

NOTE TO CREDITORS

The reader should note that the form or statement identified as Bankruptcy and Insolvency Act Form(s) 78 (Business Bankruptcy) or 79 (Non-Business Bankruptcy) Statement of Affairs provide for and reflect estimates of value as it relates to the debtor's/bankrupt's assets as well as estimates of the debtor's/bankrupt's liabilities.

The attached Statement of Affairs, as executed under Oath by the debtor/bankrupt, including enclosures, has been prepared based on information supplied by the debtor/bankrupt, and are as stated and estimated by the debtor/bankrupt.

Where available, the Statement of Affairs reflects the source of the estimated asset value reported thereon, i.e. in the case of real estate, it may reflect "P. Tax Val." for property tax value, "App. Val." For appraisal value, or "Mkt. Assess." for a real estate market assessment. In the case of motor vehicles, it may reflect "B. Bk. Val." as black book value, or in the case of investments, RRSP's, RESP's, mutual funds, it may reflect "Stmt. Val." for statement value, etc., etc.

There are several distinct phases in a bankruptcy, the first of which is the vesting phase, triggered by the bankrupt's assignment, and the second being the administration phase.

In addition to its preliminary assessment, the Trustee will, in connection with the administration phase of the bankruptcy, be making further inquiry and undertaking further investigation into not only the estimated value of a debtor's/bankrupt's assets, but their exemption limits and status. Similarly, the Trustee, through the submission of proofs of claim by creditors as part of the claims process, will in the normal course of his administration, be verifying not only the claim amount estimated by the debtor/bankrupt, but the priority status thereof, i.e. secured, preferred, unsecured.

In some instances, a creditor's claim, which the debtor/bankrupt legitimately believes is fully secured, may in fact, through a lack of documentation or an unperfected security registration by a creditor, be determined to be unsecured, and consequently, the reported status of a debtor's/bankrupt's liabilities may also change.

The Trustee cautions each debtor/bankrupt that the intent of their Statement is to provide an accurate and complete portrayal of their affairs. They are also advised that any errors or omissions made or misinformation provided by them may, in connection with the administration of their bankruptcy, impact not only their exemption limits/status, but may detrimentally affect other aspects of their bankruptcy and their ability to obtain a discharge.

District of: Alberta
 Division No: 2
 Court No: 25-2119698
 Estate No: 25-2119698

FORM 68

Notice of Bankruptcy, First Meeting of Creditors

(Subsection 102(1) of the Act)

and Impending Automatic Discharge of Bankrupt
(Paragraph 168.1(4) and section 168.2 of the Act)In the Matter of the Bankruptcy of SUSAN ELIZABETH WAY
of the City of Calgary in the Province of Alberta Original Amended

Take notice that:

1. SUSAN ELIZABETH WAY filed an assignment on the 5th day of May, 2016, and the undersigned, Cameron Okolita Inc., was appointed as trustee of the estate of the bankrupt by , subject to affirmation by the creditors of the trustee's appointment or substitution of another trustee by the creditors.
2. The first meeting of creditors of the bankrupt will be held on the 25th day of May, 2016, at 09:00 AM at the office of Cameron-Okolita Inc., at 115 - 9A Street NE, Calgary, Alberta, T2E 9C5.
3. To be entitled to vote at the meeting, a creditor must file with the trustee, before the meeting, a proof of claim and, where necessary, a proxy.
4. Enclosed with this notice are a proof of claim form, proxy form and list of creditors with claims amounting to \$25 or more showing the amounts of their claims.
5. Creditors must prove their claims against the estate of the bankrupt to share in any distribution of the proceeds realized from the estate.
6. Included pursuant to subsection 102(3) of the Act is information concerning the financial situation of the bankrupt and the obligation of the bankrupt to make payments to the estate of the bankrupt, as required under section 68 of the Act.
7. Pursuant to section 168.1 of the Act, the bankrupt will be given an automatic discharge on the 6th day of February, 2017, unless the Superintendent of Bankruptcy, the trustee of the estate of the bankrupt or a creditor of the bankrupt gives notice of intended opposition to the discharge of the bankrupt before that date.
In the case of an individual who has never before been bankrupt:
 - on the expiry of 9 months after the date of bankruptcy;
 - on the expiry of 21 months after the date of bankruptcy where the bankrupt is required to make payments under section 68 of the Act to the estate.In the case of an individual who has been a bankrupt one time before:
 - on the expiry of 24 months after the date of bankruptcy;
 - on the expiry of 36 months after the date of bankruptcy where the bankrupt is required to make payments under section 68 of the Act to the estate
8. Any creditor who intends to oppose the discharge of the bankrupt shall state in writing the grounds for his/her opposition and send a notice to this effect to the division office of the OSB, the trustee of the estate of the bankrupt and the bankrupt at any time before the 6th day of February, 2017.
9. If any creditor opposes the discharge of the bankrupt, a court fee applies.
10. If the discharge of the bankrupt is opposed, the trustee will apply to the Court without delay for an appointment for the hearing of the opposition in the manner prescribed by the Act unless it is a matter to be dealt with by mediation pursuant to section 170.1 of the Act.

Dated at Edmonton, Alberta, this 6th day of May, 2016.

 Cameron Okolita Inc.
 Trustee

District of: Alberta
 Division No: 2
 Court No:
 Estate No:

FORM 79

Statement of Affairs (Non-Business Bankruptcy)

(Subsection 49(2) and 158(d) of the Act)

In the Matter of the Bankruptcy of SUSAN ELIZABETH WAY
 of the City of Calgary in the Province of Alberta

 Original Amended

ASSETS					
Type of assets	Description (Provide details)	Estimated dollar value	Exempt property	Secured Amount / Liens	Estimated net realizable dollar value
1. Cash on Hand		\$0.00	<input type="checkbox"/>	\$0.00	\$0.00
2. Furniture	Household Furniture and Appliances	\$3,500.00	<input checked="" type="checkbox"/>	\$0.00	\$0.00
3. Personal Effects	Personal Effects	\$2,500.00	<input checked="" type="checkbox"/>	\$0.00	\$0.00
4. Cash-surrender values of life insurance policies, RRSPs, etc.	London Life Term Life Insurance (Son is beneficiary)	\$1.00	<input checked="" type="checkbox"/>	\$0.00	\$0.00
5. Securities		\$0.00	<input type="checkbox"/>	\$0.00	\$0.00
6. Real property - House		\$0.00	<input type="checkbox"/>	\$0.00	\$0.00
Real property - Cottage		\$0.00	<input type="checkbox"/>	\$0.00	\$0.00
Real property - Land		\$0.00	<input type="checkbox"/>	\$0.00	\$0.00
Real property - Building	1200 Sq ft Condo with basement developed located @ 27 Ceduna Park S.W., Calgary, AB. "Oakfield Villas" (Encumb.)	\$415,000.00	<input checked="" type="checkbox"/>	\$200,000.00	\$130,000.00
Real property - Building And Land		\$0.00	<input type="checkbox"/>	\$0.00	\$0.00
7. Motor Vehicle - Automobile	2010 Dodge Avenger SE 4 door sedan (B.Book Value) S/N# 1B3CC4FB8AN178023	\$6,156.00	<input checked="" type="checkbox"/>	\$0.00	\$1,156.00
Motor Vehicle - Motorcycle		\$0.00	<input type="checkbox"/>	\$0.00	\$0.00
Motor Vehicle - Snowmobile		\$0.00	<input type="checkbox"/>	\$0.00	\$0.00
Motor Vehicle - Other		\$0.00	<input type="checkbox"/>	\$0.00	\$0.00
8. Recreational Equipment		\$0.00	<input type="checkbox"/>	\$0.00	\$0.00
9. Estimated Tax Refund		\$0.00	<input type="checkbox"/>	\$0.00	\$0.00
10. Other Assets		\$0.00	<input type="checkbox"/>	\$0.00	\$0.00
TOTAL		\$427,157.00		\$200,000.00	\$131,156.00

5th day of May, 2016

Date



Bankrupt

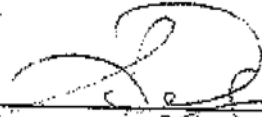
Liabilities							
No.	Creditor	Address including postal code	Account No.	Unsecured	Secured	Preferred	LTC
1	AMEX Bank of Canada ***	P.O. Box 2514 Station "B" London, Ontario, Canada, N6A 4G9	3733 802 385 62008	\$5,630.00	\$0.00	\$0.00	5
2	AMEX Bank of Canada ***	P.O. Box 2514 Station "B" London, Ontario, Canada, N6A 4G9	3733 826 571 72004	\$2,120.00	\$0.00	\$0.00	5
3	Arnold Breilkreutz / Base Mortgage & Investments	724- 55th Ave S.W. Calgary, Alberta, Canada, T2V 0G3	Promissory Note	\$165,000.00	\$0.00	\$0.00	8
4	Canada Revenue Agency	Prairies Regional Collections 10 - 9700 Jasper Avenue Edmonton, Alberta, Canada, T5J 4C8	2014/15 Estimate	\$14,500.00	\$0.00	\$0.00	6
5	CIBC (Bankruptcy) ***	6-6150 Highway 7 PO Box 488 Woodbridge, Ontario, Canada, L4H 0R6	4504 4000 2358 5834	\$23,650.00	\$0.00	\$0.00	4
6	MBNA Canada Bank ***	P.O. Box 2514 Station "B" London, Ontario, Canada, N6A 4G9	5452-4002 7104 6215	\$25,150.00	\$0.00	\$0.00	5
7	MBNA Canada Bank ***	P.O. Box 2514 Station "B" London, Ontario, Canada, N6A 4G9	5234 6559 0986 1898	\$8,700.00	\$0.00	\$0.00	5
8	Michael Temigno / Temigno Investments	C/O 212-10A Street N.W. Calgary, Alberta, Canada, T2N 1W6	Re: Action 1501-12147	\$1.00	\$0.00	\$0.00	9
9	Royal Bank - Visa ***	c/o: Asset/BankruptcyHighway.com P.O. Box 57100 Toronto, Ontario, Canada, M8Y 3Y2	4514 07 end 5843	\$24,950.00	\$0.00	\$0.00	4
10	Royal Bank of Canada ***	c/o: Asset/BankruptcyHighway.com P.O. Box 57100 Toronto, Ontario, Canada, M8Y 3Y2	9608258-001 LOC	\$0.00	\$200,000.00	\$0.00	1
11	Royal Bank of Canada ***	c/o: Asset/BankruptcyHighway.com P.O. Box 57100 Toronto, Ontario, Canada, M8Y 3Y2	31953631-001	\$9,950.00	\$0.00	\$0.00	2

Sub Totals: \$277,651.00 \$200,000.00 \$0.00
 Total: \$477,651.00

Royal Bank of Canada *** - 1200 Sq ft Condo with basement developed located @ 27 Ceduna Park S.W., Calgary, AB. "Oakfield Villas"

5th day of May, 2016

Date


 Bankrupt

INFORMATION RELATING TO THE AFFAIRS OF THE INSOLVENT

A. PERSONAL DATA				
1. Family name: WAY	Given names: SUSAN ELIZABETH	Gender: <input type="checkbox"/> M <input checked="" type="checkbox"/> F	Marital Status: Single	Date of birth: 10th day of April, 1951
2. Also known as:				
3. Address: 27 Ceduna Park S.W., Calgary, Alberta, T2W 6H4, Canada				
5. Full name of spouse or common-law partner:				
6. Name of present employer (bankrupt): N/A	Occupation (bankrupt): Unemployed office manager			
7A. Number of persons in household family unit, including debtor:				1
7B. Number of persons 17 years of age or less:				0
8. Have you operated a business within the last five years?				No
B. WITHIN THE 12 MONTHS PRIOR TO THE DATE OF THE INITIAL INSOLVENCY EVENT, HAVE YOU EITHER IN CANADA OR ELSEWHERE				
9A. Sold or disposed of any of your property?				No
9B. Made payments in excess of the regular payments to creditors?				No
9C. Had any property seized by a creditor?				No
C. WITHIN FIVE YEARS PRIOR TO THE DATE OF THE INITIAL INSOLVENCY EVENT, HAVE YOU EITHER IN CANADA OR ELSEWHERE				
10A. Sold or disposed of any property?				No
10B. Made any gifts to relatives or others in excess of \$500?				No
D. BUDGET INFORMATION. Attach Form 65 to this Form.				
11A. Have you ever made a proposal under the Bankruptcy and Insolvency Act?				No
11B. Have you ever been bankrupt before in Canada?				No
12. Do you expect to receive any sums of money which are not related to your normal income, or any other property within the next 12 months?				No
13. If you answered Yes to any of questions 9, 10 and 12, provide details:				
14. Give reasons for your financial difficulties: Loss of income - employer put into receivership.				

I, SUSAN ELIZABETH WAY, of the city of Calgary in the Province of Alberta, do swear (or solemnly declare) that this statement is, to the best of my knowledge, a full, true and complete statement of my affairs on the 5th day of May, 2016 and fully discloses all property and transactions of every description that is or was in my possession or that may devolve on me in accordance with the Bankruptcy and Insolvency Act.

SWORN (or SOLEMNLY DECLARED)

before me in the city of Calgary
in the Province of Alberta,
on this 5th day of May, 2016

Ken Owcharuk
Commissioner of Oaths for the
Province of Alberta

KENNETH A. OWCHARUK
COMMISSIONER FOR OATHS
EXPIRES: APRIL 30, 2016

5th day of May, 2016
Date

Bankrupt

MONTHLY DISCRETIONARY EXPENSES: (Family Unit)	
Description	Total
Rent / Mortgage	\$550.00
Property Taxes / Condo fees	\$572.00
Telephone	\$200.00
Cable	\$100.00
Dining / Lunches / Restaurants	\$200.00
Entertainment / Sports	\$100.00
Dental	\$25.00
Food / Grocery	\$400.00
Laundry / Dry Cleaning	\$35.00
Grooming / Toiletries	\$50.00
Clothing	\$50.00
Repair / Maintenance / Gas	\$200.00
Vehicle Insurance	\$87.00
Furniture / Contents	\$26.00
Life Insurance	\$253.00
Bankrupt/Debtor Agreed Monthly Payment	\$200.00
TOTAL MONTHLY DISCRETIONARY EXPENSES (FAMILY UNIT)	\$3,048.00(10)
MONTHLY SURPLUS OR (DEFICIT) FAMILY UNIT ((8)-(10))	\$-1,903.00(11)

Information (or Amended Information) Concerning the Financial Situation of the Individual Bankrupt

Payments to the Estate as per Agreement	
Number of persons in household family unit, including bankrupt:	1
Total amount Bankrupt has agreed to pay monthly	\$200.00(12)
Amount Bankrupt has agreed to pay monthly to repurchase assets	\$0.00(13)
Residual amount paid into the estate ((12) - (13))	\$200.00(14)
Payments required by the Directive on Surplus Income	
Monthly amount required by the Directive on Surplus Income based on Bankrupt's Portion Of the Available Monthly Family Unit Income(9)	\$0.00(15)
Difference between the amounts at lines (14) and (15)	\$200.00(16)

Dated at Calgary, Alberta this 5th day of May, 2016.

Trustee

Per: SUSAN ELIZABETH WAY
Debtor

GAMERON • OKOLTA INC.

Bankruptcy and Insolvency Act

TRUSTEES IN BANKRUPTCY

9415 - 98 Avenue
Edmonton, Alberta T6C 2C8 Ph: (780) 425-7100 Fax: (780) 425-7110

IN THE MATTER OF THE BANKRUPTCY (OR PROPOSAL OR RECEIVERSHIP OF THE PROPERTY) OF

(Name of Debtor) of (City and Province)

and the claim of (Name of Creditor)

All notices or correspondence regarding this claim to be forwarded to the following address: (Address of Creditor)

I (Name of Person Completing this Form) residing in the (City/Town/Hamlet/etc.) of in the Province of

DO HEREBY CERTIFY:

1. That I am the creditor of the above-named debtor, (or that I am)

(State Position or Title) of (Name of Creditor)

2. That I have knowledge of all the circumstances connected with the claim referred to below.

3. That the debtor was, at the date of bankruptcy (or the date of the receivership or, in the case of a proposal, the date of the notice of intention or of the proposal, if no notice of intention was filed), namely the day of and still is, indebted to the creditor in the sum of \$, as specified in the statement of account (or affidavit) attached and marked Schedule "A", after deducting any counterclaims to which the debtor is entitled. (The attached statement of account or affidavit must specify the vouchers or other evidence in support of the claim).

4. Check and complete appropriate category

(A) Unsecured Claim of \$ (Other than as a customer contemplated by Section 262 of the Act)

That in respect of this debt, I do not hold any assets of the debtor as security and

(Check appropriate description)

Regarding the amount of \$ I claim a right to a priority under section 136 of the Act. Regarding the amount of \$ I do not claim a right to a priority.

(Set out on an attached sheet details to support priority claim)

(B) Claim of Lessor for Disclaimer of a Lease \$

That I hereby make claim under subsection 65.2(4) of the Act, particulars of which are as follows:

(Give full particulars of the claim, including the calculations upon which the claim is based)

(C) Secured Claim of \$

That in respect of this debt, I hold assets of the debtor valued at \$ as security, particulars of which are as follows:

(Give full particulars of the security, including the date on which the security was given and the value at which you assess the security, and attach a copy of the security documents)

(D) Claimed by Farmer, Fisherman, or Aquaculturist of \$

That I hereby make a claim under Subsection 81.2(1) of the Act for the unpaid amount of \$

(E) Claim by Wage Warner of \$

That I hereby make a claim under Subsection 81.3(8) of the Act in the amount of \$

That I hereby make a claim under Subsection 81.4(8) of the Act in the amount of \$

(F) Claim by Employee for Unpaid Amount Regarding Pension Plan of \$

That I hereby make a claim under subsection 81.5 of the Act in the amount of \$

That I hereby make a claim under subsection 81.6 of the Act in the amount of \$

Form 31 - Continued

(G) Claim Against Director S _____

(To be completed when a proposal provides for the compromise of claims against directors)

That I hereby make a claim under subsection 50(13) of the Act, particulars of which are as follows:

(Give full particulars of the claim, including the calculations upon which the claim is based)

(H) Claim of a Customer of a Bankrupt Securities Firm S _____

That I hereby make a claim as a customer for net equity as contemplated by section 262 of the Act, particulars of which are as follows:

(Give full particulars of the claim, including the calculations upon which the claim is based)

5. That, to the best of my knowledge, I am (or the above-named creditor is) (or am not or is not) related to the debtor within the meaning of section 4 of the Act, and have (or has) (or have not or has not) dealt with the debtor in a non-arm's length manner.

6. That the following are the payments that I have received from, the credits that I have allowed to, and the transfers at undervalue within the meaning of subsection 2(1) of the Act that I have been privy to or a party to with the debtor within the three months (or, if the creditor and the debtor are related within the meaning of section 4 of the Act or were not dealing with each other at arm's length, within the 12 months) immediately before the date of the initial bankruptcy event within the meaning of subsection 2(1) of the Act: (provide details of payments, credits and transfers at undervalue).

7. (Applicable only in the case of the bankruptcy of an individual)

- I request to be informed, pursuant to subparagraph 68(4)(a)(ii) of the Act, of the amount fixed under subparagraph 68(4)(a)(i), which is the amount of surplus income that the bankrupt is required to pay to the estate of the bankrupt.

- If the Trustee determines that there is no surplus income, I request to be informed of that determination in accordance with paragraph 68(4)(b) of the Act.

- I request that a copy of the report filed by the Trustee regarding the bankrupt's application for discharge pursuant to subsection 170(1) of the Act be sent to the above address.

Dated at _____, Alberta, this _____ day of _____, 2016.

Witness

Creditor

Telephone #: _____

Fax #: _____

Email address: _____

NOTES: If an affidavit is attached, it must have been made before a person qualified to take affidavits.

If a copy of this Form is sent electronically by means such as email, the name and contact information of the sender, prescribed in Form 1.1, must be added at the end of the document.

WARNINGS: A Trustee may, pursuant to subsection 128(3) of the Act, redeem a security on payment to the secured creditor of the debt or the value of the security as assessed, in a proof of security, by the secured creditor.

Subsection 201(1) of the Act provides severe penalties for making any false claim, proof, declaration or statement of account.

FORM 36 - PROXY

(Subsection 102(2) and paragraphs 51(1)(e) and 66.15(3)(6) of the Act)

I, _____, of _____
(Name of Creditor) (Name of Town or City)

a creditor in the above matter, hereby appoint _____ of _____, to be my proxy in the above matter, except as to the receipt of dividends, with (or without) power to appoint another proxy in his or her place.

Dated at _____, this _____ day of _____.

Witness

Individual Creditor

Name of Corporate Creditor

Witness

Per: _____
Name and Title of Signing Officer