	
Zehrs	
zelllers	
zoro muffler	

ROYAL BANK OF CANADA	and	BETTER IMAGE COLLISION INC.
Applicant		Respondent

Court File No. CV-22-00078960-0000

ONTARIO
SUPERIOR COURT OF JUSTICE

PROCEEDING COMMENCED AT
HAMILTON, ONTARIO

SECOND REPORT OF THE RECEIVER

HARRISON PENSA LLP
Barristers & Solicitors
130 Dufferin Avenue, Suite 1101
London, ON N6A 5R2

Timothy C. Hogan (LSO#36553S)
Thomas Masterson (LSO#76835U)

Tel: (519) 679-9660
Fax: (519) 667-3362
Email: thogan@harrisonpensa.com
Email: tmasterson@harrisonpensa.com

Lawyers for the Receiver,
BDO Canada Limited

ROYAL BANK OF CANADA	and	BETTER IMAGE COLLISION INC.
Applicant		Respondent

Court File No. CV-22-00078960-0000

ONTARIO
SUPERIOR COURT OF JUSTICE

PROCEEDING COMMENCED AT
HAMILTON, ONTARIO

MOTION RECORD

HARRISON PENSA LLP
Barristers & Solicitors
130 Dufferin Avenue, Suite 1101
London, ON N6A 5R2

Timothy C. Hogan (LSO#36553S)
Thomas Masterson (LSO#76835U)

Tel: (519) 679-9660
Fax: (519) 667-3362
Email: thogan@harrisonpensa.com
Email: tmasterson@harrisonpensa.com

Lawyers for the Receiver,
BDO Canada Limited