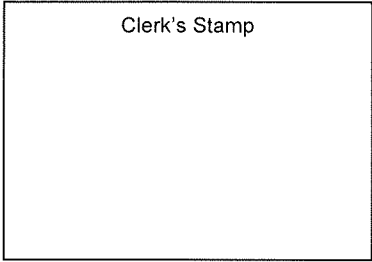


COURT FILE NUMBER 2501 13057
COURT COURT OF KING'S BENCH OF ALBERTA
JUDICIAL CENTRE CALGARY
MATTER IN THE MATTER OF THE COMPANIES'
CREDITORS ARRANGEMENT ACT, RSC
1985, c C-36, as amended



AND IN THE MATTER OF A PLAN OF
COMPROMISE OR ARRANGEMENT OF
2345137 ALBERTA LTD., 2351497
ALBERTA LTD., 2497902 ALBERTA LTD.,
SUMMIT S AUTO LTD., SUMMIT V AUTO
LTD., MK AUTO K-M LTD., 2437342
ALBERTA LTD., 1972207 ALBERTA LTD.,
1175104 B.C. LTD., 1262113 B.C. LTD.,
AND 1272986 B.C. LTD., 2412170
ALBERTA LTD. AND 2416326 ALBERTA
LTD.

APPLICANT 1292709 ALBERTA LTD. o/a THE LOAN
STORE

RESPONDENTS 2345137 ALBERTA LTD., 2351497
ALBERTA LTD., 2497902 ALBERTA LTD.,
SUMMIT S AUTO LTD., SUMMIT V AUTO
LTD., MK AUTO K-M LTD., 2437342
ALBERTA LTD., 1972207 ALBERTA LTD.,
1175104 B.C. LTD., 1262113 B.C. LTD.,
1272986 B.C. LTD., 2412170 ALBERTA
LTD. AND 2416326 ALBERTA LTD.

DOCUMENT **AFFIDAVIT**

ADDRESS FOR
SERVICE AND
CONTACT
INFORMATION OF
PARTY FILING THIS
DOCUMENT

OGILVIE LLP
Barristers & Solicitors
2800 Stantec Tower
10220 103 Avenue NW
Edmonton, AB T5J 0K4

Attention: Susy Trace; Aaron Hymes; Andrew McDaniel
Phone: 780.421.1818
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AFFIDAVIT OF MARTIN HAUSNER

Sworn on May 14, 2026

I, Martin Hausner, of the City of Edmonton, in the Province of Alberta, make oath and say as follows:

INTRODUCTION

1. I am the Director and sole voting shareholder of 1292709 Alberta Ltd. ("**129**" or "**The Loan Store**"), a creditor of 2412170 Alberta Ltd. ("**Westcastle Dealership**") and 2416326 Alberta Ltd. ("**Westcastle RealCo**", and together, the "**Westcastle GMC Entities**"), who are debtors in these proceedings. Attached to my Affidavit and marked as **Exhibit "A"** is an Alberta Corporate Registry search for 129.
2. I have personal knowledge of the matters deposed to in this affidavit, except where I have stated that I have relied on information from others, in which case I have identified the source of that information and believe it to be true.
3. I swore an affidavit in these proceedings on January 22, 2026 (the "**First Hausner Affidavit**"). This Affidavit is Supplementary to the First Hausner Affidavit.
4. Since 2007, 129 has been in the business of purchasing, reconditioning, financing, marketing, and selling motor vehicles, both at the wholesale and retail level. In 2015, the business expanded to include lending services, including the following:
 - a. providing financing for end-customer vehicle purchases;
 - b. financing for other dealers and wholesalers;
 - c. secured loans; and
 - d. private and alternative lending arrangements.
5. I am licensed to sell motor vehicles by the Alberta Motor Vehicle Industry Council ("**AMVIC**"). Attached to my Affidavit and marked as **Exhibit "B"** is a copy of a search of the AMVIC website confirming my registration.
6. 129 also holds a license from AMVIC as a broker, leasing, retail and used sales. Attached to my Affidavit and marked as **Exhibit "C"** is a copy of a search of the AMVIC website confirming 129's registration.
7. In 2015 the domain "theloanstore.ca" was registered.
8. In 2019, 129 registered the Trade Name "The Loan Store". Attached to my Affidavit and marked as **Exhibit "D"** is a copy of a Trade Name/Partnership search for The Loan Store.

9. The Company's financing business requires me to routinely assess borrower risk, vehicle values, security interests, and loan structures. The lending services offered are generally more flexible than those available through conventional financial institutions, including the ability to consider non-standard borrower profiles and collateral structures. As a result, the loans extended typically carry higher interest rates than traditional bank financing, reflecting the increased flexibility and risk profile.
10. Through nearly two decades of operating in the automotive sales and lending industry, I have developed substantial experience in vehicle valuation, market behavior, financing structures, risk assessment, and the operational realities of independent dealerships and private lenders.

LOAN TO WESTCASTLE GMC ENTITIES

11. Attached to my Affidavit and marked as **Exhibit "E"** is a copy of the Loan Agreement dated April 3, 2023 between The Loan Store as lender, the Westcastle GMC Entities as borrowers, and Michael John Koch as co-signer (the "**Loan Agreement**").
12. The Loan Agreement provided for a loan facility with a maximum aggregate principal amount of \$1,900,000.00 CAD to the Westcastle GMC Entities, with interest payable at the rate of 35 percent *per annum* before default and 39 percent *per annum* after default, calculated yearly not in advance. The Loan Agreement provided for a term of 24 months and matured on April 30, 2025.
13. Pursuant to the Loan Agreement, advances were made to the Westcastle GMC Entities in cash, as requested by Mr. Koch. Mr. Koch requested that the loan funds be advanced in cash to meet the operational needs of the Westcastle GMC Entities, which operated the Westcastle Chevrolet Buick GMC automobile dealership in Pincher Creek, Alberta.
14. Because Mr. Koch personally collected the cash on behalf of the Westcastle GMC Entities, he signed acknowledgement forms in respect of each advance. These acknowledgement forms were intended to serve as receipts and written acknowledgements of the principal funds actually advanced and the running principal balance, and to identify the individual who physically received those funds on behalf of the Westcastle GMC Entities.
15. Attached to my Affidavit and marked as **Exhibit "F"** are copies of the Borrower Acknowledgement of Funds and Running Balance Receipt documents evidencing the advances made under the Loan Agreement between April 3, 2023 and November 26, 2024, totaling \$1,900,000.00 in principal.

LOAN SECURITY

16. To secure the indebtedness, the Westcastle GMC Entities granted to The Loan Store security in the real property located at 1100 Waterton Avenue, Pincher Creek, Alberta (the "**Westcastle Lands**" and The Loan Store's interest, the "**Proprietary Interest**"). The Loan Agreement describes the secured collateral as "West castle Chevrolet 1100 Watertown avenue pincher creek Ab TOK1W0 Land and building."

17. Section 9 of the Loan Agreement also states that “The borrower recognizes the Loan store 10208 Whyte avenue Edmonton as a second secure [sic] party.” I understood this to mean that The Loan Store was intended to be second in priority to TD Bank in respect of the Westcastle Lands and building.
18. Paragraphs 12 and 13 of the Loan Agreement further provide that the loan is secured by the Westcastle Chevrolet land and building, that The Loan Store will be listed as a lender on title, and that the Borrower will do everything necessary to assist The Loan Store in perfecting its interest. It was not intended for The Loan Store to take only a personal property security interest in vehicles or other chattels.
19. In accordance with the Proprietary Interest, The Loan Store submitted caveats against the Westcastle Lands to protect its interest on November 3, 2025 and November 10, 2025. The Monitor’s Vesting Order identifies the caveats as encumbrances to be discharged on Schedule “B”. Attached to my Affidavit and marked as **Exhibit “G”** is a copy of the Vesting Order dated January 7, 2026 and filed January 14, 2026 (the “**Vesting Order**”).
20. I prepared the Loan Agreement myself, without legal advice.

OUTSTANDING AMOUNTS DUE AND OWING

21. As at the date of this affidavit, with the exception of the transfer of certain vehicles to The Loan Store (which was intended to partially satisfy the outstanding indebtedness), no repayments have been made by the Westcastle GMC Entities under the Loan Agreement. The loan has matured and all amounts thereunder are fully due, owing, and payable to The Loan Store.
22. On December 19, 2025, the Westcastle GMC Entities owed The Loan Store the aggregate sum of \$2,750,755.00.

THE SETTLEMENT AGREEMENT — CHRONOLOGY AND CONTEXT

23. I set out below a chronological narrative of the settlement negotiations and consummation of a settlement agreement between the Loan Store on the one hand, and the Westcastle GMC Entities and Michael Koch on the other hand which is evidenced in communications between legal counsel, Jomha Skrobot LLP (counsel for the Westcastle GMC Entities) and LinQ Law (previous counsel for The Loan Store).
24. I have recently reviewed the Fourth Report of BDO Canada Limited in its Capacity as the Court-Appointed Monitor filed January 5, 2026 (the “**Fourth Report**”) and understand from that report that on September 22, 2025, Westcastle Dealership entered into an asset purchase agreement with 2672671 Alberta Ltd. (the “**Westcastle Purchaser**”) for the sale of substantially all of Westcastle GMC’s operating assets and business operations, and on September 23, 2025 Westcastle RealCo entered into related commercial real estate purchase contracts with the Westcastle Purchaser in respect of the real property at 1100 Waterton Avenue, Pincher Creek, Alberta. I refer to those transactions collectively in this Affidavit as the “**Westcastle Transaction**”. I understand from the Fourth Report that copies of the Westcastle Dealership Sale Agreement and Westcastle RealCo Sale

Agreements are attached to the Fourth Report as Appendices "K" and "L", respectively. I also understand from the Fourth Report and the Vesting Order that the Westcastle Transaction closed on December 19, 2025 and that the Court later vested the purchased assets in the Westcastle Purchaser, or its nominee, free and clear of claims and encumbrances, with the January 9, 2026 amended and restated order addressing the related Westcastle GMC CCAA relief, charges, TD Bank distribution and claims reserve.

25. On December 18, 2025, at 4:07 PM MST, Mr. Ahmed Jomha of Jomha Skrobot LLP sent an email to Ms. Soni Nayak of LinQ Law advising that he acted for Mike Koch, who had an outstanding loan with The Loan Store and intended to close a transaction which would include a partial payout of that loan. Mr. Jomha stated:

"It is my understanding that the parties have agreed that our client will be paying out the loan however will be allowed to keep \$500,000.00 which will be used to close out the balance of the transaction and they have further made arrangements for further financing."

26. Mr. Jomha requested a payout statement for the closing the following day.
27. On December 18, 2025, at 5:04 PM, Ms. Nayak forwarded Mr. Jomha's email to me and to Romy Badesha, a senior paralegal at LinQ Law, asking me to provide a payout statement and advising that Ms. Badesha would send LinQ Law's trust account information for the loan amount.
28. On December 19, 2025, at 9:56 AM, Ms. Badesha sent Mr. Jomha the payout statement along with LinQ Law's trust account information.
29. On December 19, 2025, at 10:28 AM, Ms. Badesha sent an email to Mr. Jomha confirming that The Loan Store was agreeable to close the transaction that day on the following basis:
- a. Accepting \$500,000 that day;
 - b. a package of vehicles, with a Bill of Sale to be provided (the "**Vehicles**");
 - c. The Loan Store was agreeable to discharge the caveat against 1100 Waterton Ave, Pincher Creek, AB T0K 1W0; and
 - d. The Loan Store would register a caveat for the remaining funds against 3301 MT Fisher Drive, Cranbrook, BC V1C 6N6.
30. On December 19, 2025, at 10:33 AM, Mr. Jomha responded thanking Ms. Badesha for the note and confirming that the closing was that day, and asking LinQ Law to confirm that it would discharge the caveat provided that \$500,000 was sent.
31. The closing of the Westcastle Transaction proceeded on December 19, 2025.
32. On December 19, 2025, the Bills of Sale for the Vehicles were delivered to The Loan Store.

33. On December 22, 2025, at 2:17 PM, Ms. Badesha followed up with Mr. Jomha asking when the funds would be received.
34. On December 23, 2025, at 11:22 AM, Ms. Badesha sent a further email to Mr. Jomha noting that LinQ Law's office would be closed for holidays from December 23, 2025 at 12:00 PM through to January 2, 2026, and attaching LinQ Law's trust void cheque for Mr. Jomha to deposit the funds.
35. On December 24, 2025, at 10:48 AM, Mr. Jomha responded advising that:

"all funds have been frozen in our trust condition pending resolution with another registered party" and that they were "working through it and ... optimistic that it can be resolved."
36. While a formal settlement agreement document was never executed between the parties, the terms of the settlement (the "**Settlement Agreement**") are evidenced by the email correspondence between the offices of Mr. Ahmed Jomha and Ms. Soni Nayak, which is held in the files of LinQ Law (counsel for The Loan Store at the relevant time) and Jomha Skrobot LLP (counsel for the Westcastle GMC Entities). Attached to my Affidavit and marked as **Exhibit "H"** is a copy of the email correspondence evidencing the terms of the Settlement Agreement summarized above.
37. Attached to my Affidavit and collectively marked as **Exhibit "I"** are copies of the Bills of Sale for the Vehicles that I received from the Westcastle GMC Entities on December 19, 2025.
38. In the First Hausner Affidavit at paragraph 4 I stated:

"We were dealing with Westcastle lawyer, Mr. Ahmed Jomha who had requested statements from us. After speaking with Mr. Jomha, we agreed to a cash payout of \$500,000 plus a package of 25 vehicles and a transfer over of the caveat."
39. By that statement, I was referring to The Loan Store and its counsel, LinQ Law, and to communications with Mr. Jomha through LinQ Law. I did not intend to state that I personally spoke with Mr. Jomha. I did not personally speak with Mr. Jomha.
40. I have reviewed The Supplement to the Seventh Report of BDO Canada Limited in its Capacity as the Court Appointed Monitor filed May 12, 2026 (the "**Seventh Supplement**"). The Seventh Supplement records that, on January 22, 2026, Mr. Jomha emailed counsel for the Monitor stating that the statements in the First Hausner Affidavit relating to him were not correct, that he had never spoken to me, and that his only correspondence was with The Loan Store's counsel concerning a discharge upon receipt of \$500,000.00. That statement is accurate to the extent that Mr. Jomha and I did not speak directly. My evidence respecting the Settlement Agreement is based on my instructions to, and communications through, LinQ Law, and on the correspondence attached as Exhibit "H". On December 18, 2025, Mr. Jomha wrote to LinQ Law stating that he acted for Mike Koch, requesting a payout statement for the next day's closing, and stating his understanding that the parties had agreed that his client would be paying out the loan but would be allowed to keep \$500,000.00 to close out the balance of the transaction and had arranged further financing. On December 19, 2025, at 10:28 a.m., LinQ Law advised Mr. Jomha

that The Loan Store was agreeable to close that day on the basis of accepting \$500,000.00 that day, receiving a package of vehicles with bills of sale to be provided, discharging the caveat against 1100 Waterton Avenue, and registering a caveat for the remaining funds against 3301 MT Fisher Drive, Cranbrook. At 10:33 a.m., Mr. Jomha replied, "Thank you for the note", confirmed that the closing was that day, and asked LinQ Law to confirm that it would discharge the caveat if his office sent \$500,000.00. At 10:40 a.m., LinQ Law confirmed that it would discharge the caveat upon receiving the funds from Mr. Jomha's office. I subsequently received Bills of Sale for the Vehicles, which are attached as Exhibit "I". I also understand that, on May 7, 2026, Mr. Jomha advised counsel for the Monitor that his only contact with anyone related to The Loan Store was with LinQ Law, that the first time he was aware of vehicles being transferred was in the December 19, 2025 email sent at 10:28 a.m., and that he recalled a brief discussion with Mike Koch in which Mr. Koch said that part of his deal with The Loan Store included vehicles. To my knowledge, before the Westcastle Transaction closed on December 19, 2025, neither Mr. Koch nor Mr. Jomha advised me or LinQ Law that the Vehicles were not part of the closing basis set out in LinQ Law's 10:28 a.m. email.

41. The Vehicles were not wanted by the Westcastle Purchaser. The Settlement Agreement was an integral part of the sale of the dealership. The Westcastle Purchaser's acquisition of the dealership proceeded on the basis that it would not be taking on the Vehicles. The transfer of the Vehicles to The Loan Store allowed the closing of the dealership sale to proceed.
42. Accordingly, the Settlement Agreement served two purposes: (a) it partially satisfied the Westcastle GMC Entities' indebtedness to The Loan Store under the Loan Agreement; and (b) it facilitated the closing of the sale of the Westcastle dealership, as the Westcastle Purchaser did not want these vehicles when it took possession of the dealership and a disposition of those vehicles was necessary in order to complete the transaction.

THE MONITOR'S SUPPORT FOR THE WESTCASTLE TRANSACTION

43. The Monitor itself sought approval for the Westcastle Transaction.
44. At paragraphs 80-82 of the Fourth Report, the Monitor states that it was "of the view that the purchase price reflects the fair value of the purchased Westcastle GMC assets", that "the Westcastle Dealership Purchaser is a bona fide purchaser for value" and that "the Westcastle GMC Transactions represent a reasonable and appropriate outcome in the circumstances". The Monitor recommended that the Court grant the Vesting Order on this basis.
45. The closing of the Westcastle Transaction would not have been possible on December 19, 2025 without The Loan Store's agreement to discharge its caveat against the real property and to accept the Vehicles in partial satisfaction of the Westcastle GMC Entities' indebtedness. As set out above, the email correspondence between counsel confirms that The Loan Store agreed to discharge its caveat on the condition that \$500,000 was paid, the Vehicles were transferred to it and alternate security was given to the Loan Store by Michael Koch personally. The Loan Store was prepared to, and would have, discharged its caveat in accordance with the Settlement Agreement had the transaction proceeded as agreed.

SUBSEQUENT EVENTS AND THE FREEZING OF FUNDS

46. On December 19, 2025, immediately following the closing of the Westcastle Transaction, the then director of the Westcastle GMC Entities, Mr. Koch, was replaced by Mr. Lionel Robbins of Full Circle, the Court-appointed CRO in the CCAA Proceedings at the behest of the Monitor.
47. As a result of the change in directorship and the Monitor's subsequent intervention, the \$500,000 that was to be paid to The Loan Store pursuant to the Settlement Agreement was frozen in trust. The Monitor's actions prevented The Loan Store from receiving the payment to which it was entitled under the Settlement Agreement.
48. The Loan Store submits that it should not be prejudiced by the Monitor's decision to freeze the funds after the Settlement Agreement had been agreed to and partially performed. The Loan Store acted in good faith, provided valuable consideration, and facilitated the closing of a transaction that the Monitor itself has characterized as representing fair value and being in the interests of stakeholders.

RESPONSE TO THE CRO'S FINDINGS REGARDING THE TRANSFER OF VEHICLES

49. The Second Report of the Chief Restructuring Officer dated January 4, 2026 (the "**Second CRO Report**"), which is appended as Appendix "H" to the Fourth Report, contains certain findings and observations regarding the transfer of vehicles to The Loan Store. I have reviewed the Second CRO Report and respectfully respond to the CRO's findings as follows.

The CRO's Observations:

50. The Second CRO Report alleges that, in the time leading up to the Closing Date of December 19, 2025,

"multiple vehicles were sold to 1292709 AB Ltd. ('129 AB'), or 2279148 AB Ltd. ('227 AB', together with 129 AB, the 'Loan Store')."

51. The Second CRO Report further states that:

"a number of vehicles that were financed under Westcastle GMC's TD Bank floorplan facility were essentially transferred to Loan Store without corresponding cash proceeds being received by Westcastle GMC and, accordingly, without the associated floorplan being repaid at the time of sale, thus creating additional SIV units for TD Bank."

52. The CRO alleges that:

"at least twenty-six (26) of the Unpaid TD Bank Vehicles, with an aggregate TD Bank floorplan balance of approximately \$739,891 as of December 24, 2025, were sold to Loan Store without consideration."

53. The Second CRO Report also refers to a variance between Westcastle GMC's vehicle inventory per the FTI draft Report as of October 31, 2025 (approximately \$5.03 million), and the value of vehicle inventory sold as part of the Westcastle GMC Transactions (approximately \$1.3 million lower), and alleges that:

"a part of the discrepancy may be for vehicles sold to Loan Store (herein defined) without consideration shortly before Closing Date."

Response:

54. With respect, the CRO's characterization of the transfer as being "without consideration" is incorrect. Consideration was in fact given by The Loan Store in two forms:

- a. The Loan Store accepted the Vehicles in partial satisfaction of the substantial indebtedness owed by the Westcastle GMC Entities to The Loan Store under the Loan Agreement. As at December 19, 2025, the Westcastle GMC Entities owed The Loan Store \$2,750,755.00. The transfer of the Vehicles reduced the amount owing by the Westcastle GMC Entities to The Loan Store. The absence of "cash proceeds" does not mean there was no consideration; it means that the consideration took the form of a reduction in the debt owed by the Westcastle GMC Entities to The Loan Store rather than a cash payment.
- b. As part of the Settlement Agreement, The Loan Store agreed to discharge its caveat registered against the real property at 1100 Waterton Ave, Pincher Creek, AB T0K 1W0. This discharge was a necessary condition to allow the Westcastle Transaction to close. The caveat protected The Loan Store's interest in the real property. By agreeing to discharge the caveat, The Loan Store gave up a valuable property right. This discharge constituted valuable consideration flowing from The Loan Store.

55. Neither the Second CRO Report, nor the Fourth Report addresses the fact that the Vehicles transferred to The Loan Store were predominantly used vehicles that the Westcastle Purchaser did not wish to acquire as part of the Westcastle Transaction. Under the terms of the Westcastle Dealership Sale Agreement dated September 22, 2025:

"the sale of used vehicles shall be negotiated on a case-by-case basis between the Purchaser and the Vendor" and "[i]f a value cannot be agreed upon, the Vendor will retain ownership of the vehicle."

56. The Westcastle Dealership Sale Agreement further provided that certain used vehicles would be "Excluded Assets" if values could not be agreed. All but one of the Vehicles transferred to The Loan Store fell within this category: they were used vehicles that the Westcastle Purchaser did not want to purchase or possess, and they were therefore excluded from the Purchased Assets under the Westcastle Transaction.

57. The CRO defines The Loan Store as comprising two entities, 129 and 2279148 AB Ltd. Attached to my Affidavit and marked as **Exhibit "J"** is a copy of an Alberta Corporate Search for 2279148 AB Ltd. I do not know the basis for the CRO's conclusion that the two companies are the same or in any way affiliated.

58. Finally, both the Monitor and the CRO have referred to a draft report prepared by FTI Consulting Inc. at the request of TD Bank made in October of 2025, however that draft report has not been appended to any of the Monitor's or CRO's reports filed in these proceedings, and neither I nor my counsel have been provided a copy. According to paragraph 51 of the Fourth Report, the draft FTI Report was issued at the end of October or early November of 2025. Without having the benefit of reviewing the draft FTI report that is relied upon by the CRO and the Monitor, my ability to respond to conclusions based on it is limited and potentially prejudicial.
59. For the reasons set out above, the transfer of the Vehicles to The Loan Store was not a transfer "without consideration." It was a bona fide commercial transaction in which The Loan Store provided valuable consideration in the form of: (a) a reduction in the indebtedness owed to it by the Westcastle GMC Entities; (b) the discharge of its registered interest against the Westcastle Lands; and (c) allowed for the liquidation of vehicles not wanted by the Westcastle Purchaser for value, which was necessary to allow the Westcastle Transaction to close.
60. The Loan Store is therefore a bona fide purchaser for value of the Vehicles and is entitled to free and clear title to them.
61. Finally, neither the CRO nor the Monitor contacted me or my then counsel to inquire about the Loan Store's loan to the Westcastle GMC Entities or the Settlement Agreement prior to the CRO preparing the Second CRO Report or the Monitor's application the Vesting Order regarding the Westcastle Transaction or to include the Westcastle GMC Entities in these proceedings. Had they, I could have provided information to the CRO and the Monitor about the loan and the reason for the transfer of the Vehicles that could have been included in the report provided to the Court in support of that application.

NO EVIDENCE OF INSOLVENCY AT THE TIME OF THE WESTCASTLE TRANSACTION

62. I do not understand the present record to contain a separate valuation, balance-sheet, or cash-flow analysis establishing that the Westcastle GMC Entities were insolvent at the precise time the Westcastle Transaction closed and the Vehicles were transferred to the Loan Store on December 19, 2025.
63. The Seventh Supplement states that FTI's draft review included an estimated proceeds waterfall based on Westcastle GMC's balance sheet at the time and that this estimate appeared to show approximately \$500,000 to \$800,000 of surplus realization proceeds available to the equity interest, being MK Auto. That estimate is inconsistent with treating insolvency at closing as self-evident.
64. The Fourth Report also states that closing occurred on December 19, 2025, that the purchase price totaled approximately \$9.184 million, that the Monitor was of the view that the purchase price reflected fair value, and that the Westcastle Purchaser was a bona fide purchaser for value. TD Bank was later repaid in full from the Westcastle Transaction sale proceeds and related receipts.
65. Paragraph 50 of the Fourth Report indicates that Westcastle GMC received demands from TD Bank for repayment of indebtedness owing to it on September 19, 2025 in the amount of \$7,667,748.12. The Monitor relies on those demands and the later CCAA inclusion

order to establish that the Westcastle GMC Entities were insolvent on December 19, 2026. I do not understand either fact, without more, to establish the Westcastle GMC Entities' actual financial condition at the moment of the Settlement Agreement and Vehicle transfer, especially since the Westcastle Transaction generated sufficient net sale proceeds to repay TD Bank the full amount demanded by TD Bank on September 19, 2026, with approximately \$1,516,251.88 available after TD Bank was paid in full (using the amount demanded upon by TD Bank), and the value of the Vehicles transferred to The Loan Store.

THE MONITOR'S AND CRO'S PRIOR KNOWLEDGE OF THE LOAN STORE AND FAILURE TO CONSULT

66. I understand from the Fourth Report that The Loan Store's credit agreement was disclosed to the Monitor during a telephone call with Mr. Koch's insolvency counsel on or around December 15, 2025. I also understand from the Seventh Supplement counsel for the Monitor requested any credit or security documents relating to The Loan Store's claim, and that on December 18, 2025, insolvency counsel for the Westcastle GMC Entities provided the documents in its possession related to The Loan Store.
67. The Monitor and the CRO also had my contact information before the January 7 and 9, 2026 hearings. The service materials identified Edmonton Car Sales, attention Martin Hausner, as a potential purchaser in the broader Summit Auto Group proceedings. I had also spoken directly by telephone with representatives of the CRO regarding Edmonton Car Sales' interest in purchasing assets of certain Summit Group debtors.
68. In addition, the Monitor was in contact with Mr. Ahmed Jomha of Jomha Skrobot LLP, who had communicated with The Loan Store's then-counsel, LinQ Law. If the Monitor did not know who represented The Loan Store, the Monitor could have requested that information from Mr. Jomha before seeking relief that directly affected The Loan Store's rights.
69. I also understand from reviewing the Seventh Supplement that on December 19, 2026, it removed Michael Koch as director of the Westcastle GMC Entities and replaced him with Lionel Robins. As director, Mr. Robbins had the authority to request this information from Mr. Jomha or myself.
70. Despite this, neither the Monitor nor its counsel contacted me or, to my knowledge, LinQ Law in the period between the closing of the Westcastle Transaction on December 19, 2025 and the January 7, 2026 application to ask about The Loan Store's indebtedness, its Proprietary Interest, the Settlement Agreement, or the Vehicles. The Monitor instead discussed the most efficient approach to completing the vesting of the Westcastle GMC properties with TD Bank, BMO, and their counsel between December 30, 2025 and January 4, 2026. I understand from reviewing the transcripts from the January 7 and 9 hearings that BMO is not a creditor of the Westcastle GMC Entities.
71. This difference in treatment is concerning to me. The Fourth Report states that Westcastle GMC's primary secured creditor was TD Bank rather than BMO, and the January 9, 2026 transcript records counsel for BMO acknowledging that BMO was not a creditor per se of the Westcastle entity, while explaining BMO's asserted interest through MK Auto as shareholder.

72. I have reviewed the transcript of the January 7, 2026 hearing. There was a brief reference to a party with registrations in the queue and to The Loan Store, but no explanation on the record of The Loan Store's loan amount, caveat, pending registration, Settlement Agreement, vehicle consideration, or asserted proprietary interest in the Westcastle Lands and Vehicles. The Court asked whether The Loan Store was present; no one appeared, and the response was that counsel had not reached out and the party's representation was not known. Based upon my review of the transcripts, it was not the Monitor that brought the Loan Store to the attention of the court, but another creditor.
73. I have also reviewed the transcript of the January 9, 2026 hearing. The appearances recorded for that hearing include counsel for the Monitor, Mr. Koch, Great North Auto and Financing Ltd., TD Bank, and BMO, but no representative of The Loan Store.
74. Attached to my Affidavit and Marked as **Exhibit "K"** is a copy of the Transcript from the January 7, 2026 hearing.
75. Attached to my Affidavit and marked as **Exhibit "L"** is a copy of the Transcript from the January 9, 2026 hearing.

NOTICE AND SERVICE OF THE JANUARY 7 AND 9 APPLICATIONS

76. The Affidavit of Marica Ceko sworn January 6, 2026 states that unfiled application materials were served on the service list by TitanFile on January 5, 2026, filed materials were served by email on January 6, 2026, and updated clean copies of the proposed orders were served by TitanFile on January 6, 2026. The service exhibits show emails sent to INFO@THELOANSTORE.CA on January 5, 2026, again on January 6, 2026, and late in the evening on January 6, 2026 with clean and redlined versions of the proposed orders.
77. I did not read the emails sent to INFO@THELOANSTORE.CA regarding the January 7 and 9 applications in the two days before those hearings occurred as I did not understand them to contain information requiring my immediate action and attention, and even if I had, I do not believe I would have had sufficient time to reasonably respond.
78. Lionel Robbins had an email and knew specifically what email address I used which is not on the service list. Moreover, Mr. Robbins told me during a phone call after I decided not to proceed with a purchase of the motorsports store in Vermillion that I can ignore future communications in these proceedings as they no longer affected me.
79. Prior to the January 7 and 9 hearings, I did not understand that the Monitor's application would materially affect The Loan Store's rights. My prior involvement with the Monitor and CRO was in the context of 129 potentially purchasing assets of certain Summit Group entities. I did not anticipate or appreciate that these emails contained applications that would result in orders vesting assets free and clear of The Loan Store's asserted proprietary interests, granting charges over the Westcastle GMC assets, or otherwise affecting the Settlement Agreement.

80. No one from the Monitor or its counsel contacted me in the 3 week period leading up to the January 7 hearing to explain that The Loan Store's rights could be affected, despite the Monitor engaging with TD Bank and BMO.
81. If the Monitor had at least contacted me or my counsel in the three week period leading up to the January 7, 2026 application to advise that it had taken control of the Westcastle GMC Entities, was taking the position that Settlement Agreement was invalid and that its intention was to bring the applications that it did, I would have instructed counsel to file materials, attended court and opposed the application. In the circumstances and given the material and outsized impact these orders had on the Loan Store's interest, I do not believe that the notice provide to me by the Monitor was sufficient or fair.
82. Although I had counsel by the time the Monitor brought its application for the Freezing Order (as hereinafter defined), I was not advised of the existence, legal effect or significance of the Vesting Order, or the Westcastle GMC CCAA Order, and I was not advised of my appeal rights related thereto.

THE CLAIMS PROCEDURE IS NOT THE APPROPRIATE PROCESS

83. The Loan Store does not accept that the proposed Claims Procedure is the appropriate mechanism to determine its rights. The Loan Store's position is not merely that it holds an unsecured monetary claim. It asserts a proprietary interest in the Westcastle Lands under the Loan Agreement and a proprietary interest in the Vehicles arising from the Settlement Agreement and bills of sale.
84. If The Loan Store's Proprietary Interest in the Westcastle Lands is valid, the Claims Procedure is largely moot as against The Loan Store because its rights would be addressed by reference to the Westcastle sale proceeds, including any marshalling or priority analysis following TD Bank's payment in full. I understand that TD Bank held security over both personal and real property, that proceeds from the Westcastle Lands formed part of the sale proceeds, and that TD Bank was paid in full pursuant to the January 9, 2026 order.
85. The proposed Claims Procedure would require claimants to submit proofs of claim, accept the Monitor's first-instance determination, and then meet strict deadlines to dispute any disallowance, failing which claims may be forever barred, extinguished, discharged, and released. In my view, that procedure is not appropriate for a proprietary dispute of this size and character, particularly where the Monitor has already sought an order declaring the vehicle transfer void as a preference. This will also further erode any my recovery in this estate.
86. The proposed list of potential known claimants in the Seventh Report of BDO Canada Limited, in its capacity as the Court Appointed Monitor filed May 12, 2026 (the "**Seventh Report**") does not include The Loan Store, despite the Monitor being aware that The Loan Store asserts a substantial claim and proprietary interests. That omission reinforces my fairness concern, and that The Loan Store's interest should be determined in the first instance by the Court under a litigation plan, not through a process administered by the Monitor.

UNFAIR TREATMENT OF THE LOAN STORE

87. The Loan Store does not have confidence that its claim will be treated fairly if the Monitor is the first-instance decision maker. My concerns arise from the Monitor's lack of engagement with The Loan Store before the January 7 and 9 applications while at the same time consulting with TD Bank and BMO during that period, and the Monitor's subsequent adverse characterizations of The Loan Store's rights and conduct without first seeking basic information from The Loan Store.
88. The Monitor and CRO repeatedly characterized the vehicle transfer as being for little or no consideration, despite the fact that the transfer formed part of a negotiated arrangement under which The Loan Store reduced the debt owed to it, agreed to discharge its caveat against the Westcastle Lands, and facilitated closing of the Westcastle Transaction. Those conclusions appear to have been drawn without consultation with me or The Loan Store's counsel.
89. The Monitor's conclusion that there was no business purpose for the transfer is also flawed. The Westcastle Dealership Sale Agreement provided that used vehicles were to be negotiated on a case-by-case basis and that, if the parties could not agree on price, the Vendor would retain the vehicle. Mr. Koch has sworn that the Westcastle Purchaser did not wish to acquire the Vehicles, that they were not included in the Purchased Assets, and that their transfer to The Loan Store was necessary to enable the Westcastle Purchaser to take the dealership premises free of vehicles it had not agreed to purchase.
90. The transfer therefore had a clear business purpose: it allowed the Westcastle Transaction to close in the form supported by the Monitor, preserved the Westcastle Purchaser's willingness to proceed with the transaction, and contributed to a transaction from which TD Bank was paid in full. I do not understand how the Monitor can support the Westcastle Transaction as fair and reasonable while treating the vehicle component that permitted closing as lacking business purpose.
91. I am also concerned by the Monitor's and CRO's use of words such as "irregular wholesale activity" and "secrecy" to describe The Loan Store's dealings and the vehicle transfer. The transfer was addressed in communications between counsel. It was not covert from The Loan Store's perspective, and those characterizations are inflammatory and not justified by the communications I have reviewed.
92. The Seventh Supplement states that the Monitor requires information as to why The Loan Store's security was not registered against the Westcastle Lands until November 2025, more than 2.5 years after the Loan Agreement. To my knowledge, the Monitor did not ask me that question before making adverse comments about the security, although the Monitor knew of The Loan Store's claim by at least mid-December 2025.
93. The Monitor's analysis of The Loan Store's security documents also appears one-sided. The Seventh Supplement acknowledges that equitable charge language need not strictly comply with the *Land Titles Act*, but then infers from the words "security interest" that the

parties intended only a personal property security interest. That inference is speculative and does not account for the Loan Agreement's references to land and building, title registration, The Loan Store being a second secured party, and the caveats submitted against the Westcastle Lands.

94. I prepared the Loan Agreement myself, without legal advice, using terminology familiar to me from the automotive industry. My intention, and my understanding of the agreement, was that The Loan Store would hold security against the Westcastle land and building behind TD Bank, not an interest in personal property. The fact that the Loan Agreement used the phrase "security interest" does not change that intention.

RESPONSE TO THE SQUAMISH CHRYSLER ALLEGATIONS

95. I understand that the Seventh Report states that no material response or payment had been received from The Loan Store in respect of the Loan Store / Squamish Chrysler transactions. I disagree that The Loan Store failed to respond in any meaningful way.
96. On May 5, 2026, The Loan Store's counsel wrote to counsel for the Monitor and copied the Monitor on correspondence to the CRO seeking to examine Mr. Lionel Robbins under oath. That correspondence expressly identified the Squamish Chrysler allegations, including the alleged amount of approximately \$746,366, the alleged accounts receivable component, the alleged market value component, and the allegation that The Loan Store knowingly received property transferred in breach of trust or fiduciary duty.
97. The May 5, 2026 correspondence stated that The Loan Store disputes those characterizations and wishes to examine the CRO regarding the factual basis for the allegations, the CRO's involvement in the review of those transactions, and the methodology used to arrive at the claimed amounts. In my view, that was a substantive response which put the Monitor on notice that The Loan Store challenges the CRO's evidence and the Monitor's conclusions on this issue.

FURTHER RESPONSE TO THE MONITOR'S SECURITY ANALYSIS

98. The validity and enforceability of the Loan Store's claim should be assessed by reading the Loan Agreement as a whole. The named Borrowers are 2412170 Alberta Ltd. and 2416326 Alberta Ltd., both at 1100 Waterton Avenue, Pincher Creek. The Loan Agreement makes available a \$1,900,000 loan to those Borrowers and identifies Michael Koch as co-signer, not as the sole borrower.
99. Mr. Koch has sworn that the cash advance acknowledgement documents were receipts identifying the person who physically collected the cash on behalf of the Companies, and that those documents did not replace, amend, novate, or limit the Loan Agreement or related security documents. I agree with that evidence.
100. The more straightforward interpretation of the Loan Agreement is that The Loan Store and the Westcastle GMC Entities intended an interest in land. Section 9 recognizes The Loan Store as a second secured party, paragraph 12 identifies the Westcastle Chevrolet land and building as the Security, and paragraph 13 states that The Loan Store

will be listed as a lender on title and that the Borrower will assist in perfecting the security interest.

101. I understand that the Personal Property Security Registry may not be used to perfect interests in land. The Loan Store did not rely on a PPSA registration to secure its loan. The Loan Store submitted caveats against the Westcastle Lands to the Land Titles Office, which is consistent with an intention to protect an interest in land and inconsistent with the suggestion that the parties intended only a personal property security interest.

THE LOAN STORE'S PROPOSAL TO SELL THE VEHICLES

102. The Loan Store opposes the Monitor taking possession of the Vehicles and selling them through a wholesale auction process. The Loan Store proposes instead that it be permitted to realize on the Vehicles through its existing retail and dealer channels, subject to prior approval by the Monitor for each sale, with net proceeds after approved costs of sale, transportation, repair, reconditioning, storage, and any approved third-party commissions remitted to the Monitor and held in trust pending a final determination of entitlement.
103. In my experience, a properly managed retail sale process is more likely to maximize value for used vehicles of this nature than a wholesale auction. Wholesale and auction sales are designed for speed and liquidity, and buyers at those sales generally price in their own resale margin, uncertainty, and auction fees. The Monitor's own reports and correspondence have repeatedly criticized transactions said to have occurred at wholesale prices below market value, which is one reason I do not believe an OpenLane wholesale auction is the best value-maximizing process for these Vehicles.
104. I understand that the Seventh Report states that OpenLane is a widely accepted wholesale auction platform, that the Monitor's process would be actively managed by its Operations Consultant, and that the Monitor is concerned about delay, information flow, and the costs of overseeing a sale through The Loan Store. Those concerns can be addressed by Court-approved terms requiring The Loan Store to provide regular reporting, obtain prior approval of each sale price and any material repair or reconditioning cost, remit proceeds promptly, and complete the process within a fixed timetable.
105. The Loan Store is a licensed motor vehicle dealer and has the practical ability to market, recondition, finance, and sell the Vehicles. In my view, that practical ability is at least comparable to, and likely better than, a Monitor-administered wholesale auction for the purpose of obtaining the highest net recovery.
106. The proposed sale by The Loan Store of the Vehicles would preserve value while allowing the Monitor, The Loan Store, and any other stakeholder to maintain their positions on entitlement to the proceeds. In my view, it is preferable to a forced return and wholesale auction because it preserves the disputed rights while reducing the risk that value is lost through a lower-value disposition process.

COSTS INCURRED BY THE LOAN STORE

107. By an Application returnable on January 22, 2026 made by the Monitor, The Loan Store's ability to move, transfer or otherwise deal with the Vehicles was frozen (the "**Freezing Order**"). Attached to my Affidavit and marked as **Exhibit "M"** is a copy of the Freezing Order granted by Justice B.B. Johnston. As set out in the First Hausner Affidavit, The Loan Store opposed the application for the Freezing Order.
108. The Freezing Order does not append a list of specific vehicles frozen, but rather uses the following language:
- "All vehicles formerly belonging to Westcastle GMC transferred to The Loan Store or 1292709 Alberta Ltd. or any of their affiliates subject to security registrations in favour of The Toronto Dominion Bank, as listed in the PPR search attached to the Fourth Report of the Monitor in this Action at Appendix B of Appendix H (the "Vehicles") are hereby frozen, and no person shall move, transfer or otherwise deal with the Vehicles except by further Order of this Court."
109. Since the granting of the Freezing Order, The Loan Store, or third parties at the request of the Loan Store has incurred and continues to incur costs to store and preserve the vehicles:
- a. Storage costs: the Vehicles are currently stored at different locations across Alberta since The Loan Store has been unable to move them. As at the date of this Affidavit no invoices have been rendered by the storage companies though these costs will have to be paid to secure the Vehicles release.
 - b. Transportation costs incurred to move Vehicles to their current storage location.
 - c. Refurbishing and repair costs incurred prior to the Freezing Order being granted.
110. The Loan Store, or third parties at the request of the Loan Store would not have incurred these costs had the Monitor not sought and obtained the Freezing Order.

RELIEF SOUGHT

111. For the reasons set out above, I swear this affidavit in opposition to the Monitor's application to set aside the transfer of the Vehicles, to compel return of the Vehicles, to sell the Vehicles through the Monitor's proposed process, to approve the Claims Procedure as the mechanism for determining The Loan Store's rights, to increase the Westcastle GMC Administration Charge in a manner that burdens The Loan Store's disputed property, and to have the Monitor's fees paid entirely from the Westcastle GMC estate.
112. I swear this affidavit in support of an order establishing a litigation plan for the Court to determine The Loan Store's claims, permitting The Loan Store to sell the Vehicles on the terms described above or such terms as this Honourable Court considers appropriate, and varying the January 9, 2026 order to remove counsel to BMO as a beneficiary of the Westcastle GMC Administration Charge.

This is Exhibit "A" referred to in the
Affidavit of Martin Hausner, sworn
before me this 14th day of May, 2026.



A Commissioner for Oaths in
and for the Province of Alberta

SUSY M. TRACE
BARRISTER AND SOLICITOR

Government Corporation/Non-Profit Search of Alberta ■ Corporate Registration System

Date of Search: 2026/03/25
 Time of Search: 03:22 PM
 Search provided by: OGILVIE LLP, Edmonton
 Service Request Number: 46817494
 Customer Reference Number: 73948.1

Corporate Access Number: 2012927097
Business Number: 859238990
Legal Entity Name: 1292709 ALBERTA LTD.

Legal Entity Status: Active
Alberta Corporation Type: Numbered Alberta Corporation
Registration Date: 2007/01/09 YYYY/MM/DD
Date of Last Status Change: 2024/07/29 YYYY/MM/DD

Revival/Restoration Date: 2024/07/29 YYYY/MM/DD

Registered Office:

Street: 5540 184A STREET
City: EDMONTON
Province: ALBERTA
Postal Code: T6M1Y5

Records Address:

Street: 5540 184A STREET
City: EDMONTON
Province: ALBERTA
Postal Code: T6M1Y5

Email Address: INFO@THELOANSTORE.CA

Primary Agent for Service:

Last Name	First Name	Middle Name	Firm Name	Street	City	Province	Postal Code	Email
HAUSNER	MARTIN			5540 184 ST NW	EDMONTON	ALBERTA	T6M1Y5	INFO@THELOANSTORE.CA

Directors:

Last Name: HAUSNER
First Name: MARTIN
Street/Box Number: 5540 184A STREET
City: EDMONTON
Province: ALBERTA
Postal Code: T6M1Y5

Voting Shareholders:

Last Name: HAUSNER
First Name: MARTIN
Street: 5540 184A STREET
City: EDMONTON
Province: ALBERTA
Postal Code: T6M1Y5
Percent Of Voting Shares: 100

Details From Current Articles:

The information in this legal entity table supersedes equivalent electronic attachments

Share Structure: 1000 CLASS A VOTING, 1000 CLASS B NON VOTING
Share Transfers Restrictions: NONE
Min Number Of Directors: 1
Max Number Of Directors: 3
Business Restricted To: NONE
Business Restricted From: NONE
Other Provisions: NONE

Associated Registrations under the Partnership Act:

Trade Partner Name	Registration Number
AMERICAN FLEET	TN26771584
AUTO FINANCE LEASE	TN25907817
CAR BUTLER	TN25907775
CARS ON WHYTE	TN18982082
SHIFT	TN26817320
THE LOAN STORE	TN21906342

Other Information:

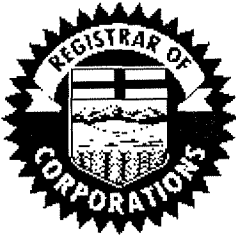
Last Annual Return Filed:

File Year	Date Filed (YYYY/MM/DD)
2026	2026/02/24

Filing History:

List Date (YYYY/MM/DD)	Type of Filing
2007/01/09	Incorporate Alberta Corporation
2020/02/19	Update BN
2024/03/02	Status Changed to Start for Failure to File Annual Returns
2024/07/02	Status Changed to Struck for Failure to File Annual Returns
2024/07/29	Initiate Revival of Alberta Corporation
2024/07/29	Complete Revival of Alberta Corporation
2026/02/24	Enter Annual Returns for Alberta and Extra-Provincial Corp.

The Registrar of Corporations certifies that, as of the date of this search, the above information is an accurate reproduction of data contained in the official public records of Corporate Registry.



This is Exhibit "B" referred to in the
Affidavit of Martin Hausner, sworn
before me this 14th day of May, 2026.



A Commissioner for Oaths in
and for the Province of Alberta

SUSY M. TRACE
BARRISTER AND SOLICITOR

Martin Hausner

Registration Number:

S2014096

Last Name:

Hausner

First Name:

Martin

Preferred Names:

Martin

Registration Status:

Issued

Registration Expiry Date:

Feb-28-2027

Employment Locations

Employer Name	Trade Name	Licence Number	Business Address	Employer Phone
1292709 ALBERTA LTD.	CARS ON WHYTE / THE LOAN STORE / AUTO FINANCE LEASE / AMERICAN FLEET	B2020848	10208 82 Ave NW Edmonton, Alberta T6E 1Z7	780-716-2333

Registration History

Registration history only reflects the history from 2021-03-16 to current.

Licence Status	Effective Date
Issued	Jul-19-2023
Issued	May-17-2022
Issued	Jul-19-2023
Issued	Jul-19-2023
Issued	Oct-09-2024
Issued	Jul-19-2023
Issued	Jul-19-2023
Issued	Jul-19-2023
Issued	May-17-2022
Issued	May-17-2022
Issued	May-17-2022
Expired	Apr-30-2023
Issued	Jul-19-2023


Licence Status	Effective Date
Issued	Jul-19-2023
Issued	Feb-10-2026
Expired	Apr-30-2022
Expired	Apr-30-2021
Issued	May-31-2021
Issued	Jul-19-2023
Expired	Jul-31-2024
Expired	Oct-31-2025
Issued	Jul-19-2023

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This is Exhibit "C" referred to in the
Affidavit of Martin Hausner, sworn
before me this 14th day of May, 2026.



A Commissioner for Oaths in
and for the Province of Alberta

SUSY M. TRACE
BARRISTER AND SOLICITOR

CARS ON WHYTE / THE LOAN STORE / AUTO FINANCE LEASE / AMERICAN FLEET

Legal Name:
1292709 ALBERTA LTD.
Trade Name:
CARS ON WHYTE / THE LOAN STORE / AUTO FINANCE LEASE / AMERICAN FLEET
Licence Number:
B2020848
Business Type:
Corporation
Licence Status:
Issued
Licence Expiry Date:
Jun-30-2026

Business Address

Address Line 1:
10208 82 Ave NW
Address Line 2:
City:
Edmonton
Province:
Alberta
Postal Code:
T6E 1Z7
Telephone:
(780) 488-7900
Email Address:
martin@edmontoncarsales.com
Website:
N/A

Licensed Business Activities

Licensed Activity	Start Date
Used Sales	Jun-15-2018
Retail Sales	Jun-15-2018
Leasing	Jun-15-2018
Agent or Broker	Jun-15-2018

Salespeople

Name	Registration Number	Registration Status	Registration Expiry Date
Marlin Hausner	S2014096	Issued	Feb-28-2027
Lee Grabas	S1037119	Issued	Sep-30-2026
Daina Lee Halisky	S1041423	Issued	Mar-31-2027
Tommy Szelo	S2040397	Expired	Apr-30-2025
Rhona Goodsir	S2040586	Expired	May-31-2024
Raymond Goldrich	S2031616	Expired	Jan-31-2025
Brent Verelli	S2019735	Issued	Mar-31-2027
Zineb Sadki	S2041432	Issued	Mar-31-2027
Harnoor Singh	S2046269	Issued	May-31-2026
Tevon Simpson	S2047370	Issued	Sep-30-2026
Colin Struth	S2043755	Issued	Jun-30-2026
Sukhsimrat Pal Bhullar	S2043123	Issued	Apr-30-2027
Ammaar Ahmad	S2045650	Issued	Feb-28-2027

Licence History

Licence history only reflects the history from 2021-03-16 to current.

Licence Status	Effective Date
Expired	Jun-30-2023
Issued	Jul-18-2025
Expired	Jun-30-2025

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This is Exhibit "D" referred to in the
Affidavit of Martin Hausner, sworn
before me this 14th day of May, 2026.



A Commissioner for Oaths in
and for the Province of Alberta

SUSY M. TRACE
BARRISTER AND SOLICITOR

Government Trade Name / Partnership Search of Alberta ■ Corporate Registration System

Date of Search: 2026/03/18
 Time of Search: 01:13 PM
 Search provided by: OGILVIE LLP, Edmonton
 Service Request No: 46760662
 Customer Reference No: new AMH - The Loan Store

Registration No: TN21906342
Current Business Name: THE LOAN STORE
Status of Business Name: Active
Trade Name / Partnership Type: Trade Name
Commencement Date: 2019/05/02 YYYY/MM/DD
Date of Registration: 2019/05/02 YYYY/MM/DD
Type of Business: VEHICLE LOANS

Current Declarant:

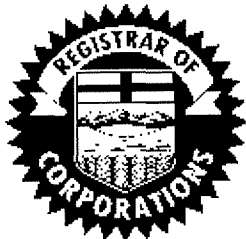
Last/Legal Entity Name: 1292709 ALBERTA LTD.
Street: 5540 184A STREET
City: EDMONTON
Province: ALBERTA
Postal Code: T6M1Y5
Email Address: MARTIN@EDMONTONCARSALES.COM

Other Information:

Filing History:

List Date	Type of Filing
2019/05/02	Register Trade Name

The Registrar of Corporations certifies that, as of the date of this search, the above information is an accurate reproduction of data contained in the official public records of Corporate Registry.



This is Exhibit "E" referred to in the
Affidavit of Martin Hausner, sworn
before me this 14th day of May, 2026.



A Commissioner for Oaths in
and for the Province of Alberta

SUSY M. TRACE
BARRISTER AND SOLICITOR

LOAN AGREEMENT

THIS LOAN AGREEMENT (this "Agreement") dated this 3 day of APRIL,
2023

BETWEEN:

The loan store of 10208 Whyte Ave NW, Edmonton, AB T6E 1Z7, Canada
(the "Lender")

OF THE FIRST PART

AND

2412170 Alberta Ltd. 2416326 Alberta Ltd. of 1100 Waterton Ave, Pincher Creek, AB T0K 1W0,
Canada
(the "Borrower")

OF THE SECOND PART

AND

Michael John Koch of 909 17 St S, Cranbrook, BC V1C 0A4, Canada
(the "Co-Signer")

OF THE THIRD PART

IN CONSIDERATION OF the Lender loaning certain monies (the "Loan") to the Borrower, and the Borrower repaying the Loan to the Lender, the parties agree to keep, perform and fulfill the promises and conditions set out in this Agreement:

Loan Amount & Interest

1. The Lender promises to loan \$1,900,000.00 CAD to the Borrower and the Borrower promises to repay this principal amount to the Lender, with interest payable on the unpaid principal at the rate of 35.00 percent per annum, calculated yearly not in advance, beginning on April 1, 2023.

Payment

2. This Loan will be repaid in full on April 30, 2025.
3. At any time while not in default under this Agreement, the Borrower may make lump sum payments or pay the outstanding balance then owing under this Agreement to the Lender without further bonus or penalty.

Late Payment

4. Should the Borrower fail to make a payment by the date that it is due, interest at the rate of 39 percent per annum, calculated yearly not in advance, will be charged on the outstanding payment amount, commencing the day of the missed payment, until full payment is received by the Lender.

Default

5. Notwithstanding anything to the contrary in this Agreement, if the Borrower defaults in the performance of any obligation under this Agreement, then the Lender may declare the principal amount owing and interest due under this Agreement at that time to be immediately due and payable.
6. Further, if the Lender declares the principal amount owing under this Agreement to be immediately due and payable, and the Borrower fails to provide full payment, interest at the rate of 39.00 percent per annum, calculated yearly not in advance, will be charged on the outstanding amount, commencing the day the principal amount is declared due and payable, until full payment is received by the Lender.
7. If the Borrower defaults in payment as required under this Agreement or after demand for ten (10) days, the Security will be immediately provided to the Lender and the Lender is granted all rights of repossession as a secured party.

Extra Clauses

8. At anytime the borrow could demand full repayment of loan.
9. The borrower recognizes the Loan store 10208 whyte avenue Edmonton as a second secure party.
10. The borrower guarantees ownership to collateral and will protect the lender from any financial harm & will cover any costs such occur at time of recovery.
11. The borrower understands if they or any affiliated entities attached to this agreement default their will be a 2% interest penalty per annum up to 36 months.

Security

12. This Loan is secured by the following security (the "Security"): West castle Chevrolet 1100 Watertown avenue pincher creek Ab T0K1W0 Land and building.
13. The Borrower grants to the Lender a security interest in the Security until this Loan is paid in full. The Lender will be listed as a lender on the title of the Security whether or not the Lender elects to perfect the security interest in the Security. The Borrower will do everything necessary to assist the Lender in perfecting its security interest.

Governing Law

14. This Agreement will be construed in accordance with and governed by the laws of the Province of Alberta.

Costs

15. The Borrower shall be liable for all costs, expenses and expenditures incurred including, without limitation, the complete legal costs of the Lender incurred by enforcing this Agreement as a result of any default by the Borrower and such costs will be added to the principal then outstanding and shall be due and payable by the Borrower to the Lender immediately upon demand of the Lender.

Co-Signer Liability

16. The Co-Signer agrees to be jointly and severally liable with the Borrower for the Borrower's obligations under this Loan.

Binding Effect

17. This Agreement will pass to the benefit of and be binding upon the respective heirs, executors, administrators, successors and permitted assigns of the Borrower, Lender, and Co-Signer. The Borrower and Co-Signer waive presentment for payment, notice of non-payment, protest, and notice of protest.

Amendments

18. This Agreement may only be amended or modified by a written instrument executed by the Borrower, Lender, and Co-Signer.

Severability

19. The clauses and paragraphs contained in this Agreement are intended to be read and construed independently of each other. If any term, covenant, condition or provision of this Agreement is held by a court of competent jurisdiction to be invalid, void or unenforceable, it is the parties' intent that such provision be reduced in scope by the court only to the extent deemed necessary by that court to render the provision reasonable and enforceable and the remainder of the provisions of this Agreement will in no way be affected, impaired or invalidated as a result.

General Provisions

20. Headings are inserted for the convenience of the parties only and are not to be considered when interpreting this Agreement. Words in the singular mean and include the plural and vice versa. Words in the masculine mean and include the feminine and vice versa.


Entire Agreement

21. This Agreement constitutes the entire agreement between the parties and there are no further items or provisions, either oral or otherwise.

IN WITNESS WHEREOF, the parties have duly affixed their signatures on this 3 day of APRIL, 2023.

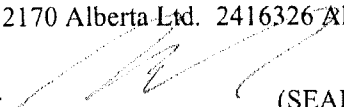
SIGNED, SEALED, AND DELIVERED

this 3 day of APRIL,
2023.

] The loan store
per:  (SEAL)

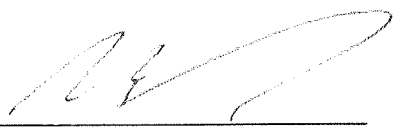
SIGNED, SEALED, AND DELIVERED

this 3 day of APRIL,
2023.

] 2412170 Alberta Ltd. 2416326 Alberta Ltd.
per:  (SEAL)

SIGNED, SEALED, AND DELIVERED

this 3 day of APRIL,
2023.

] 
Michael John Koch

This is Exhibit "F" referred to in the
Affidavit of Martin Hausner, sworn
before me this 14th day of May, 2026.



A Commissioner for Oaths in
and for the Province of Alberta

SUSY M. TRACE
BARRISTER AND SOLICITOR



BORROWER ACKNOWLEDGEMENT OF FUNDS AND RUNNING BALANCE RECEIPT

Borrower Information

Customer Name: MICHAEL KOCH Account #: 101836
Address: 1100 Waterton Ave, Pincher Creek, AB, T0K1W0

Loan / Advance Reference

Amount Received: \$150,000.00 Date Received: Apr 3, 2023

Acknowledgement Of Receipt Of Funds

I, Michael Koch (the "Borrower"), hereby acknowledge and confirm that I have received funds from The Loan Store (the "Lender") as recorded below.

The Borrower expressly confirms and agrees that:

- The Loan Agreement dated April 3, 2023 provides for a loan facility with a maximum aggregate principal amount of \$1,900,000 CAD, which may be advanced in multiple draws from time to time.
- Each amount listed in the Running Balance Statement below constitutes a draw or advance made pursuant to, and in partial utilization of, the Loan Agreement.
- The amounts listed below have been received by the Borrower in full on the dates indicated.
- All funds received constitute a loan / advance made under the Loan Agreement and are repayable strictly in accordance with the terms of the Loan Agreement dated April 3, 2023.
- The running balance reflects principal amounts actually advanced only and does not include interest, fees, penalties, or other charges, which are governed separately by the Loan Agreement.
- This document is intended to serve as a continuous written record of draws and repayments under the Loan Agreement and may be updated from time to time.
- This acknowledgement does not replace, amend, novate, or limit the Loan Agreement or any related security or guarantee documents, except to confirm the outstanding principal balance advanced under the Loan Agreement.

Borrower Confirmation and Acknowledgement Of Debt

The Borrower further acknowledges that the obligations evidenced by this acknowledgement are supported by one or more personal guarantees, which remain in full force and effect and are not released, waived, or limited by this acknowledgement.

The Borrower acknowledges and confirms that:

- The running balance stated above is true, correct, and accurately reflects the total principal

amount owing to the Lender as of the date signed below.

- This document constitutes a written acknowledgement of debt.
- The Borrower has not asserted, and does not rely upon, any defence, set-off, or counterclaim that would reduce or extinguish the principal amount acknowledged herein as of the date of signature.

RUNNING BALANCE STATEMENT (PRINCIPAL ONLY)

Date:	Funds Advanced	Funds Repaid	Running Principal Balance
Apr 3, 2023	\$150,000.00		\$150,000.00

Borrower Signature: _____

Printed Name: _____

Date: _____

This document is intended as a receipt and written acknowledgement of principal funds advanced and a running principal balance only. No interest or fees are included unless separately agreed in writing.

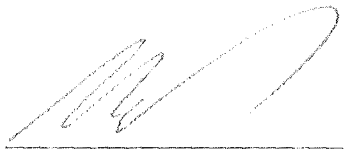
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- This document constitutes a written acknowledgement of debt.
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RUNNING BALANCE STATEMENT (PRINCIPAL ONLY)

Date:	Funds Advanced	Funds Repaid	Running Principal Balance
Apr 3, 2023	\$150,000.00		\$150,000.00
May 7, 2023	\$200,000.00		\$350,000.00

Borrower Signature: _____



Printed Name: _____

Michael Koch

Date: _____

May 7 2023

This document is intended as a receipt and written acknowledgement of principal funds advanced and a running principal balance only. No interest or fees are included unless separately agreed in writing.



BORROWER ACKNOWLEDGEMENT OF FUNDS AND RUNNING BALANCE RECEIPT

Borrower Information

Customer Name: MICHAEL KOCH Account #: 101836
Address: 1100 Waterton Ave, Pincher Creek, AB, T0K1W0

Loan / Advance Reference

Amount Received: \$170,000.00 Date Received: Jul 29, 2023

Acknowledgement Of Receipt Of Funds

I, Michael Koch (the "Borrower"), hereby acknowledge and confirm that I have received funds from The Loan Store (the "Lender") as recorded below.

The Borrower expressly confirms and agrees that:

- The Loan Agreement dated April 3, 2023 provides for a loan facility with a maximum aggregate principal amount of \$1,900,000 CAD, which may be advanced in multiple draws from time to time.
- Each amount listed in the Running Balance Statement below constitutes a draw or advance made pursuant to, and in partial utilization of, the Loan Agreement.
- The amounts listed below have been received by the Borrower in full on the dates indicated.
- All funds received constitute a loan / advance made under the Loan Agreement and are repayable strictly in accordance with the terms of the Loan Agreement dated April 3, 2023.
- The running balance reflects principal amounts actually advanced only and does not include interest, fees, penalties, or other charges, which are governed separately by the Loan Agreement.
- This document is intended to serve as a continuous written record of draws and repayments under the Loan Agreement and may be updated from time to time.
- This acknowledgement does not replace, amend, novate, or limit the Loan Agreement or any related security or guarantee documents, except to confirm the outstanding principal balance advanced under the Loan Agreement.

Borrower Confirmation and Acknowledgement Of Debt

The Borrower further acknowledges that the obligations evidenced by this acknowledgement are supported by one or more personal guarantees, which remain in full force and effect and are not released, waived, or limited by this acknowledgement.

The Borrower acknowledges and confirms that:

- The running balance stated above is true, correct, and accurately reflects the total principal

amount owing to the Lender as of the date signed below.

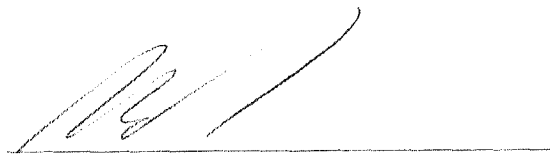
- This document constitutes a written acknowledgement of debt.

- The Borrower has not asserted, and does not rely upon, any defence, set-off, or counterclaim that would reduce or extinguish the principal amount acknowledged herein as of the date of signature.

RUNNING BALANCE STATEMENT (PRINCIPAL ONLY)

Date:	Funds Advanced	Funds Repaid	Running Principal Balance
Apr 3, 2023	\$150,000.00		\$150,000.00
May 7, 2023	\$200,000.00		\$350,000.00
Jul 29, 2023	\$170,000.00		\$520,000.00

Borrower Signature:



Printed Name:

Michael Koch

Date:

July 29 2023

This document is intended as a receipt and written acknowledgement of principal funds advanced and a running principal balance only. No interest or fees are included unless separately agreed in writing.



BORROWER ACKNOWLEDGEMENT OF FUNDS AND RUNNING BALANCE RECEIPT

Borrower Information

Customer Name: MICHAEL KOCH Account #: 101836
Address: 1100 Waterton Ave, Pincher Creek, AB, T0K1W0

Loan / Advance Reference

Amount Received: \$120,000.00 Date Received: Aug 31, 2023

Acknowledgement Of Receipt Of Funds

I, Michael Koch (the "Borrower"), hereby acknowledge and confirm that I have received funds from The Loan Store (the "Lender") as recorded below.

The Borrower expressly confirms and agrees that:

- The Loan Agreement dated April 3, 2023 provides for a loan facility with a maximum aggregate principal amount of \$1,900,000 CAD, which may be advanced in multiple draws from time to time.
- Each amount listed in the Running Balance Statement below constitutes a draw or advance made pursuant to, and in partial utilization of, the Loan Agreement.
- The amounts listed below have been received by the Borrower in full on the dates indicated.
- All funds received constitute a loan / advance made under the Loan Agreement and are repayable strictly in accordance with the terms of the Loan Agreement dated April 3, 2023.
- The running balance reflects principal amounts actually advanced only and does not include interest, fees, penalties, or other charges, which are governed separately by the Loan Agreement.
- This document is intended to serve as a continuous written record of draws and repayments under the Loan Agreement and may be updated from time to time.
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Borrower Confirmation and Acknowledgement Of Debt

The Borrower further acknowledges that the obligations evidenced by this acknowledgement are supported by one or more personal guarantees, which remain in full force and effect and are not released, waived, or limited by this acknowledgement.

The Borrower acknowledges and confirms that:


- The running balance stated above is true, correct, and accurately reflects the total principal

amount owing to the Lender as of the date signed below.

- This document constitutes a written acknowledgement of debt.
- The Borrower has not asserted, and does not rely upon, any defence, set-off, or counterclaim that would reduce or extinguish the principal amount acknowledged herein as of the date of signature.

RUNNING BALANCE STATEMENT (PRINCIPAL ONLY)

Date:	Funds Advanced	Funds Repaid	Running Principal Balance
Apr 3, 2023	\$150,000.00		\$150,000.00
May 7, 2023	\$200,000.00		\$350,000.00
Jul 29, 2023	\$170,000.00		\$520,000.00
Aug 31, 2023	\$120,000.00		\$640,000.00

Borrower Signature: 
Printed Name: Michael Koch
Date: Aug 31 2023

This document is intended as a receipt and written acknowledgement of principal funds advanced and a running principal balance only. No interest or fees are included unless separately agreed in writing.



BORROWER ACKNOWLEDGEMENT OF FUNDS AND RUNNING BALANCE RECEIPT

Borrower Information

Customer Name: MICHAEL KOCH Account #: 101836
Address: 1100 Waterton Ave, Pincher Creek, AB, T0K1W0

Loan / Advance Reference

Amount Received: \$60,000.00 Date Received: Sep 12, 2023

Acknowledgement Of Receipt Of Funds

I, Michael Koch (the "Borrower"), hereby acknowledge and confirm that I have received funds from The Loan Store (the "Lender") as recorded below.

The Borrower expressly confirms and agrees that:

- The Loan Agreement dated April 3, 2023 provides for a loan facility with a maximum aggregate principal amount of \$1,900,000 CAD, which may be advanced in multiple draws from time to time.
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Borrower Confirmation and Acknowledgement Of Debt

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The Borrower acknowledges and confirms that:

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amount owing to the Lender as of the date signed below.

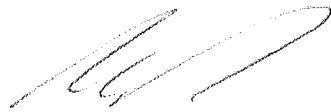
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RUNNING BALANCE STATEMENT (PRINCIPAL ONLY)

Date:	Funds Advanced	Funds Repaid	Running Principal Balance
Apr 3, 2023	\$150,000.00		\$150,000.00
May 7, 2023	\$200,000.00		\$350,000.00
Jul 29, 2023	\$170,000.00		\$520,000.00
Aug 31, 2023	\$120,000.00		\$640,000.00
Sep 12, 2023	\$60,000.00		\$700,000.00

Borrower Signature:



Printed Name:

Michael Kool

Date:

Sept 12 2023

This document is intended as a receipt and written acknowledgement of principal funds advanced and a running principal balance only. No interest or fees are included unless separately agreed in writing.



BORROWER ACKNOWLEDGEMENT OF FUNDS AND RUNNING BALANCE RECEIPT

Borrower Information

Customer Name: MICHAEL KOCH Account #: 101836
Address: 1100 Waterton Ave, Pincher Creek, AB, T0K1W0

Loan / Advance Reference

Amount Received: \$105,000.00 Date Received: Oct 12, 2023

Acknowledgement Of Receipt Of Funds

I, Michael Koch (the "Borrower"), hereby acknowledge and confirm that I have received funds from The Loan Store (the "Lender") as recorded below.

The Borrower expressly confirms and agrees that:

- The Loan Agreement dated April 3, 2023 provides for a loan facility with a maximum aggregate principal amount of \$1,900,000 CAD, which may be advanced in multiple draws from time to time.
- Each amount listed in the Running Balance Statement below constitutes a draw or advance made pursuant to, and in partial utilization of, the Loan Agreement.
- The amounts listed below have been received by the Borrower in full on the dates indicated.
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- The running balance stated above is true, correct, and accurately reflects the total principal

amount owing to the Lender as of the date signed below.

- This document constitutes a written acknowledgement of debt.
- The Borrower has not asserted, and does not rely upon, any defence, set-off, or counterclaim that would reduce or extinguish the principal amount acknowledged herein as of the date of signature.

RUNNING BALANCE STATEMENT (PRINCIPAL ONLY)

Date:	Funds Advanced	Funds Repaid	Running Principal Balance
Apr 3, 2023	\$150,000.00		\$150,000.00
May 7, 2023	\$200,000.00		\$350,000.00
Jul 29, 2023	\$170,000.00		\$520,000.00
Aug 31, 2023	\$120,000.00		\$640,000.00
Sep 12, 2023	\$60,000.00		\$700,000.00
Oct 12, 2023	\$105,000.00		\$805,000.00

Borrower Signature: _____

Printed Name: _____

Date: _____

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BORROWER ACKNOWLEDGEMENT OF FUNDS AND RUNNING BALANCE RECEIPT

Borrower Information

Customer Name: MICHAEL KOCH Account #: 101836
Address: 1100 Waterton Ave, Pincher Creek, AB, T0K1W0

Loan / Advance Reference

Amount Received: \$150,000.00 Date Received: Nov 15, 2023

Acknowledgement Of Receipt Of Funds

I, Michael Koch (the "Borrower"), hereby acknowledge and confirm that I have received funds from The Loan Store (the "Lender") as recorded below.

The Borrower expressly confirms and agrees that:

- The Loan Agreement dated April 3, 2023 provides for a loan facility with a maximum aggregate principal amount of \$1,900,000 CAD, which may be advanced in multiple draws from time to time.
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amount owing to the Lender as of the date signed below.

- This document constitutes a written acknowledgement of debt.

- The Borrower has not asserted, and does not rely upon, any defence, set-off, or counterclaim that would reduce or extinguish the principal amount acknowledged herein as of the date of signature.

RUNNING BALANCE STATEMENT (PRINCIPAL ONLY)

Date:	Funds Advanced	Funds Repaid	Running Principal Balance
Apr 3, 2023	\$150,000.00		\$150,000.00
May 7, 2023	\$200,000.00		\$350,000.00
Jul 29, 2023	\$170,000.00		\$520,000.00
Aug 31, 2023	\$120,000.00		\$640,000.00
Sep 12, 2023	\$60,000.00		\$700,000.00
Oct 12, 2023	\$105,000.00		\$805,000.00
Nov 15, 2023	\$150,000.00		\$955,000.00

Borrower Signature: _____

Printed Name: _____

Date: _____

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BORROWER ACKNOWLEDGEMENT OF FUNDS AND RUNNING BALANCE RECEIPT

Borrower Information

Customer Name: MICHAEL KOCH Account #: 101836
Address: 1100 Waterton Ave, Pincher Creek, AB, T0K1W0

Loan / Advance Reference

Amount Received: \$45,000.00 Date Received: Dec 1, 2023

Acknowledgement Of Receipt Of Funds

I, Michael Koch (the "Borrower"), hereby acknowledge and confirm that I have received funds from The Loan Store (the "Lender") as recorded below.

The Borrower expressly confirms and agrees that:

- The Loan Agreement dated April 3, 2023 provides for a loan facility with a maximum aggregate principal amount of \$1,900,000 CAD, which may be advanced in multiple draws from time to time.
- Each amount listed in the Running Balance Statement below constitutes a draw or advance made pursuant to, and in partial utilization of, the Loan Agreement.
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The Borrower acknowledges and confirms that:

- The running balance stated above is true, correct, and accurately reflects the total principal

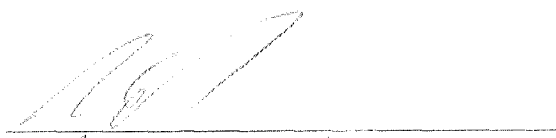
amount owing to the Lender as of the date signed below.

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- The Borrower has not asserted, and does not rely upon, any defence, set-off, or counterclaim that would reduce or extinguish the principal amount acknowledged herein as of the date of signature.

RUNNING BALANCE STATEMENT (PRINCIPAL ONLY)

Date:	Funds Advanced	Funds Repaid	Running Principal Balance
Apr 3, 2023	\$150,000.00		\$150,000.00
May 7, 2023	\$200,000.00		\$350,000.00
Jul 29, 2023	\$170,000.00		\$520,000.00
Aug 31, 2023	\$120,000.00		\$640,000.00
Sep 12, 2023	\$60,000.00		\$700,000.00
Oct 12, 2023	\$105,000.00		\$805,000.00
Nov 15, 2023	\$150,000.00		\$955,000.00
Dec 1, 2023	\$45,000.00		\$1,000,000.00

Borrower Signature:



Printed Name:

Michael Krebs

Date:

Dec 1 2023

This document is intended as a receipt and written acknowledgement of principal funds advanced and a running principal balance only. No interest or fees are included unless separately agreed in writing.



BORROWER ACKNOWLEDGEMENT OF FUNDS AND RUNNING BALANCE RECEIPT

Borrower Information

Customer Name: MICHAEL KOCH Account #: 101836
Address: 1100 Waterton Ave, Pincher Creek, AB, T0K1W0

Loan / Advance Reference

Amount Received: \$125,000.00 Date Received: Dec 1, 2023

Acknowledgement Of Receipt Of Funds

I, Michael Koch (the "Borrower"), hereby acknowledge and confirm that I have received funds from The Loan Store (the "Lender") as recorded below.

The Borrower expressly confirms and agrees that:

- The Loan Agreement dated April 3, 2023 provides for a loan facility with a maximum aggregate principal amount of \$1,900,000 CAD, which may be advanced in multiple draws from time to time.
- Each amount listed in the Running Balance Statement below constitutes a draw or advance made pursuant to, and in partial utilization of, the Loan Agreement.
- The amounts listed below have been received by the Borrower in full on the dates indicated.
- All funds received constitute a loan / advance made under the Loan Agreement and are repayable strictly in accordance with the terms of the Loan Agreement dated April 3, 2023.
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- This acknowledgement does not replace, amend, novate, or limit the Loan Agreement or any related security or guarantee documents, except to confirm the outstanding principal balance advanced under the Loan Agreement.

Borrower Confirmation and Acknowledgement Of Debt

The Borrower further acknowledges that the obligations evidenced by this acknowledgement are supported by one or more personal guarantees, which remain in full force and effect and are not released, waived, or limited by this acknowledgement.

The Borrower acknowledges and confirms that:

- The running balance stated above is true, correct, and accurately reflects the total principal

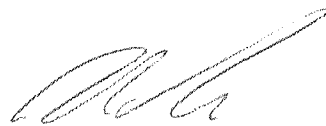
amount owing to the Lender as of the date signed below.

- This document constitutes a written acknowledgement of debt.
- The Borrower has not asserted, and does not rely upon, any defence, set-off, or counterclaim that would reduce or extinguish the principal amount acknowledged herein as of the date of signature.

RUNNING BALANCE STATEMENT (PRINCIPAL ONLY)

Date:	Funds Advanced	Funds Repaid	Running Principal Balance
Apr 3, 2023	\$150,000.00		\$150,000.00
May 7, 2023	\$200,000.00		\$350,000.00
Jul 29, 2023	\$170,000.00		\$520,000.00
Aug 31, 2023	\$120,000.00		\$640,000.00
Sep 12, 2023	\$60,000.00		\$700,000.00
Oct 12, 2023	\$105,000.00		\$805,000.00
Nov 15, 2023	\$150,000.00		\$955,000.00
Dec 1, 2023	\$45,000.00		\$1,000,000.00
Dec 1, 2023	\$125,000.00		\$1,125,000.00

Borrower Signature: _____



Printed Name: _____

Michael Cook

Date: _____

Dec 1 2023

This document is intended as a receipt and written acknowledgement of principal funds advanced and a running principal balance only. No interest or fees are included unless separately agreed in writing.



BORROWER ACKNOWLEDGEMENT OF FUNDS AND RUNNING BALANCE RECEIPT

Borrower Information

Customer Name: MICHAEL KOCH Account #: 101836
Address: 1100 Waterton Ave, Pincher Creek, AB, T0K1W0

Loan / Advance Reference

Amount Received: \$160,000.00 Date Received: May 7, 2024

Acknowledgement Of Receipt Of Funds

I, Michael Koch (the "Borrower"), hereby acknowledge and confirm that I have received funds from The Loan Store (the "Lender") as recorded below.

The Borrower expressly confirms and agrees that:

- The Loan Agreement dated April 3, 2023 provides for a loan facility with a maximum aggregate principal amount of \$1,900,000 CAD, which may be advanced in multiple draws from time to time.
- Each amount listed in the Running Balance Statement below constitutes a draw or advance made pursuant to, and in partial utilization of, the Loan Agreement.
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Borrower Confirmation and Acknowledgement Of Debt

The Borrower further acknowledges that the obligations evidenced by this acknowledgement are supported by one or more personal guarantees, which remain in full force and effect and are not released, waived, or limited by this acknowledgement.

The Borrower acknowledges and confirms that:

- The running balance stated above is true, correct, and accurately reflects the total principal

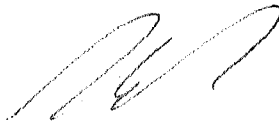
amount owing to the Lender as of the date signed below.

- This document constitutes a written acknowledgement of debt.
- The Borrower has not asserted, and does not rely upon, any defence, set-off, or counterclaim that would reduce or extinguish the principal amount acknowledged herein as of the date of signature.

RUNNING BALANCE STATEMENT (PRINCIPAL ONLY)

Date:	Funds Advanced	Funds Repaid	Running Principal Balance
Apr 3, 2023	\$150,000.00		\$150,000.00
May 7, 2023	\$200,000.00		\$350,000.00
Jul 29, 2023	\$170,000.00		\$520,000.00
Aug 31, 2023	\$120,000.00		\$640,000.00
Sep 12, 2023	\$60,000.00		\$700,000.00
Oct 12, 2023	\$105,000.00		\$805,000.00
Nov 15, 2023	\$150,000.00		\$955,000.00
Dec 1, 2023	\$45,000.00		\$1,000,000.00
Dec 1, 2023	\$125,000.00		\$1,125,000.00
May 7, 2024	\$160,000.00		\$1,285,000.00

Borrower Signature: _____



Printed Name: _____

Michael Kod

Date: _____

May 2 2024

This document is intended as a receipt and written acknowledgement of principal funds advanced and a running principal balance only. No interest or fees are included unless separately agreed in writing.



BORROWER ACKNOWLEDGEMENT OF FUNDS AND RUNNING BALANCE RECEIPT

Borrower Information

Customer Name: MICHAEL KOCH Account #: 101836
Address: 1100 Waterton Ave, Pincher Creek, AB, T0K1W0

Loan / Advance Reference

Amount Received: \$75,000.00 Date Received: Jun 21, 2024

Acknowledgement Of Receipt Of Funds

I, Michael Koch (the "Borrower"), hereby acknowledge and confirm that I have received funds from The Loan Store (the "Lender") as recorded below.

The Borrower expressly confirms and agrees that:

- The Loan Agreement dated April 3, 2023 provides for a loan facility with a maximum aggregate principal amount of \$1,900,000 CAD, which may be advanced in multiple draws from time to time.
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- This document is intended to serve as a continuous written record of draws and repayments under the Loan Agreement and may be updated from time to time.
- This acknowledgement does not replace, amend, novate, or limit the Loan Agreement or any related security or guarantee documents, except to confirm the outstanding principal balance advanced under the Loan Agreement.

Borrower Confirmation and Acknowledgement Of Debt

The Borrower further acknowledges that the obligations evidenced by this acknowledgement are supported by one or more personal guarantees, which remain in full force and effect and are not released, waived, or limited by this acknowledgement.

The Borrower acknowledges and confirms that:

- The running balance stated above is true, correct, and accurately reflects the total principal

amount owing to the Lender as of the date signed below.

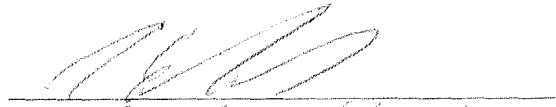
- This document constitutes a written acknowledgement of debt.

- The Borrower has not asserted, and does not rely upon, any defence, set-off, or counterclaim that would reduce or extinguish the principal amount acknowledged herein as of the date of signature.

RUNNING BALANCE STATEMENT (PRINCIPAL ONLY)

Date:	Funds Advanced	Funds Repaid	Running Principal Balance
Apr 3, 2023	\$150,000.00		\$150,000.00
May 7, 2023	\$200,000.00		\$350,000.00
Jul 29, 2023	\$170,000.00		\$520,000.00
Aug 31, 2023	\$120,000.00		\$640,000.00
Sep 12, 2023	\$60,000.00		\$700,000.00
Oct 12, 2023	\$105,000.00		\$805,000.00
Nov 15, 2023	\$150,000.00		\$955,000.00
Dec 1, 2023	\$45,000.00		\$1,000,000.00
Dec 1, 2023	\$125,000.00		\$1,125,000.00
May 7, 2024	\$160,000.00		\$1,285,000.00
Jun 21, 2024	\$75,000.00		\$1,360,000.00

Borrower Signature:



Printed Name:

Michael Keach

Date:

June 21 2024

This document is intended as a receipt and written acknowledgement of principal funds advanced and a running principal balance only. No interest or fees are included unless separately agreed in writing.



BORROWER ACKNOWLEDGEMENT OF FUNDS AND RUNNING BALANCE RECEIPT

Borrower Information

Customer Name: MICHAEL KOCH Account #: 101836
Address: 1100 Waterton Ave, Pincher Creek, AB, T0K1W0

Loan / Advance Reference

Amount Received: \$165,000.00 Date Received: Jul 24, 2024

Acknowledgement Of Receipt Of Funds

I, Michael Koch (the "Borrower"), hereby acknowledge and confirm that I have received funds from The Loan Store (the "Lender") as recorded below.

The Borrower expressly confirms and agrees that:

- The Loan Agreement dated April 3, 2023 provides for a loan facility with a maximum aggregate principal amount of \$1,900,000 CAD, which may be advanced in multiple draws from time to time.
- Each amount listed in the Running Balance Statement below constitutes a draw or advance made pursuant to, and in partial utilization of, the Loan Agreement.
- The amounts listed below have been received by the Borrower in full on the dates indicated.
- All funds received constitute a loan / advance made under the Loan Agreement and are repayable strictly in accordance with the terms of the Loan Agreement dated April 3, 2023.
- The running balance reflects principal amounts actually advanced only and does not include interest, fees, penalties, or other charges, which are governed separately by the Loan Agreement.
- This document is intended to serve as a continuous written record of draws and repayments under the Loan Agreement and may be updated from time to time.
- This acknowledgement does not replace, amend, novate, or limit the Loan Agreement or any related security or guarantee documents, except to confirm the outstanding principal balance advanced under the Loan Agreement.

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The Borrower acknowledges and confirms that:

- The running balance stated above is true, correct, and accurately reflects the total principal

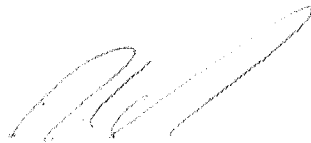
amount owing to the Lender as of the date signed below.

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- The Borrower has not asserted, and does not rely upon, any defence, set-off, or counterclaim that would reduce or extinguish the principal amount acknowledged herein as of the date of signature.

RUNNING BALANCE STATEMENT (PRINCIPAL ONLY)

Date:	Funds Advanced	Funds Repaid	Running Principal Balance
Apr 3, 2023	\$150,000.00		\$150,000.00
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Nov 15, 2023	\$150,000.00		\$955,000.00
Dec 1, 2023	\$45,000.00		\$1,000,000.00
Dec 1, 2023	\$125,000.00		\$1,125,000.00
May 7, 2024	\$160,000.00		\$1,285,000.00
Jun 21, 2024	\$75,000.00		\$1,360,000.00
Jul 24, 2024	\$165,000.00		\$1,525,000.00

Borrower Signature:



Printed Name:

Michael Koch

Date:

July 27 2024

This document is intended as a receipt and written acknowledgement of principal funds advanced and a running principal balance only. No interest or fees are included unless separately agreed in writing.



BORROWER ACKNOWLEDGEMENT OF FUNDS AND RUNNING BALANCE RECEIPT

Borrower Information

Customer Name: MICHAEL KOCH Account #: 101836
Address: 1100 Waterton Ave, Pincher Creek, AB, T0K1W0

Loan / Advance Reference

Amount Received: \$55,000.00 Date Received: Aug 16, 2024

Acknowledgement Of Receipt Of Funds

I, Michael Koch (the "Borrower"), hereby acknowledge and confirm that I have received funds from The Loan Store (the "Lender") as recorded below.

The Borrower expressly confirms and agrees that:

- The Loan Agreement dated April 3, 2023 provides for a loan facility with a maximum aggregate principal amount of \$1,900,000 CAD, which may be advanced in multiple draws from time to time.
- Each amount listed in the Running Balance Statement below constitutes a draw or advance made pursuant to, and in partial utilization of, the Loan Agreement.
- The amounts listed below have been received by the Borrower in full on the dates indicated.
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- The running balance reflects principal amounts actually advanced only and does not include interest, fees, penalties, or other charges, which are governed separately by the Loan Agreement.
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The Borrower further acknowledges that the obligations evidenced by this acknowledgement are supported by one or more personal guarantees, which remain in full force and effect and are not released, waived, or limited by this acknowledgement.

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- The running balance stated above is true, correct, and accurately reflects the total principal

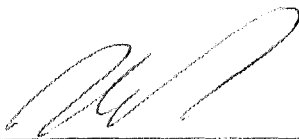
amount owing to the Lender as of the date signed below.

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- The Borrower has not asserted, and does not rely upon, any defence, set-off, or counterclaim that would reduce or extinguish the principal amount acknowledged herein as of the date of signature.

RUNNING BALANCE STATEMENT (PRINCIPAL ONLY)

Date:	Funds Advanced	Funds Repaid	Running Principal Balance
Apr 3, 2023	\$150,000.00		\$150,000.00
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Aug 31, 2023	\$120,000.00		\$640,000.00
Sep 12, 2023	\$60,000.00		\$700,000.00
Oct 12, 2023	\$105,000.00		\$805,000.00
Nov 15, 2023	\$150,000.00		\$955,000.00
Dec 1, 2023	\$45,000.00		\$1,000,000.00
Dec 1, 2023	\$125,000.00		\$1,125,000.00
May 7, 2024	\$160,000.00		\$1,285,000.00
Jun 21, 2024	\$75,000.00		\$1,360,000.00
Jul 24, 2024	\$165,000.00		\$1,525,000.00
Aug 16, 2024	\$55,000.00		\$1,580,000.00

Borrower Signature:



Printed Name:

Michael Koch

Date:

Aug 16 2024

This document is intended as a receipt and written acknowledgement of principal funds advanced and a running principal balance only. No interest or fees are included unless separately agreed in writing.



BORROWER ACKNOWLEDGEMENT OF FUNDS AND RUNNING BALANCE RECEIPT

Borrower Information

Customer Name: MICHAEL KOCH Account #: 101836
Address: 1100 Waterton Ave, Pincher Creek, AB, T0K1W0

Loan / Advance Reference

Amount Received: \$70,000.00 Date Received: Aug 16, 2024

Acknowledgement Of Receipt Of Funds

I, Michael Koch (the "Borrower"), hereby acknowledge and confirm that I have received funds from The Loan Store (the "Lender") as recorded below.

The Borrower expressly confirms and agrees that:

- The Loan Agreement dated April 3, 2023 provides for a loan facility with a maximum aggregate principal amount of \$1,900,000 CAD, which may be advanced in multiple draws from time to time.
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Borrower Confirmation and Acknowledgement Of Debt

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The Borrower acknowledges and confirms that:

- The running balance stated above is true, correct, and accurately reflects the total principal

amount owing to the Lender as of the date signed below.

- This document constitutes a written acknowledgement of debt.
- The Borrower has not asserted, and does not rely upon, any defence, set-off, or counterclaim that would reduce or extinguish the principal amount acknowledged herein as of the date of signature.

RUNNING BALANCE STATEMENT (PRINCIPAL ONLY)

Date:	Funds Advanced	Funds Repaid	Running Principal Balance
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May 7, 2024	\$160,000.00		\$1,285,000.00
Jun 21, 2024	\$75,000.00		\$1,360,000.00
Jul 24, 2024	\$165,000.00		\$1,525,000.00
Aug 16, 2024	\$55,000.00		\$1,580,000.00
Aug 16, 2024	\$70,000.00		\$1,650,000.00

Borrower Signature:



Printed Name:

Michael Keel

Date:

Aug 16 2024

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BORROWER ACKNOWLEDGEMENT OF FUNDS AND RUNNING BALANCE RECEIPT

Borrower Information

Customer Name: MICHAEL KOCH Account #: 101836
Address: 1100 Waterton Ave, Pincher Creek, AB, T0K1W0

Loan / Advance Reference

Amount Received: \$85,000.00 Date Received: Sep 13, 2024

Acknowledgement Of Receipt Of Funds

I, Michael Koch (the "Borrower"), hereby acknowledge and confirm that I have received funds from The Loan Store (the "Lender") as recorded below.

The Borrower expressly confirms and agrees that:

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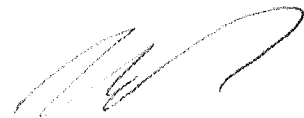
amount owing to the Lender as of the date signed below.

- This document constitutes a written acknowledgement of debt.
- The Borrower has not asserted, and does not rely upon, any defence, set-off, or counterclaim that would reduce or extinguish the principal amount acknowledged herein as of the date of signature.

RUNNING BALANCE STATEMENT (PRINCIPAL ONLY)

Date:	Funds Advanced	Funds Repaid	Running Principal Balance
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Jul 24, 2024	\$165,000.00		\$1,525,000.00
Aug 16, 2024	\$55,000.00		\$1,580,000.00
Aug 16, 2024	\$70,000.00		\$1,650,000.00
Sep 13, 2024	\$85,000.00		\$1,735,000.00

Borrower Signature:



Printed Name:

Michael Koch

Date:

Sept 13 2024

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BORROWER ACKNOWLEDGEMENT OF FUNDS AND RUNNING BALANCE RECEIPT

Borrower Information

Customer Name: MICHAEL KOCH Account #: 101836
Address: 1100 Waterton Ave, Pincher Creek, AB, T0K1W0

Loan / Advance Reference

Amount Received: \$165,000.00 Date Received: Nov 26, 2024

Acknowledgement Of Receipt Of Funds

I, Michael Koch (the "Borrower"), hereby acknowledge and confirm that I have received funds from The Loan Store (the "Lender") as recorded below.

The Borrower expressly confirms and agrees that:

- The Loan Agreement dated April 3, 2023 provides for a loan facility with a maximum aggregate principal amount of \$1,900,000 CAD, which may be advanced in multiple draws from time to time.
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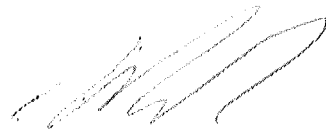
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RUNNING BALANCE STATEMENT (PRINCIPAL ONLY)

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Jul 24, 2024	\$165,000.00		\$1,525,000.00
Aug 16, 2024	\$55,000.00		\$1,580,000.00
Aug 16, 2024	\$70,000.00		\$1,650,000.00
Sep 13, 2024	\$85,000.00		\$1,735,000.00
Nov 26, 2024	\$165,000.00		\$1,900,000.00

Borrower Signature:



Printed Name:


Michael Kooh

Date:

Nov 26 2024

This document is intended as a receipt and written acknowledgement of principal funds advanced and a running principal balance only. No interest or fees are included unless separately agreed in writing.

This is Exhibit "G" referred to in the
Affidavit of Martin Hausner, sworn
before me this 14th day of May, 2026.



A Commissioner for Oaths in
and for the Province of Alberta

SUSY M. TRACE
BARRISTER AND SOLICITOR

CERTIFIED *E. Wheaton*
by the Court Clerk as a true copy of
the document digitally filed on Jan
14, 2026

COURT FILE NUMBER

2501-13057

COURT

COURT OF KING'S BENCH OF ALBERTA

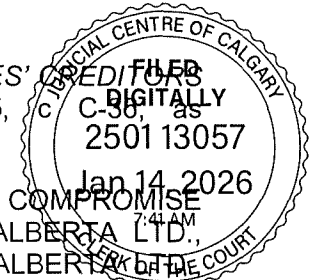
JUDICIAL CENTRE

CALGARY

APPLICANT

IN THE MATTER OF THE COMPANIES' CREDITORS' ARRANGEMENT ACT, RSC 1985, c. C-36, as amended.

AND IN THE MATTER OF A PLAN OF COMPROMISE OR ARRANGEMENT OF 2345137 ALBERTA LTD., 2351497 ALBERTA LTD., 2497902 ALBERTA LTD., SUMMIT S AUTO LTD., SUMMIT V AUTO LTD., MK AUTO K-M LTD., 2437342 ALBERTA LTD., 1972207 ALBERTA LTD., 1175104 B.C. LTD., 1262113 B.C. LTD., AND 1272986 B.C. LTD., 2412170 ALBERTA LTD. and 2416326 ALBERTA LTD.



DOCUMENT

VESTING ORDER

ADDRESS FOR SERVICE
AND CONTACT
INFORMATION OF PARTY
FILING THIS DOCUMENT

MILLER THOMSON LLP
Eighth Avenue Place East
43rd Floor, 525 8th Avenue S.W.
Calgary, AB, Canada T2P 1G1

Attention: James W. Reid / Monica Faheim /
Pavin Takhar
Telephone: 403.298.2418 / 416.597.6087/
403.298.2432
E-mail: jwreid@millerthomson.com
mfaheim@millerthomson.com
ptakhar@millerthomson.com
File No.: 0262720.0004

DATE ON WHICH ORDER WAS PRONOUNCED:

January 7, 2026

NAME OF JUSTICE WHO MADE THIS ORDER:

The Honourable Justice C.
D. Simard

LOCATION OF HEARING:

Calgary Courts Centre

UPON THE APPLICATION of BDO Canada Limited ("BDO"), in its capacity as Court-appointed Monitor in the above-noted proceedings, and 2412170 Alberta Ltd. and 2416326 Alberta Ltd. together o/a Westcastle Chevrolet Buick GMC (the "Vendors") (for an order vesting in the 2672671 Alberta Ltd. (the "Purchaser") (or its nominee) the Vendors' right, title and interest in and to the purchased assets (the "Purchased Assets") as set out in the following agreements: (i) a purchase and sale agreement between 2412170 Alberta Ltd. as vendor and the Purchaser

as purchaser dated as of September 22, 2025, as amended, restated, supplemented or modified from time to time; (ii) a commercial purchase contract between 2416326 Alberta Ltd. as vendor and the Purchaser as purchaser for the lands legally described as Plan 9311234 Block 4 Lot 5, as amended, restated, supplemented or modified from time to time; and (iii) and a commercial purchase contract between 2416326 Alberta Ltd as vendor and the Purchaser as purchaser for the lands legally described as Plan 9311234 Block 4 Lot 6, as amended, restated, supplemented or modified from time to time (collectively, "**Sale Agreements**");

AND UPON having read the Fourth Report of the Monitor dated January 5, 2026, and the Affidavit of Service of Marica Ceko, sworn January 6, 2026;

AND UPON HEARING the submissions of counsel for BDO Canada Limited (the "**Monitor**") and any other interested parties that may be present, no one appearing for any other person on the service list, although properly served as appears from the Affidavit of Service, filed,

IT IS HEREBY ORDERED AND DECLARED THAT:

SERVICE

1. Service of notice of this application and supporting materials is hereby declared to be good and sufficient, no other person is required to have been served with notice of this application and time for service of this application is abridged to that actually given.

CAPITALIZED TERMS

2. Capitalized terms used but not otherwise defined in this Order shall have the meaning given to such terms in the Sale Agreements.

VESTING OF PROPERTY

3. Upon delivery of a Monitor's certificate to the Purchaser substantially in the form set out in Schedule "A" hereto (the "**Monitor's Certificate**"), all of the Vendors' right, title and interest in and to the Purchased Assets shall vest absolutely in the name of the Purchaser (or its nominee) free and clear of and from any and all caveats, security interests, hypothecs, pledges, mortgages, liens, trusts or deemed trusts, reservations of ownership, royalties, options, rights of pre-emption, privileges, interests, assignments, actions, judgements, executions, levies, taxes, writs of enforcement, charges, or other claims, whether contractual, statutory, financial, monetary or otherwise, whether or not they have

attached or been perfected, registered or filed and whether secured, unsecured or otherwise (collectively, "**Claims**") including, without limiting the generality of the foregoing:

- (a) any encumbrances or changes created by any Orders of the Court of King's Bench of Alberta;
- (b) any charges or security interests or claims evidenced by registrations pursuant to the Personal Property Security Act (Alberta) and Personal Property Security Act (British Columbia) or any other personal property registry system; and
- (c) any liens or claims of lien under the *Prompt Payment and Construction Lien Act* (Alberta); and
- (d) those Claims listed in **Schedule "B"** hereto;

(all of which are collectively referred to as the "**Encumbrances**", which term shall not include the Permitted Encumbrances set out on **Schedule "C"** hereto) and for greater certainty, this Court orders that all Claims including Encumbrances other than Permitted Encumbrances, affecting or relating to the Purchased Assets are hereby expunged, discharged and terminated as against the Purchased Assets.

4. Upon delivery of the Monitor's Certificate, and upon filing of a certified copy of this Order, together with any applicable registration fees, all governmental authorities including those referred to below in this paragraph (collectively, "Governmental Authorities") are hereby authorized, requested and directed to accept delivery of such Monitor's Certificate and certified copy of this Order as though they were originals and to register such transfers, interest authorizations, discharges and discharge statements of conveyance as may be required to convey to the Purchaser (or its nominee) clear title to the Purchased Assets subject only to Permitted Encumbrances. Without limiting the foregoing:

- (a) the Registrar of Land Titles ("**Land Titles Registrar**") for the lands defined below shall and is hereby authorized, requested and directed to forthwith:
 - (i) cancel existing Certificate of Title No. 231 333 705 and Certificate of Title No. 221 274 419 for those lands and premises municipally described as 1038 Macleod Street and 1100 Waterton Avenue, Pincher Creek, Alberta, and legally described as:

PLAN 9311234
BLOCK 4
LOT 5
EXCEPTING THEREOUT ALL MINES AND MINERALS

and

PLAN 9311234
BLOCK 4
LOT 6
EXCEPTING THEREOUT ALL MINES AND MINERALS
AREA: 0.932 HECTARES (2.3 ACRES) MORE OR LESS

(the "**Lands**")

- (ii) issue new Certificates of Title for the Lands in the name of the Purchaser (or its nominee);
 - (iii) transfer to the new Certificates of Title the existing instruments listed in **Schedule "C"** to this Order; and
 - (iv) discharge, expunge, and remove from the registration queue the Encumbrances listed in **Schedule "B"** to this Order and discharge and expunge any Claims including Encumbrances (but excluding Permitted Encumbrances) which may be registered after the date of the Sale Agreement against the existing Certificate of Title to the Lands;
- (b) the Registrar of the Alberta Personal Property Registry and Registrar of the British Columbia Personal Property Registry and any other applicable registrar shall and is hereby directed to forthwith cancel and discharge any registrations at the Alberta Personal Property Registry and British Columbia Personal Property Registry, or any other applicable registry, (whether made before or after the date of this Order) claiming security interests (other than Permitted Encumbrances) in the estate or interest of the Vendors in any of the Purchased Assets which are of a kind prescribed by applicable regulations as serial-number goods.

5. Upon delivery of the Monitor's Certificate together with a certified copy of this Order, this Order shall be immediately registered by the Land Titles Registrar notwithstanding the requirements of section 191(1) of the *Land Titles Act*, RSA 2000, c L-7 and notwithstanding that the appeal period of this Order has not elapsed. The Land Titles Registrar is hereby directed to accept all Affidavits of Corporate Signing Authority submitted by the Monitor in its capacity as Monitor of the Vendors and not in its personal capacity.
6. In order to effect the transfers and discharges described above, this Court directs any Governmental Authorities to take such steps as are necessary to give effect to the terms of this Order and the Sale Agreements. Presentment of this Order and the Monitor's Certificate shall be the sole and sufficient authority for the Governmental Authorities to make and register transfers of title or interest and cancel and discharge registrations against any of the Purchased Assets of any Claims including Encumbrances but excluding Permitted Encumbrances.
7. The Monitor is authorized and directed to undertake and perform such activities and obligations as are contemplated to be undertaken or performed by the Monitor (whether on its own accord or for and on behalf of the Vendors) pursuant to this Order or the Sale Agreements or any ancillary document related thereto and shall incur no liability in connection therewith, save and except for any gross negligence or wilful misconduct on its part. Except as provided in the Sale Agreements, no further authorization, approval or other action by and no notice to or filing with any Governmental Authority or regulatory body exercising jurisdiction over the Purchased Assets is required for the due execution, delivery and performance by the Vendors of the Sale Agreement.
8. For the purposes of determining the nature and priority of Claims, net proceeds from sale of the Purchased Assets (the "**Westcastle GMC Net Proceeds**") (to be held in an interest bearing trust account by the Monitor) shall stand in the place and stead of the Purchased Assets from and after delivery of the Monitor's Certificate and all Claims including Encumbrances (but excluding Permitted Encumbrances) shall not attach to, encumber or otherwise form a charge, security interest, lien, or other Claim against the Purchased Assets and may be asserted against the Westcastle GMC Net Proceeds 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.

9. Jomha Skrobot LLP is authorized and directed to pay the Westcastle GMC Net Proceeds it holds in trust, in the amount of \$5,501,566.21, to the Monitor forthwith.
10. Except as expressly provided for in the Sale Agreements or by section 5 of the *Alberta Employment Standards Code*, the Purchaser (or its nominee) shall not, by completion of the transactions, have liability of any kind whatsoever in respect of any Claims against the Vendors.
11. Upon completion of the transactions, the Vendors and all persons who claim by, through or under the Vendors in respect of the Purchased Assets, and all persons or entities having any Claims of any kind whatsoever in respect of the Purchased Assets, save and except for persons entitled to the benefit of the Permitted Encumbrances, shall stand absolutely and forever barred, estopped and foreclosed from and permanently enjoined from pursuing, asserting or claiming any and all right, title, estate, interest, royalty, rental, equity of redemption or other Claim whatsoever in respect of or to the Purchased Assets, and to the extent that any such persons or entities remain in the possession or control of any of the Purchased Assets, or any artifacts, certificates, instruments or other indicia of title representing or evidencing any right, title, estate, or interest in and to the Purchased Assets, they shall forthwith deliver possession thereof to the Purchaser (or its nominee).
12. The Purchaser (or its nominee) shall be entitled to enter into and upon, hold and enjoy the Purchased Assets for their own use and benefit without any interference of or by the Vendors, or any person claiming by, through or against the Vendors, other than the Permitted Encumbrances.
13. The Monitor is directed to file with the Court a copy of the Monitor's Certificate forthwith after delivery thereof to the Purchaser.
14. The Monitor may rely on written notice from the Purchaser or their counsel regarding the fulfillment of conditions to closing under the Sale Agreement and shall incur no liability with respect to delivery of the Monitor's Certificate.
15. Pursuant to clause 7(3)(c) of the *Personal Information Protection and Electronic Documents Act* (Canada) and section 20(e) of the *Alberta Personal Information Protection*

Act, the Monitor is authorized and permitted to disclose and transfer to the Purchaser (or its nominee) all human resources and payroll information in the Vendors' records pertaining to the Vendors' past and current employees. The Purchaser (or its nominee) shall maintain and protect the privacy of such information and shall be entitled to use the personal information provided to it in a manner which is in all material respects identical to the prior use (of such information) to which the Vendors were entitled.

MISCELLANEOUS MATTERS

16. Notwithstanding:

- (a) the pendency of these proceedings and any declaration of insolvency made herein;
- (b) the pendency of any applications for a bankruptcy order now or hereafter issued pursuant to the *Bankruptcy and Insolvency Act*, RSC, 1985, c B-3, as amended (the "**BIA**"), in respect of the Vendors, and any bankruptcy order issued pursuant to any such applications;
- (c) any assignment in bankruptcy made in respect of the Vendors; and
- (d) the provisions of any federal or provincial statute:

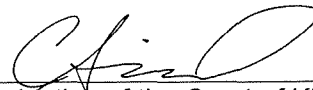
the vesting of the Purchased Assets in the Purchaser (or its nominee) pursuant to this Order shall be binding on any trustee in bankruptcy that may be appointed in respect of the Vendors and shall not be void or voidable by creditors of the Vendors, nor shall it constitute nor be deemed to be a transfer at undervalue, settlement, fraudulent preference, assignment, fraudulent conveyance, or other reviewable transaction under the BIA 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.

17. The Vendors, the Purchaser (or its nominee), the Monitor and any other interested party, shall be at liberty to apply for further advice, assistance and direction as may be necessary in order to give full force and effect to the terms of this Order and to assist and aid the parties in Closing the Transaction.

18. This Honourable Court hereby requests the aid and recognition of any court, tribunal, regulatory or administrative body having jurisdiction in Canada or in any of its provinces or territories or in any foreign jurisdiction, to act in aid of and to be complimentary to this Court in carrying out the terms of this Order, to give effect to this Order and to assist the Monitor 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 order and to provide such assistance to the Monitor, as an officer of the Court, as may be necessary or desirable to give effect to this Order or to assist the Monitor and its agents in carrying out the terms of this Order.

GENERAL

19. Service of this Order may be effected by facsimile, electronic mail, personal delivery or courier to the service list (the "**Service List**") in the proceedings. Service is deemed to be effected the next business day following transmission or delivery of this Order.
20. This Order shall be posted on the Monitor's website for these proceedings at: <https://www.bdo.ca/services/financial-advisory-services/business-restructuring-turnaround-services/current-engagements/summit-automotive-group>.



Justice of the Court of King's Bench of
Alberta

SCHEDULE "A"

MONITOR'S CERTIFICATE

COURT FILE NO. 2501-13057
COURT COURT OF KING'S BENCH OF ALBERTA
JUDICIAL CENTRE CALGARY

IN THE MATTER OF THE *COMPANIES' CREDITORS ARRANGEMENT ACT*, RSC 1985, c C-36, as amended.

AND IN THE MATTER OF A PLAN OF COMPROMISE OR ARRANGEMENT OF 2345137 ALBERTA LTD., 2351497 ALBERTA LTD., 2497902 ALBERTA LTD., SUMMIT S AUTO LTD., SUMMIT V AUTO LTD., MK AUTO K-M LTD., 2437342 ALBERTA LTD., 1972207 ALBERTA LTD., 1175104 B.C. LTD., 1262113 B.C. LTD., AND 1272986 B.C. LTD., 2412170 ALBERTA LTD. and 2416326 ALBERTA LTD.

DOCUMENT **MONITOR'S CERTIFICATE**

ADDRESS FOR SERVICE AND CONTACT INFORMATION OF PARTY FILING THIS DOCUMENT MILLER THOMSON LLP
Eighth Avenue Place East
43rd Floor, 525 8th Avenue S.W.
Calgary, AB, Canada T2P 1G1

Attention: James W. Reid / Monica Faheim / Pavin Takhar
Telephone: 403.298.2418 / 416.597.6087/ 403.298.2432
E-mail: jwreid@millerthomson.com
mfaheim@millerthomson.com
ptakhar@millerthomson.com
File No.: 0262720.0004

RECITALS:

- A. Pursuant to an Order of the Honourable Justice C. D. Simard of the Court of King's Bench of Alberta, Judicial District of Calgary (the "**Court**") dated January 7, 2026, BDO Canada Limited was appointed as monitor (the "**Monitor**") of 2412170 Alberta Ltd. and 2416326 Alberta Ltd., and such proceedings were taken under the Summit Auto Group CCAA Proceedings.
- B. Pursuant to an Order of the Court dated January 7, 2026 (the "**VO**"), the Court provided for the vesting in the Purchaser (or its nominee) of the Vendors' right, title and interest in and to the purchased assets (the "**Purchased Assets**") as set out in the following agreements (the "**Sale Agreements**"): (i) purchase and sale agreement between 2412170 Alberta Ltd. as vendor and the Purchaser as

purchaser dated as of September 22, 2025, as amended, restated, supplemented or modified from time to time; (ii) a commercial purchase contract between 2416326 Alberta Ltd. as vendor and the Purchaser as purchaser for the lands legally described as Plan 9311234 Block 4 Lot 5, as amended, restated, supplemented or modified from time to time; and (iii) and a commercial purchase contract between 2416326 Alberta Ltd as vendor and the Purchaser as purchaser for the lands legally described as Plan 9311234 Block 4 Lot 6, as amended, restated, supplemented or modified from time to time, which vesting is to be effective with respect to the Purchased Assets upon the delivery by the Monitor to the Purchaser (or its nominee) of a certificate confirming the Monitor's receipt of the Westcastle GMC Net Proceeds (as defined in the VO).

- C. Unless otherwise indicated herein, capitalized terms have the meanings set out in the Sale Agreements.

THE MONITOR CERTIFIES the following:

1. The Monitor has received the Westcastle GMC Net Proceeds;
2. This Certificate was delivered by the Monitor at **[Time]** on **[Date]**.

BDO Canada Limited in its capacity as Court-appointed Monitor of 2345137 ALBERTA LTD., 2351497 ALBERTA LTD., 2497902 ALBERTA LTD., SUMMIT S AUTO LTD., SUMMIT V AUTO LTD., MK AUTO K-M LTD., 2437342 ALBERTA LTD., 1972207 ALBERTA LTD., 1175104 B.C. LTD., 1262113 B.C. LTD., 1272986 B.C. LTD. 2412170 ALBERTA LTD. and 2416326 ALBERTA LTD., and not in its personal capacity

Per:

Name:

Title:

SCHEDULE "B"

Encumbrances to be Discharged – Personal Property

All Claims as against 2412170 Alberta Ltd., including without limitation the following Personal Property Registrations and any amendments thereto as applicable: 22072017590 (as amended by 25092312544); 22072017620; 24090324454; 25092312605; 25092906218; 22120810732; 25063014696.

All Claims as against 2416326 Alberta Ltd., including without limitation the following Personal Property Registrations and any amendments thereto as applicable: 22072017580; 25092312640; 22072017643.

Encumbrances to be Discharged – Real Property

PLAN 9311234 BLOCK 4 LOT 5 - None

PLAN 9311234 BLOCK 4 LOT 6

Registration Number:	Date	Registered Owner
221 274 420	06/12/2022	MORTGAGE MORTGAGEE - THE TORONTO DOMINION BANK. 421-7 AVE SW, 10TH FL TDCT TOWER CALGARY ALBERTA T2P4K9 ORIGINAL PRINCIPAL AMOUNT: \$2,900,000
221 274 421	06/12/2022	CAVEAT RE : ASSIGNMENT OF RENTS AND LEASES CAVEATOR - THE TORONTO DOMINION BANK.

		C/O DENTONS CANADA LLP 1500, 850-2 ST SW CALGARY ALBERTA T2P0R8 AGENT - DAVID P FENDLEY
DRR Number G00DA24	05/11/2025	THE LOAN STORE
DRR Number G00DJ2B	12/11/2025	THE LOAN STORE

SCHEDULE "C"

Permitted Encumbrances – Personal Property

2412170 Alberta Ltd. - None

2416326 Alberta Ltd. - None

Permitted Encumbrances – Real Property

PLAN 9311234 BLOCK 4 LOT 5 - None

N/A

PLAN 9311234 BLOCK 4 LOT 6

Registration Number:	Date	Particulars
931 147 341	24/06/1993	UTILITY RIGHT OF WAY GRANTEE - THE TOWN OF PINCHER CREEK. AS TO PORTION OR PLAN:7710845

This is Exhibit "H" referred to in the
Affidavit of Martin Hausner, sworn
before me this 14th day of May, 2026.



A Commissioner for Oaths in
and for the Province of Alberta

SUSY M. TRACE
BARRISTER AND SOLICITOR

Reception

To: Romy Badesha
Subject: RE: Payout of Loan Store loan by Mike Koch

From: Ahmed Jomha <ahmed.jomha@jomhalaw.com>
Sent: December 24, 2025 10:48 AM
To: Romy Badesha <rbadesha@linqlaw.ca>
Cc: Soni Nayak <snayak@linqlaw.ca>; martinh@theloanstore.ca; Maiya Tarrabain <reception@jomhalaw.com>
Subject: RE: Payout of Loan Store loan by Mike Koch

Hi Romy,
Currently all funds have been frozen in our trust condition pending resolution with another registered party. We are working through it and we are optimistic that it can be resolved. We will update you upon further developments.

AJ

Ahmed Jomha
Jomha Skrobot LLP.
Barristers and Solicitors
10621-124 St., Edmonton Alberta
T5N 1S5
Ph. 780 424-0706 Ext. 223
Fax 780 424-0695

From: Romy Badesha <rbadesha@linqlaw.ca>
Sent: December 23, 2025 11:22 AM
To: Ahmed Jomha <ahmed.jomha@jomhalaw.com>
Cc: Soni Nayak <snayak@linqlaw.ca>; martinh@theloanstore.ca
Subject: RE: Payout of Loan Store loan by Mike Koch

Hello Mr. Jomha,

Please note that our office will be closed for holidays from Tuesday, December 23, 2025 12:00 PM through to and including Friday, January 2, 2026. Our office will re-open at 8:30 a.m. on Monday, January 5, 2026. I have attached our trust void cheque for you to deposit the funds into our account.

Should you have any further questions or concerns, please do not hesitate to contact our office.

Best Regards,

ROMY BADESHA, SENIOR PARALEGAL

Tel: 780-250-6666 / 780-434-5870

Fax: 780-756-8008

Email: rbadesha@linqlaw.ca



Edmonton Office

#308 10328 81 Avenue NW Edmonton, Alberta, T6E 1X2

Grande Prairie Office "By Appointment Only"

#231, 9804 100 Avenue, Grand Prairie, AB T8B 0T3

www.LinQLaw.ca

Please note that our office will be closed for holidays from Tuesday, December 23, 2025 12:00 PM through to and including Friday, January 2, 2026. Our office will re-open at 8:30 a.m. on Monday, January 5, 2026.



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From: Romy Badesha
Sent: December 22, 2025 2:17 PM
To: 'Ahmed Jomha' <ahmed.jomha@jomhalaw.com>
Cc: Soni Nayak <snayak@linqlaw.ca>
Subject: RE: Payout of Loan Store loan by Mike Koch

Hello Mr. Jomha,

Please confirm when are we receiving the funds.

Should you have any further questions or concerns, please do not hesitate to contact our office.

Best Regards,

ROMY BADESHA, SENIOR PARALEGAL

Tel: 780-250-5656 / 780-434-5870

Fax: 780-756-3003

Email: rbadesha@linqlaw.ca



Edmonton Office

#308 10328 81 Avenue NW Edmonton, Alberta, T5E 1X2

Grande Prairie Office *By Appointment Only*

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From: Ahmed Jomha <ahmed.jomha@jomhalaw.com>

Sent: December 19, 2025 10:33 AM

To: Romy Badesha <rbadesha@linqlaw.ca>

Cc: Soni Nayak <snayak@linqlaw.ca>

Subject: RE: Payout of Loan Store loan by Mike Koch

Hi Romy,

Thank you for the note. It is appreciated.

The closing is today so can you please confirm that your firm will discharge the caveat provided that we send you the \$500,000?

Thanks

Ahmed Jomha
Jomha Skrobot LLP.
Barristers and Solicitors
10621-124 St., Edmonton Alberta
T5N 1S5
Ph. 780 424-0706 Ext. 223
Fax 780 424-0695

From: Romy Badesha <rbadesha@linqlaw.ca>
Sent: December 19, 2025 10:28 AM
To: Ahmed Jomha <ahmed.jomha@jomhalaw.com>
Cc: Soni Nayak <snayak@linqlaw.ca>
Subject: RE: Payout of Loan Store loan by Mike Koch

Hello Mr. Jomha,

Our client is agreeable to close the above-mentioned transaction today based on the following;

1. Accepting \$500,000 today;
2. Package of Vehicle – Please provide the Bill of Sale
3. Our client is agreeable to discharge the caveat against 110 Waterton Ave Pincher Creek, AB T0K 1W0;
4. We will register the caveat for the remaining funds against 3301 MT Fisher Drive Cranbrook, BC VIC 6N6.

Should you have any further questions or concerns, please do not hesitate to contact our office.

Best Regards,

ROMY BADESHA, SENIOR PARALEGAL

Tel: 780-250-6666 / 780-434-5870

Fax: 780-756-8008

Email: rbadesha@linqlaw.ca



Edmonton Office

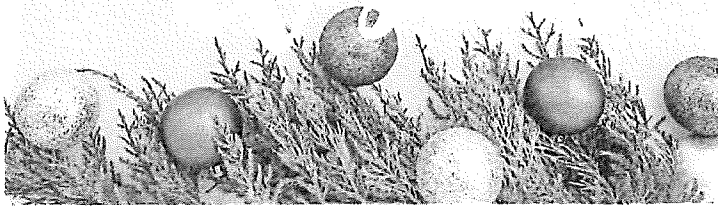
#308 10328 81 Avenue NW Edmonton, Alberta T6E 1X2

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From: Romy Badesha
Sent: December 19, 2025 9:56 AM
To: ahmed.jomha@jomhalaw.com
Cc: Soni Nayak <snayak@linqlaw.ca>
Subject: RE: Payout of Loan Store loan by Mike Koch

Good morning,

Please find attached the payout Statement along with our trust account information.

Should you have any further questions or concerns, please do not hesitate to contact our office.

Best Regards,

ROMY BADESHA, SENIOR PARALEGAL

Tel: 780-250-6666 / 780-434-5870

Fax: 780-755-8008

Email: rbadesha@linqlaw.ca



Edmonton Office

#308 10328 81 Avenue NW Edmonton, Alberta, T6E 1X2

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From: Soni Nayak <snayak@linqlaw.ca>

Sent: December 18, 2025 5:04 PM

To: 129709 Alberta Ltd. o/a Cars on Whyte <martin@carsonwhyte.com>; Romy Badesha <rbadesha@linqlaw.ca>

Subject: Fwd: Payout of Loan Store loan by Mike Koch

Martin please provide payout statement. Romy from my office will send my trust account information to them for the loan amount.

Soni

Sent from my iPhone

Begin forwarded message:

From: Ahmed Jomha <ahmed.jomha@jomhalaw.com>

Date: December 18, 2025 at 4:07:27 PM MST

To: Soni Nayak <snayak@linqlaw.ca>

Cc: Maiya Tarrabain <reception@jomhalaw.com>

Subject: Payout of Loan Store loan by Mike Koch

Good day Soni

We are the solicitors for Mike Koch who had an outstanding loan with your client and intends to close a transaction which will include a partial payout of that loan. It is my understanding that the parties have agreed that our client will be paying out the loan however will be allowed to keep \$500,000.00 which will be used to close out the balance of the transaction and they have further made arrangements for further financing.

Please confirm with your client these arrangements and provide us with a payout statement for the closing tomorrow.

I appreciate it is a short time frame however events only occurred in the past 24 hours so your assistance in this matter would be appreciated.

We look forward to hearing from you.

AJ

Ahmed Jomha
Jomha Skrobot LLP.
Barristers and Solicitors
10621-124 St., Edmonton Alberta
T5N 1S5
Ph. 780 424-0706 Ext. 223
Fax 780 424-0695

This is Exhibit "I" referred to in the
Affidavit of Martin Hausner, sworn
before me this 14th day of May, 2026.



A Commissioner for Oaths in
and for the Province of Alberta

SUSY M. TRACE
BARRISTER AND SOLICITOR



WESTCASTLE CHEVROLET BUICK GMC
 1100 WATERTON AVENUE
 PINCHER CREEK, AB T0K1W0
 Phone: 403-627-3223 Fax: 403-627-5490

G.S.T#
 AMVIC BUSINESS LICENSE #

CONDITIONS ON BACK
 FORM PART OF THIS
 CONTRACT

DAY	MONTH	YEAR
19	12	25

PURCHASER (PLEASE PRINT) THE LOAN STORE		ADDRESS 10208 82 AVENUE		APT. No.		
CITY EDMONTON	PROV. AB	POSTAL CODE T6E1Z7	RES. PHONE 7804887900	E-mail approved@theloanstore.ca		
EMPLOYER		OCCUPATION		BUS. PHONE		
OPTIONAL EQUIPMENT/INDUCEMENTS	PRICE	I/WE HEREBY OFFER TO PURCHASE FROM THE ABOVE DEALER. THE FOLLOWING MOTOR VEHICLE AND ALL OPTIONAL EQUIPMENT AND ACCESSORIES ON THE TERMS AND CONDITIONS HEREIN SET FORTH, INCLUDING THE CONDITIONS ON THE BACK HEREOF.				
BASIC VEHICLE		NEW	MODEL YEAR 2021	MAKE DODGE	MODEL NAME RAM	
		DEMO	VEHICLE IDENTIFICATION NUMBER 1C6RR7GT7MS571444		MODEL No./BODY TYPE 1500 WARLOCK	
		USED	x		COLOUR BLACK	
		IF DEMONSTRATOR WARRANTY TIME IS MEASURED FROM		ODOMETER READING OR MAX. READING AT DELIVERY	MI KM	
				192900	PURCHASER'S INITIALS	
WARRANTIES NEW: MANUFACTURERS WARRANTY USED: NO WARRANTY UNLESS STATED AS FOLLOWS:						
TRADE IN DESCRIPTION & LIEN DISCLOSURE			TERMS OF SETTLEMENT			
<input type="checkbox"/> G.S.T. NON-REGISTRANT		<input type="checkbox"/> G.S.T. REGISTRANT		TOTAL CASH SALE PRICE	30,250:00	
G.S.T. REGISTRANT NO.		G.S.T. DUE ON TRADE IN:		VEHICLE TRANSPORT CHARGES		
YEAR		MAKE	MODEL	VEHICLE INSPECTION FEES		
SERIAL No.		ODOMETER READING		AMVIC FEE		
MI		KM		AB TIRE RECYCLING LEVY		
I HEREBY TRANSFER TO THE DEALER ALL MY RIGHT, TITLE AND OWNERSHIP IN THE MOTOR VEHICLE, AND I DECLARE I AM THE SOLE OWNER AND POSSESSOR OF SAME AND THAT THERE ARE NO MORTGAGES, LIENS, NOTES OR CLAIMS OF ANY KIND OR NATURE ADVERSE TO MY RIGHTS OF UPON, OR AGAINST THE VEHICLE OTHER THAN AS STATED BELOW.						
I HEREBY STATE THAT TO THE BEST OF MY KNOWLEDGE THE ODOMETER READING AS STATED ABOVE INDICATES THE TOTAL DISTANCE ACTUALLY TRAVELED BY THE VEHICLE.						
PURCHASER INITIALS X		LIEN PAYABLE TO		SUBTOTAL		
ADDRESS		ESTIMATED AMOUNT		TRADE-IN ALLOWANCE		
		\$		DIFFERENCE		
TOTAL CASH SALE PRICE		PURCHASER INSURANCE INFORMATION		G.S.T. ON TOTAL VEHICLE PRICE LESS TRADE-IN ALLOWANCE	1,512:50	
Was there anything promised that is not in writing? YES X NO X		NAME OF INSURANCE COMPANY		SUBTOTAL		
As a purchaser of a used vehicle I have received and reviewed The Mechanical Fitness Assessment Form X initial		POLICY No.		PAYOUT LIEN ON TRADE-IN		
As a purchaser of a used vehicle, I have received the vehicle history information. X initial		EXPIRY DATE		GASOLINE (INCLUDES G.S.T.)		
I acknowledge that I have received all incentive and/or rebates that are applicable X initial		NAME OF AGENT		BALANCE DUE		
EXTENDED WARRANTY CONTRACT		PHONE No.		DEPOSIT		
<input type="checkbox"/> OFFERED <input type="checkbox"/> ACCEPTED <input type="checkbox"/> REFUSED		DRIVERS LICENSE # / GOV. ISSUED I.D. #		CASH <input type="checkbox"/> CHEQUE <input type="checkbox"/>		
PURCHASER INITIALS X		EXPIRY DATE		REC. NO.		
As a purchaser that entered into a credit agreement I have received the credit disclosure statement. INITIALS X		THIS AGREEMENT SUBJECT TO FOLLOWING ADDITIONAL PROVISIONS		PAYABLE ON DELIVERY	31,762:50	
TO THE BEST OF MY KNOWLEDGE, I DECLARE THAT ALL VEHICLE HISTORY INFORMATION AS PER GOVERNMENT LEGISLATION HAS BEEN DECLARED TO THE CONSUMER.		PRIVACY NOTICE		REC. NO.		
NAME OF OFFICIAL (PRINT) JILLIAN FOSTER S1038395		THE DEALER INTENDS TO COLLECT, USE AND DISCLOSE YOUR PERSONAL INFORMATION IN ACCORDANCE WITH THE PRIVACY POLICY SET FORTH ON THE REVERSE PAGE. PLEASE REVIEW THE PRIVACY POLICY CAREFULLY AND INITIAL IF YOU WISH TO OPT OUT AND LIMIT THE PURPOSES FOR WHICH THE DEALER CAN COLLECT, USE OR DISCLOSE YOUR PERSONAL INFORMATION.		BALANCE FINANCED		
TITLE		ACKNOWLEDGMENT OF CONDITIONS		EXTENDED WARRANTY		
SIGNATURE		THE PURCHASER UNDERSTANDS THAT THIS AGREEMENT DOES NOT BECOME BINDING ON THE PARTIES HERETO UNTIL ACCEPTED AND EXECUTED BY A DULY AUTHORIZED OFFICIAL OF THE DEALER. DEPOSITS, PARTIAL PAYMENTS AND DOWN PAYMENTS ARE NON-REFUNDABLE. THE PURCHASER ACKNOWLEDGES HAVING READ THE CONDITIONS AND WARRANTIES AND STIPULATIONS CONTAINED HEREIN, INCLUDING THOSE SET OUT ON THE REVERSE SIDE HEREOF, AND AGREES THAT ALL SUCH CONDITIONS AND WARRANTIES FORM PART OF AND ARE INCLUDED IN THIS AGREEMENT. IF THE PURCHASER IS AN INDIVIDUAL, THE PURCHASER CONSENTS TO ANY PUBLIC BODY DISCLOSURING PERSONAL INFORMATION ABOUT THE PURCHASER IN CONNECTION WITH THE SALE, PURCHASE OR FINANCING OF THE MOTOR VEHICLE.		G.S.T. ON EXT. WARR.		
JILLIAN FOSTER S1038395		THIS ORDER IS NOT BINDING UNLESS ACCEPTED BY AN AUTHORIZED OFFICIAL OF THE DEALER.		DISABILITY		
BILL OF SALE DATED THIS 19 DAY OF DECEMBER 2025		PURCHASER'S SIGNATURE X		LIFE INSURANCE		
PURCHASER'S SIGNATURE		SALESPERSON'S NAME (PRINT) JILLIAN FOSTER		REGISTRATION FEE		
SALESPERSON'S SIGNATURE		SALESPERSON'S AMVIC LICENSE # S1038395		TOTAL BALANCE DUE		
OFFICE USE ONLY		ACTUAL DELIVERY DATE		DAY	MONTH	
		YEAR				

INSURE VERBAL AGREEMENTS ARE IN WRITING



WESTCASTLE CHEVROLET BUICK GMC
 1100 WATERTON AVENUE
 PINCHER CREEK, AB T0K1W0
 Phone: 403-627-3223 Fax: 403-627-5490

G.S.T#
 AMVIC BUSINESS LICENSE #

CONDITIONS ON BACK
 FORM PART OF THIS
 CONTRACT

DAY	MONTH	YEAR
19	12	25

PURCHASER (PLEASE PRINT) THE LOAN STORE		ADDRESS 10208 82 AVENUE		APT. No.	
CITY EDMONTON	PROV. AB	POSTAL CODE T6E1Z7	RES. PHONE 7804887900	E-mail approved@thefcanstore.ca	
EMPLOYER		OCCUPATION		BUS. PHONE	
OPTIONAL EQUIPMENT/INDUCEMENTS	PRICE	I/WE HEREBY OFFER TO PURCHASE FROM THE ABOVE DEALER, THE FOLLOWING MOTOR VEHICLE AND ALL OPTIONAL EQUIPMENT AND ACCESSORIES ON THE TERMS AND CONDITIONS HEREIN SET FORTH, INCLUDING THE CONDITIONS ON THE BACK HEREOF.			
BASIC VEHICLE		NEW	MODEL YEAR 2021	MAKE DODGE	MODEL NAME RAM
		DEMO	VEHICLE IDENTIFICATION NUMBER 1C6RR7LG7MS520406		MODEL No./BODY TYPE 1500 CLASSIC
		USED	MI KM		COLOUR BLACK
			ODOMETER READING OR MAX. READING AT DELIVERY		WI0406
			108991		PURCHASER'S INITIALS
IF DEMONSTRATOR WARRANTY TIME IS MEASURED FROM					
WARRANTIES NEW: MANUFACTURERS WARRANTY USED: NO WARRANTY UNLESS STATED AS FOLLOWS:					
TRADE IN DESCRIPTION & LIEN DISCLOSURE			TERMS OF SETTLEMENT		
<input type="checkbox"/> G.S.T. NON-REGISTRANT			<input type="checkbox"/> G.S.T. REGISTRANT		
G.S.T. REGISTRANT NO.			G.S.T. DUE ON TRADE IN:		
YEAR	MAKE	MODEL	TOTAL CASH SALE PRICE	34,250:00	
SERIAL No.			VEHICLE TRANSPORT CHARGES		
MI KM	ODOMETER READING		VEHICLE INSPECTION FEES		
I HEREBY TRANSFER TO THE DEALER ALL MY RIGHT, TITLE AND OWNERSHIP IN THE MOTOR VEHICLE, AND I DECLARE I AM THE SOLE OWNER AND POSSESSOR OF SAME AND THAT THERE ARE NO MORTGAGES, LIENS, NOTES OR CLAIMS OF ANY KIND OR NATURE ADVERSE TO MY RIGHTS OF UPON, OR AGAINST THE VEHICLE OTHER THAN AS STATED BELOW.			AMVIC FEE		
I HEREBY STATE THAT TO THE BEST OF MY KNOWLEDGE THE ODOMETER READING AS STATED ABOVE INDICATES THE TOTAL DISTANCE ACTUALLY TRAVELED BY THE VEHICLE.			AB TIRE RECYCLING LEVY		
PURCHASER INITIALS X _____			SUBTOTAL		
LIEN PAYABLE TO			TRADE-IN ALLOWANCE		
ADDRESS			DIFFERENCE		
ESTIMATED AMOUNT			G.S.T. ON TOTAL VEHICLE PRICE LESS TRADE-IN ALLOWANCE	1,712:50	
\$			SUBTOTAL		
TOTAL CASH SALE PRICE			PURCHASER INSURANCE INFORMATION		
Was there anything promised that is not in writing? YES X _____ NO X _____			NAME OF INSURANCE COMPANY		
As a purchaser of a used vehicle I have received and reviewed The Mechanical Fitness Assessment Form X _____ initial			POLICY No.		
As a purchaser of a used vehicle, I have received the vehicle history information. X _____ initial			EXPIRY DATE		
I acknowledge that I have received all incentive and/or rebates that are applicable X _____ initial			NAME OF AGENT		
EXTENDED WARRANTY CONTRACT <input type="checkbox"/> OFFERED <input checked="" type="checkbox"/> ACCEPTED <input type="checkbox"/> REFUSED <input type="checkbox"/>			PHONE No.		
PURCHASER INITIALS X _____			DRIVERS LICENSE # / GOV. ISSUED I.D. #		
As a purchaser that entered into a credit agreement I have received the credit disclosure statement. INITIALS X _____			EXPIRY DATE		
TO THE BEST OF MY KNOWLEDGE, I DECLARE THAT ALL VEHICLE HISTORY INFORMATION AS PER GOVERNMENT LEGISLATION HAS BEEN DECLARED TO THE CONSUMER.			THIS AGREEMENT SUBJECT TO FOLLOWING ADDITIONAL PROVISIONS		
NAME OF OFFICIAL (PRINT) JILLIAN FOSTER S1038395			PAYABLE ON DELIVERY		
TITLE			REG. NO.		
SIGNATURE			BALANCE FINANCED		
			EXTENDED WARRANTY		
			G.S.T. ON EXT. WARR.		
			DISABILITY		
			LIFE INSURANCE		
			REGISTRATION FEE		
			TOTAL BALANCE DUE		
			ACTUAL DELIVERY DATE		
			DAY		
			MONTH		
			YEAR		
			SALESPERSON'S NAME (PRINT) JILLIAN FOSTER		
			SALESPERSON'S AMVIC LICENSE # S1038395		
			SALESPERSON'S SIGNATURE		
			OFFICE USE ONLY		
			THIS ORDER IS NOT BINDING UNLESS ACCEPTED BY AN AUTHORIZED OFFICIAL OF THE DEALER.		
			BILL OF SALE DATED THIS 19 DAY OF DECEMBER 2025		
			PURCHASER'S SIGNATURE X _____		

INSURE VERBAL AGREEMENTS ARE IN WRITING



WESTCASTLE CHEVROLET BUICK GMC
 1100 WATERTON AVENUE
 PINCHER CREEK, AB T0K1W0
 Phone: 403-627-3223 Fax: 403-627-5490

G.S.T#
 AMVIC BUSINESS LICENSE #

CONDITIONS ON BACK
 FORM PART OF THIS
 CONTRACT

DAY	MONTH	YEAR
19	12	25

PURCHASER (PLEASE PRINT) THE LOAN STORE		ADDRESS 10208 82 AVENUE			APT. No.
CITY EDMONTON	PROV. AB	POSTAL CODE T6E1Z7	RES. PHONE 7804887900	E-mail approved@theloanstore.ca	
EMPLOYER		OCCUPATION			BUS. PHONE
OPTIONAL EQUIPMENT/INDUCEMENTS	PRICE	I/VE HEREBY OFFER TO PURCHASE FROM THE ABOVE DEALER, THE FOLLOWING MOTOR VEHICLE AND ALL OPTIONAL EQUIPMENT AND ACCESSORIES ON THE TERMS AND CONDITIONS HEREIN SET FORTH, INCLUDING THE CONDITIONS ON THE BACK HEREOF.			
BASIC VEHICLE		NEW	MODEL YEAR 2019	MAKE DODGE	MODEL NAME RAM
		DEMO	VEHICLE IDENTIFICATION NUMBER 1C6RR7LM4KS705290		MODEL No./BODY TYPE 1500 ECO DIESEL
		USED	x	COLOUR BLACK	WIS290
		IF DEMONSTRATOR WARRANTY TIME IS MEASURED FROM		ODOMETER READING OR MAX. READING AT DELIVERY	MI/KM x 179937
		PURCHASER'S INITIALS			
		WARRANTIES NEW: MANUFACTURERS WARRANTY USED: NO WARRANTY UNLESS STATED AS FOLLOWS:			
TRADE IN DESCRIPTION & LIEN DISCLOSURE			TERMS OF SETTLEMENT		
<input type="checkbox"/> G.S.T. NON-REGISTRANT			<input type="checkbox"/> G.S.T. REGISTRANT		
G.S.T. REGISTRANT NO.			G.S.T. DUE ON TRADE IN: \$		
YEAR			MAKE		
MODEL			TOTAL CASH SALE PRICE		
SERIAL No.			30,628:05		
MI/KM			VEHICLE TRANSPORT CHARGES		
ODOMETER READING			VEHICLE INSPECTION FEES		
I HEREBY TRANSFER TO THE DEALER ALL MY RIGHT, TITLE AND OWNERSHIP IN THE MOTOR VEHICLE, AND I DECLARE I AM THE SOLE OWNER AND POSSESSOR OF SAME AND THAT THERE ARE NO MORTGAGES, LIENS, NOTES OR CLAIMS OF ANY KIND OR NATURE ADVERSE TO MY RIGHTS OR UPON, OR AGAINST THE VEHICLE OTHER THAN AS STATED BELOW.			AMVIC FEE		
PURCHASER INITIALS X			AB TIRE RECYCLING LEVY		
LIEN PAYABLE TO			SUBTOTAL		
ADDRESS			TRADE-IN ALLOWANCE		
ESTIMATED AMOUNT \$			DIFFERENCE		
TOTAL CASH SALE PRICE			G.S.T. ON TOTAL VEHICLE PRICE LESS TRADE-IN ALLOWANCE		
Was there anything promised that is not in writing? YES X NO X			SUBTOTAL		
As a purchaser of a used vehicle I have received and reviewed The Mechanical Fitness Assessment Form X initial			PAYOUT LIEN ON TRADE-IN GASOLINE (INCLUDES G.S.T.)		
As a purchaser of a used vehicle, I have received the vehicle history information. X initial			BALANCE DUE		
I acknowledge that I have received all incentive and/or rebates that are applicable X initial			DEPOSIT CASH <input type="checkbox"/> CHEQUE <input type="checkbox"/>		
EXTENDED WARRANTY CONTRACT <input type="checkbox"/> OFFERED <input type="checkbox"/> ACCEPTED <input type="checkbox"/> REFUSED <input type="checkbox"/>			REC. NO.		
PURCHASER INITIALS X			PAYABLE ON DELIVERY		
As a purchaser that entered into a credit agreement I have received the credit disclosure statement. INITIALS X			32,159:45		
TO THE BEST OF MY KNOWLEDGE, I DECLARE THAT ALL VEHICLE HISTORY INFORMATION AS PER GOVERNMENT LEGISLATION HAS BEEN DECLARED TO THE CONSUMER.			REC. NO.		
NAME OF OFFICIAL (PRINT) JILLIAN FOSTER S1038395			BALANCE FINANCED		
TITLE			EXTENDED WARRANTY		
SIGNATURE			G.S.T. ON EXT. WARR.		
INSURE VERBAL AGREEMENTS ARE IN WRITING			DISABILITY LIFE INSURANCE REGISTRATION FEE		
THIS ORDER IS NOT BINDING UNLESS ACCEPTED BY AN AUTHORIZED OFFICIAL OF THE DEALER.			TOTAL BALANCE DUE		
BILL OF SALE DATED THIS 19 DAY OF DECEMBER 2025			ACTUAL DELIVERY DATE		
PURCHASER'S SIGNATURE X			DAY MONTH YEAR		
SALESPERSON'S NAME (PRINT) JILLIAN FOSTER			SALESPERSON'S AMVIC LICENSE #		
SALESPERSON'S SIGNATURE			S1038395		
OFFICE USE ONLY			SALESPERSON'S SIGNATURE		



WESTCASTLE CHEVROLET BUICK GMC
1100 WATERTON AVENUE
PINCHER CREEK, AB T0K1W0
Phone: 403-627-3223 Fax: 403-627-5490

G.S.T.#
AMVIC BUSINESS LICENSE #

CONDITIONS ON BACK
FORM PART OF THIS
CONTRACT

DAY	MONTH	YEAR
19	12	25

PURCHASER (PLEASE PRINT) THE LOAN STORE		ADDRESS 10208 82 AVENUE		APT. No.	
CITY EDMONTON	PRCV. AB	POSTAL CODE T6E1Z7	RES. PHONE 7804887900	E-mail approved@theloanstore.ca	
EMPLOYER		OCCUPATION		BUS. PHONE	
OPTIONAL EQUIPMENT/INDUCEMENTS	PRICE	I AM HEREBY OFFERING TO PURCHASE FROM THE ABOVE DEALER, THE FOLLOWING MOTOR VEHICLE AND ALL OPTIONAL EQUIPMENT AND ACCESSORIES ON THE TERMS AND CONDITIONS HEREIN SET FORTH, INCLUDING THE CONDITIONS ON THE BACK HEREOF.			
BASIC VEHICLE		NEW	MODEL YEAR 2020	MAKE CHEVROLET	MODEL NAME EXPRESS
		DEMO	VEHICLE IDENTIFICATION NUMBER 1GCZGHFG6L1137707		MODEL No./BODY TYPE 3500 CARGO
		USED	x		COLOUR WHITE
		IF DEMONSTRATOR WARRANTY TIME IS MEASURED FROM		ODOMETER READING OR MAX. READING AT DELIVERY	MI KM x
				31500	PURCHASER'S INITIALS
WARRANTIES NEW: MANUFACTURERS WARRANTY USED: NO WARRANTY UNLESS STATED AS FOLLOWS:					
TRADE IN DESCRIPTION & LIEN DISCLOSURE			TERMS OF SETTLEMENT		
<input type="checkbox"/> G.S.T. NON-REGISTRANT			<input type="checkbox"/> G.S.T. REGISTRANT		
G.S.T. REGISTRANT NO.			G.S.T. DUE ON TRADE IN:		
YEAR			MAKE		
MODEL			TOTAL CASH SALE PRICE		
SERIAL No.			32,250:00		
MI KM			VEHICLE TRANSPORT CHARGES		
OCCOMETER READING			VEHICLE INSPECTION FEES		
I HEREBY TRANSFER TO THE DEALER ALL MY RIGHT, TITLE AND OWNERSHIP IN THE MOTOR VEHICLE, AND I DECLARE I AM THE SOLE OWNER AND POSSESSOR OF SAME AND THAT THERE ARE NO MORTGAGES, LIENS, NOTES OR CLAIMS OF ANY KIND OR NATURE ADVERSE TO MY RIGHTS OF UPON, OR AGAINST THE VEHICLE OTHER THAN AS STATED BELOW.			AMVIC FEE		
I HEREBY STATE THAT TO THE BEST OF MY KNOWLEDGE THE ODOMETER READING AS STATED ABOVE INDICATES THE TOTAL DISTANCE ACTUALLY TRAVELED BY THE VEHICLE.			AB TIRE RECYCLING LEVY		
PURCHASER INITIALS X			SUBTOTAL		
LIEN PAYABLE TO			TRADE-IN ALLOWANCE		
ADDRESS			DIFFERENCE		
ESTIMATED AMOUNT			G.S.T. ON TOTAL VEHICLE PRICE LESS TRADE-IN ALLOWANCE		
\$			1,612:50		
TOTAL CASH SALE PRICE			SUBTOTAL		
PURCHASER INSURANCE INFORMATION					
NAME OF INSURANCE COMPANY					
POLICY No.					
EXPIRY DATE					
NAME OF AGENT					
PHONE No.					
DRIVERS LICENSE # / GOV. ISSUED I.D. #					
EXPIRY DATE					
THIS AGREEMENT SUBJECT TO FOLLOWING ADDITIONAL PROVISIONS					
PRIVACY NOTICE					
THE DEALER INTENDS TO COLLECT, USE AND DISCLOSE YOUR PERSONAL INFORMATION IN ACCORDANCE WITH THE PRIVACY POLICY SET FORTH ON THE REVERSE PAGE. PLEASE REVIEW THE PRIVACY POLICY CAREFULLY AND INITIAL IF YOU WISH TO OPT OUT AND LIMIT THE PURPOSES FOR WHICH THE DEALER CAN COLLECT, USE OR DISCLOSE YOUR PERSONAL INFORMATION.					
ACKNOWLEDGMENT OF CONDITIONS					
THE PURCHASER UNDERSTANDS THAT THIS AGREEMENT DOES NOT BECOME BINDING ON THE PARTIES HERETO UNTIL ACCEPTED AND EXECUTED BY A DULY AUTHORIZED OFFICIAL OF THE DEALER, DEPOSITS, PARTIAL PAYMENTS AND DOWN PAYMENTS ARE NON-REFUNDABLE. THE PURCHASER ACKNOWLEDGES HAVING READ THE CONDITIONS AND WARRANTIES AND STIPULATIONS CONTAINED HEREIN, INCLUDING THOSE SET OUT ON THE REVERSE SIDE HEREOF, AND AGREES THAT ALL SUCH CONDITIONS AND WARRANTIES FORM PART OF, AND ARE INCLUDED IN THIS AGREEMENT. IF THE PURCHASER IS AN INDIVIDUAL, THE PURCHASER CONSENTS TO ANY PUBLIC BODY DISCLOSING PERSONAL INFORMATION ABOUT THE PURCHASER IN CONNECTION WITH THE SALE, PURCHASE OR FINANCING OF THE MOTOR VEHICLE.					
As a purchaser that entered into a credit agreement I have received the credit disclosure statement.					
INITIALS X					
TO THE BEST OF MY KNOWLEDGE, I DECLARE THAT ALL VEHICLE HISTORY INFORMATION AS PER GOVERNMENT LEGISLATION HAS BEEN DECLARED TO THE CONSUMER.					
NAME OF OFFICIAL (PRINT)					
JILLIAN FOSTER S1038395					
TITLE					
SIGNATURE					
SALESPERSON'S NAME (PRINT) JILLIAN FOSTER					
SALESPERSON'S AMVIC LICENSE # S1038395					
SALESPERSON'S SIGNATURE					
OFFICE USE ONLY					
TOTAL BALANCE DUE					
ACTUAL DELIVERY DATE					
DAY		MONTH		YEAR	
BILL OF SALE DATED THIS 19 DAY OF DECEMBER 2025					
PURCHASER'S SIGNATURE X					
INSURE VERBAL AGREEMENTS ARE IN WRITING					



WESTCASTLE CHEVROLET BUICK GMC
 1100 WATERTON AVENUE
 PINCHER CREEK, AB T0K1W0
 Phone: 403-627-3223 Fax: 403-627-5490

G.S.T#
AMVIC BUSINESS LICENSE #

CONDITIONS ON BACK
 FORM PART OF THIS
 CONTRACT

DAY	MONTH	YEAR
19	12	25

PURCHASER (PLEASE PRINT) THE LOAN STORE		ADDRESS 10208 82 AVENUE		APT. No.	
CITY EDMONTON	PROV. AB	POSTAL CODE T6E1Z7	RES. PHONE 7804687900	E-mail approved@theloanstore.ca	
EMPLOYER		OCCUPATION		BUS. PHONE	
OPTIONAL EQUIPMENT/INDUCEMENTS	PRICE	I/WE HEREBY OFFER TO PURCHASE FROM THE ABOVE DEALER, THE FOLLOWING MOTOR VEHICLE AND ALL OPTIONAL EQUIPMENT AND ACCESSORIES ON THE TERMS AND CONDITIONS HEREIN SET FORTH, INCLUDING THE CONDITIONS ON THE BACK HEREOF.			
BASIC VEHICLE		NEW	MODEL YEAR 2021	MAKE JEEP	MODEL NAME COMPASS
		CEMO	VEHICLE IDENTIFICATION NUMBER 3C4NJDB2MT509364		MODEL No./BODY TYPE UPLAND EDITION
		USED	x		COLOUR GRAY
		IF DEMONSTRATOR WARRANTY TIME IS MEASURED FROM		ODOMETER READING OR MAX. READING AT DELIVERY 121000	MI KM x
		PURCHASER'S INITIALS W9364			
WARRANTIES NEW: MANUFACTURERS WARRANTY USED: NO WARRANTY UNLESS STATED AS FOLLOWS:					
TRADE IN DESCRIPTION & LIEN DISCLOSURE			TERMS OF SETTLEMENT		
<input type="checkbox"/> G.S.T. NON-REGISTRANT			<input type="checkbox"/> G.S.T. REGISTRANT		
G.S.T. REGISTRANT NO.			G.S.T. DUE ON TRADE IN: \$		
YEAR			MAKE		MODEL
SERIAL No.			TOTAL CASH SALE PRICE 22,250:00		
MI KM			ODOMETER READING		VEHICLE TRANSPORT CHARGES
I HEREBY TRANSFER TO THE DEALER ALL MY RIGHT, TITLE AND OWNERSHIP IN THE MOTOR VEHICLE, AND I DECLARE I AM THE SOLE OWNER AND POSSESSOR OF SAME AND THAT THERE ARE NO MORTGAGES, LIENS, NOTES OR CLAIMS OF ANY KIND OR NATURE ADVERSE TO MY RIGHTS OF UPON, OR AGAINST THE VEHICLE OTHER THAN AS STATED BELOW.			VEHICLE INSPECTION FEES		
I HEREBY STATE THAT TO THE BEST OF MY KNOWLEDGE THE ODOMETER READING AS STATED ABOVE INDICATES THE TOTAL DISTANCE ACTUALLY TRAVELED BY THE VEHICLE.			AMVIC FEE		
PURCHASER INITIALS X			AB TIRE RECYCLING LEVY		
LIEN PAYABLE TO			SUBTOTAL		
ADDRESS			ESTIMATED AMOUNT \$		
TOTAL CASH SALE PRICE			PURCHASER INSURANCE INFORMATION		
Was there anything promised that is not in writing? YES X NO X			NAME OF INSURANCE COMPANY		
As a purchaser of a used vehicle I have received and reviewed The Mechanical Fitness Assessment Form X initial			POLICY No.		
As a purchaser of a used vehicle, I have received the vehicle history information. X initial			EXPIRY DATE		
I acknowledge that I have received all incentive and/or rebates that are applicable X initial			NAME OF AGENT		
EXTENDED WARRANTY CONTRACT <input type="checkbox"/> OFFERED <input checked="" type="checkbox"/> ACCEPTED <input type="checkbox"/> REFUSED			PHONE No.		
PURCHASER INITIALS X			DRIVERS LICENSE # / GOV. ISSUED I.D. #		
As a purchaser that entered into a credit agreement I have received the credit disclosure statement. INITIALS X			EXPIRY DATE		
TO THE BEST OF MY KNOWLEDGE, I DECLARE THAT ALL VEHICLE HISTORY INFORMATION AS PER GOVERNMENT LEGISLATION HAS BEEN DECLARED TO THE CONSUMER.			THIS AGREEMENT SUBJECT TO FOLLOWING ADDITIONAL PROVISIONS		
NAME OF OFFICIAL (PRINT) JILLIAN FOSTER S1038395			PAYABLE ON DELIVERY 23,362:50		
SIGNATURE			REC. NO.		
TITLE			BALANCE FINANCED		
INSURE VERBAL AGREEMENTS ARE IN WRITING			EXTENDED WARRANTY		
BILL OF SALE DATED THIS 19 DAY OF DECEMBER 2025			G.S.T. ON EXT. WARR.		
PURCHASER'S SIGNATURE X			DISABILITY		
OFFICE USE ONLY			LIFE INSURANCE		
			REGISTRATION FEE		
			TOTAL BALANCE DUE		
			ACTUAL DELIVERY DATE		
			DAY MONTH YEAR		
			SALESPERSON'S NAME (PRINT) JILLIAN FOSTER		
			SALESPERSON'S AMVIC LICENSE # S1038395		
			SALESPERSON'S SIGNATURE		



WESTCASTLE CHEVROLET BUICK GMC
 1100 WATERTON AVENUE
 PINCHER CREEK, AB T0K1W0
 Phone: 403-627-3223 Fax: 403-627-5490

G.S.T.#
AMVIC BUSINESS LICENSE #

CONDITIONS ON BACK
 FORM PART OF THIS
 CONTRACT

DAY	MONTH	YEAR
19	12	25

PURCHASER (PLEASE PRINT) THE LOAN STORE		ADDRESS 10208 82 AVENUE		APT. No.	
CITY EDMONTON	PROV. AB	POSTAL CODE T6E1Z7	RES. PHONE 7804867900	E-mail approved@theloanstore.ca	
EMPLOYER		OCCUPATION		BUS. PHONE	
OPTIONAL EQUIPMENT/INDUCEMENTS	PRICE	I/WE HEREBY OFFER TO PURCHASE FROM THE ABOVE DEALER, THE FOLLOWING MOTOR VEHICLE AND ALL OPTIONAL EQUIPMENT AND ACCESSORIES ON THE TERMS AND CONDITIONS HEREIN SET FORTH, INCLUDING THE CONDITIONS ON THE BACK HEREOF.			
BASIC VEHICLE		NEW	MODEL YEAR 2022	MAKE MITSUBISHI	MODEL NAME ECLIPSE
		DEMO	VEHICLE IDENTIFICATION NUMBER JA4ATVAAXNZ611649		MODEL No./BODY TYPE CROSS GT
		USED	W11649		COLOUR BLACK
		IF DEMONSTRATOR WARRANTY TIME IS MEASURED FROM		ODOMETER READING OR MAX. READING AT DELIVERY 122000	MI KM
		PURCHASER'S INITIALS			
		WARRANTIES NEW: MANUFACTURERS WARRANTY USED: NO WARRANTY UNLESS STATED AS FOLLOWS:			
TRADE IN DESCRIPTION & LIEN DISCLOSURE			TERMS OF SETTLEMENT		
<input type="checkbox"/> G.S.T. NON-REGISTRANT			<input type="checkbox"/> G.S.T. REGISTRANT		
G.S.T. REGISTRANT NO.			G.S.T. DUE ON TRADE IN: \$		
YEAR			TOTAL CASH SALE PRICE 28,787.90		
MAKE			VEHICLE TRANSPORT CHARGES		
MODEL			VEHICLE INSPECTION FEES		
SERIAL No.			AMVIC FEE		
MI			AB TIRE RECYCLING LEVY		
ODOMETER READING			SUBTOTAL		
I HEREBY TRANSFER TO THE DEALER ALL MY RIGHT, TITLE AND OWNERSHIP IN THE MOTOR VEHICLE, AND I DECLARE I AM THE SOLE OWNER AND POSSESSOR OF SAME AND THAT THERE ARE NO MORTGAGES, LIENS, NOTES OR CLAIMS OF ANY KIND OR NATURE ADVERSE TO MY RIGHTS OF, UPON, OR AGAINST THE VEHICLE OTHER THAN AS STATED BELOW. I HEREBY STATE THAT TO THE BEST OF MY KNOWLEDGE THE ODOMETER READING AS STATED ABOVE INDICATES THE TOTAL DISTANCE ACTUALLY TRAVELED BY THE VEHICLE.			TRADE-IN ALLOWANCE		
PURCHASER INITIALS X			DIFFERENCE		
LIEN PAYABLE TO			G.S.T. ON TOTAL VEHICLE PRICE LESS TRADE-IN ALLOWANCE 1,439.39		
ADDRESS			SUBTOTAL		
ESTIMATED AMOUNT \$			TOTAL CASH SALE PRICE		
PURCHASER INSURANCE INFORMATION					
Was there anything promised that is not in writing? YES X NO X					
NAME OF INSURANCE COMPANY					
POLICY No. EXPIRY DATE					
As a purchaser of a used vehicle I have received and reviewed The Mechanical Fitness Assessment Form X initial					
NAME OF AGENT PHONE No.					
DRIVERS LICENSE # / GOV. ISSUED I.D. # EXPIRY DATE					
As a purchaser of a used vehicle, I have received the vehicle history information. X initial					
THIS AGREEMENT SUBJECT TO FOLLOWING ADDITIONAL PROVISIONS					
I acknowledge that I have received all incentive and/or rebates that are applicable X initial					
PRIVACY NOTICE					
THE DEALER INTENDS TO COLLECT, USE AND DISCLOSE YOUR PERSONAL INFORMATION IN ACCORDANCE WITH THE PRIVACY POLICY SET FORTH ON THE REVERSE PAGE. PLEASE REVIEW THE PRIVACY POLICY CAREFULLY AND INITIAL IF YOU WISH TO OPT OUT AND LIMIT THE PURPOSES FOR WHICH THE DEALER CAN COLLECT, USE OR DISCLOSE YOUR PERSONAL INFORMATION.					
EXTENDED WARRANTY CONTRACT <input type="checkbox"/> OFFERED <input type="checkbox"/> ACCEPTED <input type="checkbox"/> REFUSED <input type="checkbox"/>					
PURCHASER INITIALS X					
As a purchaser that entered into a credit agreement I have received the credit disclosure statement. INITIALS X					
ACKNOWLEDGMENT OF CONDITIONS					
TO THE BEST OF MY KNOWLEDGE, I DECLARE THAT ALL VEHICLE HISTORY INFORMATION AS PER GOVERNMENT LEGISLATION HAS BEEN DECLARED TO THE CONSUMER.					
NAME OF OFFICIAL (PRINT) JILLIAN FOSTER S1038395					
SALESPERSON'S NAME (PRINT) JILLIAN FOSTER					
SALESPERSON'S AMVIC LICENSE # S1038395					
SALESPERSON'S SIGNATURE					
OFFICE USE ONLY					
TOTAL BALANCE DUE ACTUAL DELIVERY DATE DAY MONTH YEAR					
BILL OF SALE DATED THIS 19 DAY OF DECEMBER 2025					
PURCHASER'S SIGNATURE X					

INSURE VERBAL AGREEMENTS ARE IN WRITING



WESTCASTLE CHEVROLET BUICK GMC
 1100 WATERTON AVENUE
 PINCHER CREEK, AB T0K1W0
 Phone: 403-627-3223 Fax: 403-627-5490

G.S.T#
AMVIC BUSINESS LICENSE #

CONDITIONS ON BACK
 FORM PART OF THIS
 CONTRACT

DAY	MONTH	YEAR
19	12	25

PURCHASER (PLEASE PRINT) THE LOAN STORE		ADDRESS 10208 82 AVENUE		APT. No.	
CITY EDMONTON	PROV. AB	POSTAL CODE T6E1Z7	RES. PHONE 7804887900	E-mail approved@theloanstore.ca	
EMPLOYER		OCCUPATION		BUS. PHONE	
OPTIONAL EQUIPMENT/INDUCEMENTS	PRICE	I/WE HEREBY OFFER TO PURCHASE FROM THE ABOVE DEALER, THE FOLLOWING MOTOR VEHICLE AND ALL OPTIONAL EQUIPMENT AND ACCESSORIES ON THE TERMS AND CONDITIONS HEREIN SET FORTH, INCLUDING THE CONDITIONS ON THE BACK HEREOF.			
BASIC VEHICLE		NEW	MODEL YEAR 2019	MAKE DODGE	MODEL NAME RAM 1500
		DEMO	VEHICLE IDENTIFICATION NUMBER 1C6SRFBT2KN888630		MODEL No./BODY TYPE BIG HORN
		USED <input checked="" type="checkbox"/>	W18630		COLOUR WHITE
		IF DEMONSTRATOR WARRANTY TIME IS MEASURED FROM		ODOMETER READING OR MAX. READING AT DELIVERY 103701	M/KM <input checked="" type="checkbox"/>
		PURCHASER'S INITIALS			
WARRANTIES NEW: MANUFACTURERS WARRANTY USED: NO WARRANTY UNLESS STATED AS FOLLOWS:					
TRADE IN DESCRIPTION & LIEN DISCLOSURE			TERMS OF SETTLEMENT		
<input type="checkbox"/> G.S.T. NON-REGISTRANT			<input type="checkbox"/> G.S.T. REGISTRANT		
G.S.T. REGISTRANT NO.			G.S.T. DUE ON TRADE IN: \$		
YEAR			MAKE		
MODEL			TOTAL CASH SALE PRICE 29,787.90		
SERIAL No.			VEHICLE TRANSPORT CHARGES		
M/KM			VEHICLE INSPECTION FEES		
ODOMETER READING			AMVIC FEE		
I HEREBY TRANSFER TO THE DEALER ALL MY RIGHT, TITLE AND OWNERSHIP IN THE MOTOR VEHICLE, AND I DECLARE I AM THE SOLE OWNER AND POSSESSOR OF SAME AND THAT THERE ARE NO MORTGAGES, LIENS, NOTES OR CLAIMS OF ANY KIND OR NATURE ADVERSE TO MY RIGHTS OF UPON, OR AGAINST THE VEHICLE OTHER THAN AS STATED BELOW.			AB TIRE RECYCLING LEVY		
I HEREBY STATE THAT TO THE BEST OF MY KNOWLEDGE THE ODOMETER READING AS STATED ABOVE INDICATES THE TOTAL DISTANCE ACTUALLY TRAVELED BY THE VEHICLE.			SUBTOTAL		
PURCHASER INITIALS X			TRADE-IN ALLOWANCE		
LIEN PAYABLE TO			DIFFERENCE		
ADDRESS			G.S.T. ON TOTAL VEHICLE PRICE LESS TRADE-IN ALLOWANCE 1,489.39		
ESTIMATED AMOUNT \$			SUBTOTAL		
TOTAL CASH SALE PRICE			PURCHASER INSURANCE INFORMATION		
Was there anything promised that is not in writing? YES <input checked="" type="checkbox"/> NO <input type="checkbox"/>			NAME OF INSURANCE COMPANY		
As a purchaser of a used vehicle I have received and reviewed The Mechanical Fitness Assessment Form X initial			POLICY No.		
As a purchaser of a used vehicle, I have received the vehicle history information. X initial			EXPIRY DATE		
I acknowledge that I have received all incentive and/or rebates that are applicable X initial			NAME OF AGENT		
EXTENDED WARRANTY CONTRACT <input type="checkbox"/> OFFERED <input type="checkbox"/> ACCEPTED <input type="checkbox"/> REFUSED			PHONE No.		
PURCHASER INITIALS X			DRIVERS LICENSE # / GOV. ISSUED I.D. #		
As a purchaser that entered into a credit agreement I have received the credit disclosure statement. INITIALS X			EXPIRY DATE		
TO THE BEST OF MY KNOWLEDGE, I DECLARE THAT ALL VEHICLE HISTORY INFORMATION AS PER GOVERNMENT LEGISLATION HAS BEEN DECLARED TO THE CONSUMER.			THIS AGREEMENT SUBJECT TO FOLLOWING ADDITIONAL PROVISIONS		
NAME OF OFFICIAL (PRINT) JILLIAN FOSTER S1038395			PRIVACY NOTICE		
TITLE			THE DEALER INTENDS TO COLLECT, USE AND DISCLOSE YOUR PERSONAL INFORMATION IN ACCORDANCE WITH THE PRIVACY POLICY SET FORTH ON THE REVERSE PAGE. PLEASE REVIEW THE PRIVACY POLICY CAREFULLY AND INITIAL IF YOU WISH TO OPT OUT AND LIMIT THE PURPOSES FOR WHICH THE DEALER CAN COLLECT, USE OR DISCLOSE YOUR PERSONAL INFORMATION.		
SIGNATURE			ACKNOWLEDGMENT OF CONDITIONS		
OFFICE USE ONLY			THE PURCHASER UNDERSTANDS THAT THIS AGREEMENT DOES NOT BECOME BINDING ON THE PARTIES HERETO UNTIL ACCEPTED AND EXECUTED BY A DULY AUTHORIZED OFFICIAL OF THE DEALER. DEPOSITS, PARTIAL PAYMENTS AND DOWN PAYMENTS ARE NON-REFUNDABLE. THE PURCHASER ACKNOWLEDGES HAVING READ THE CONDITIONS AND WARRANTIES AND STIPULATIONS CONTAINED HEREIN, INCLUDING THOSE SET OUT ON THE REVERSE SIDE HEREOF, AND AGREES THAT ALL SUCH CONDITIONS AND WARRANTIES FORM PART OF, AND ARE INCLUDED IN THIS AGREEMENT. IF THE PURCHASER IS AN INDIVIDUAL, THE PURCHASER CONSENTS TO ANY PUBLIC BODY DISCLOSING PERSONAL INFORMATION ABOUT THE PURCHASER IN CONNECTION WITH THE SALE, PURCHASE OR FINANCING OF THE MOTOR VEHICLE.		
TOTAL BALANCE DUE			PAYABLE ON DELIVERY 31,277.29		
ACTUAL DELIVERY DATE			REC. NO.		
DAY			BALANCE FINANCED		
MONTH			EXTENDED WARRANTY		
YEAR			G.S.T. ON EXT. WARR.		
SALESPERSON'S NAME (PRINT) JILLIAN FOSTER			DISABILITY		
SALESPERSON'S AMVIC LICENSE # S1038395			LIFE INSURANCE		
SALESPERSON'S SIGNATURE			REGISTRATION FEE		
BILL OF SALE DATED THIS 19 DAY OF DECEMBER 2025			TOTAL BALANCE DUE		
PURCHASER'S SIGNATURE X			DAY		
			MONTH		
			YEAR		

INSURE VERBAL AGREEMENTS ARE IN WRITING



WESTCASTLE CHEVROLET BUICK GMC
 1100 WATERTON AVENUE
 PINCHER CREEK, AB T0K1W0
 Phone: 403-627-3223 Fax: 403-627-5490

G.S.T.#
AMVIC BUSINESS LICENSE #

CONDITIONS ON BACK
 FORM PART OF THIS
 CONTRACT

DAY	MONTH	YEAR
19	12	25

PURCHASER (PLEASE PRINT) THE LOAN STORE		ADDRESS 10208 82 AVENUE		APT. No.	
CITY EDMONTON	PROV. AB	POSTAL CODE T6E1Z7	RES. PHONE 7804887900	E-mail approved@theloanstore.ca	
EMPLOYER		OCCUPATION		BUS. PHONE	
OPTIONAL EQUIPMENT/INDUCEMENTS	PRICE	I/WE HEREBY OFFER TO PURCHASE FROM THE ABOVE DEALER, THE FOLLOWING MOTOR VEHICLE AND ALL OPTIONAL EQUIPMENT AND ACCESSORIES ON THE TERMS AND CONDITIONS HEREIN SET FORTH, INCLUDING THE CONDITIONS ON THE BACK HEREOF.			
BASIC VEHICLE		NEW	MODEL YEAR 2021	MAKE FORD	MODEL NAME EXPEDITION
		DEMO	VEHICLE IDENTIFICATION NUMBER 1FMJK1MT2MEA10137		MODEL No./BODY TYPE PLATINUM MAX
		USED	x		COLOUR WHITE
		IF DEMONSTRATOR WARRANTY TIME IS MEASURED FROM		ODOMETER READING OR MAX. READING AT DELIVERY	MI KM x 136446
		WARRANTIES		NEW: MANUFACTURERS WARRANTY	
		USED: NO WARRANTY UNLESS STATED AS FOLLOWS:			
TRADE IN DESCRIPTION & LIEN DISCLOSURE			TERMS OF SETTLEMENT		
<input type="checkbox"/> G.S.T. NON-REGISTRANT			<input type="checkbox"/> G.S.T. REGISTRANT		
G.S.T. REGISTRANT NO.			G.S.T. DUE ON TRADE IN: \$		
YEAR			MAKE		
MODEL			TOTAL CASH SALE PRICE		
SERIAL No.			46,746.90		
MI KM			VEHICLE TRANSPORT CHARGES		
ODOMETER READING			VEHICLE INSPECTION FEES		
I HEREBY TRANSFER TO THE DEALER ALL MY RIGHT, TITLE AND OWNERSHIP IN THE MOTOR VEHICLE, AND I DECLARE I AM THE SOLE OWNER AND POSSESSOR OF SAME AND THAT THERE ARE NO MORTGAGES, LIENS, NOTES OR CLAIMS OF ANY KIND OR NATURE ADVERSE TO MY RIGHTS OF UPON, OR AGAINST THE VEHICLE OTHER THAN AS STATED BELOW.			AMVIC FEE		
I HEREBY STATE THAT TO THE BEST OF MY KNOWLEDGE THE ODOMETER READING AS STATED ABOVE INDICATES THE TOTAL DISTANCE ACTUALLY TRAVELED BY THE VEHICLE.			AB TIRE RECYCLING LEVY		
PURCHASER INITIALS X			SUBTOTAL		
LIEN PAYABLE TO			TRADE-IN ALLOWANCE		
ADDRESS			DIFFERENCE		
ESTIMATED AMOUNT \$			G.S.T. ON TOTAL VEHICLE PRICE LESS TRADE-IN ALLOWANCE		
TOTAL CASH SALE PRICE			2,337.34		
Was there anything promised that is not in writing? YES X NO X			SUBTOTAL		
As a purchaser of a used vehicle I have received and reviewed The Mechanical Fitness Assessment Form X initial			PAYOFF LIEN ON TRADE-IN		
As a purchaser of a used vehicle, I have received the vehicle history information. X initial			GASOLINE (INCLUDES G.S.T.)		
I acknowledge that I have received all incentive and/or rebates that are applicable X initial			BALANCE DUE		
EXTENDED WARRANTY CONTRACT <input type="checkbox"/> OFFERED <input type="checkbox"/> ACCEPTED <input type="checkbox"/> REFUSED <input type="checkbox"/>			DEPOSIT CASH <input type="checkbox"/> CHEQUE <input type="checkbox"/>		
PURCHASER INITIALS X			REC. NO.		
As a purchaser that entered into a credit agreement I have received the credit disclosure statement. INITIALS X			PAYABLE ON DELIVERY		
TO THE BEST OF MY KNOWLEDGE, I DECLARE THAT ALL VEHICLE HISTORY INFORMATION AS PER GOVERNMENT LEGISLATION HAS BEEN DECLARED TO THE CONSUMER.			49,084.24		
NAME OF OFFICIAL (PRINT) JILLIAN FOSTER S1038395			REC. NO.		
TITLE			BALANCE FINANCED		
SIGNATURE			EXTENDED WARRANTY		
INSURE VERBAL AGREEMENTS ARE IN WRITING			G.S.T. ON EXT. WARR.		
THIS ORDER IS NOT BINDING UNLESS ACCEPTED BY AN AUTHORIZED OFFICIAL OF THE DEALER.			DISABILITY		
BILL OF SALE DATED THIS 19 DAY OF DECEMBER, 2025.			LIFE INSURANCE		
PURCHASER'S SIGNATURE X			REGISTRATION FEE		
			TOTAL BALANCE DUE		
			ACTUAL DELIVERY DATE		
			DAY MONTH YEAR		
			SALESPERSON'S NAME (PRINT)		
			JILLIAN FOSTER		
			SALESPERSON'S AMVIC LICENSE #		
			S1038395		
			SALESPERSON'S SIGNATURE		
			OFFICE USE ONLY		



WESTCASTLE CHEVROLET BUICK GMC
 1100 WATERTON AVENUE
 PINCHER CREEK, AB T0K1W0
 Phone: 403-627-3223 Fax: 403-627-5490

G.S.T#
AMVIC BUSINESS LICENSE #

CONDITIONS ON BACK
 FORM PART OF THIS
 CONTRACT

DAY	MONTH	YEAR
19	12	25

PURCHASER (PLEASE PRINT) THE LOAN STORE		ADDRESS 10208 82 AVENUE		APT. No.	
CITY EDMONTON	PROV. AB	POSTAL CODE T6E1Z7	RES. PHONE 7804887900	E-mail approved@theloanstore.ca	
EMPLOYER		OCCUPATION		BUS. PHONE	
OPTIONAL EQUIPMENT/INDUCEMENTS	PRICE	I/WE HEREBY OFFER TO PURCHASE FROM THE ABOVE DEALER, THE FOLLOWING MOTOR VEHICLE AND ALL OPTIONAL EQUIPMENT AND ACCESSORIES ON THE TERMS AND CONDITIONS HEREIN SET FORTH, INCLUDING THE CONDITIONS ON THE BACK HEREOF.			
BASIC VEHICLE		NEW	MODEL YEAR 2019	MAKE HONDA	MODEL NAME CIVIC
		DEMO	VEHICLE IDENTIFICATION NUMBER 2HGFC2F57KH027387		MODEL No./BODY TYPE SEDAN
		USED	MI KM		COLOUR SILVER
			ODOMETER READING OR MAX. READING AT DELIVERY 85000		WI7387
		IF DEMONSTRATOR WARRANTY TIME IS MEASURED FROM			
		WARRANTIES NEW: MANUFACTURERS WARRANTY USED: NO WARRANTY UNLESS STATED AS FOLLOWS:			
TRADE IN DESCRIPTION & LIEN DISCLOSURE			TERMS OF SETTLEMENT		
<input type="checkbox"/> G.S.T. NON-REGISTRANT			<input type="checkbox"/> G.S.T. REGISTRANT		
G.S.T. REGISTRANT NO.			G.S.T. DUE ON TRADE IN: \$		
YEAR			MAKE		
SERIAL No.			MODEL		
MI KM			ODOMETER READING		
I HEREBY TRANSFER TO THE DEALER ALL MY RIGHT, TITLE AND OWNERSHIP IN THE MOTOR VEHICLE, AND I DECLARE I AM THE SOLE OWNER AND POSSESSOR OF SAME AND THAT THERE ARE NO MORTGAGES, LIENS, NOTES OR CLAIMS OF ANY KIND OR NATURE ADVERSE TO MY RIGHTS OF UPON OR AGAINST THE VEHICLE OTHER THAN AS STATED BELOW.			I HEREBY STATE THAT TO THE BEST OF MY KNOWLEDGE THE ODOMETER READING AS STATED ABOVE INDICATES THE TOTAL DISTANCE ACTUALLY TRAVELED BY THE VEHICLE.		
PURCHASER INITIALS X			TOTAL CASH SALE PRICE 15,000:00		
LIEN PAYABLE TO			VEHICLE TRANSPORT CHARGES		
ADDRESS			VEHICLE INSPECTION FEES		
ESTIMATED AMOUNT \$			AMVIC FEE		
TOTAL CASH SALE PRICE			AB TIRE RECYCLING LEVY		
PURCHASER INSURANCE INFORMATION			SUBTOTAL		
NAME OF INSURANCE COMPANY			TRADE-IN ALLOWANCE		
POLICY No.			DIFFERENCE		
EXPIRY DATE			G.S.T. ON TOTAL VEHICLE PRICE LESS TRADE-IN ALLOWANCE 750:00		
NAME OF AGENT			SUBTOTAL		
PHONE No.			PAYMENT LIEN ON TRADE-IN GASOLINE (INCLUDES G.S.T.)		
DRIVERS LICENSE # / GOV. ISSUED I.D. #			BALANCE DUE		
EXPIRY DATE			DEPOSIT CASH <input type="checkbox"/> CHEQUE <input type="checkbox"/>		
THIS AGREEMENT SUBJECT TO FOLLOWING ADDITIONAL PROVISIONS			REC. NO.		
PRIVACY NOTICE			PAYABLE ON DELIVERY 15,750:00		
THE DEALER INTENDS TO COLLECT, USE AND DISCLOSE YOUR PERSONAL INFORMATION IN ACCORDANCE WITH THE PRIVACY POLICY SET FORTH ON THE REVERSE PAGE. PLEASE REVIEW THE PRIVACY POLICY CAREFULLY AND INITIAL IF YOU WISH TO OPT OUT AND LIMIT THE PURPOSES FOR WHICH THE DEALER CAN COLLECT, USE OR DISCLOSE YOUR PERSONAL INFORMATION.			REC. NO.		
ACKNOWLEDGMENT OF CONDITIONS			BALANCE FINANCED		
THE PURCHASER UNDERSTANDS THAT THIS AGREEMENT DOES NOT BECOME BINDING ON THE PARTIES HERETO UNTIL ACCEPTED AND EXECUTED BY A DULY AUTHORIZED OFFICIAL OF THE DEALER. DEPOSITS, PARTIAL PAYMENTS AND DOWN PAYMENTS ARE NON-REFUNDABLE. THE PURCHASER ACKNOWLEDGES HAVING READ THE CONDITIONS AND WARRANTIES AND STIPULATIONS CONTAINED HEREIN, INCLUDING THOSE SET OUT ON THE REVERSE SIDE HEREOF, AND AGREES THAT ALL SUCH CONDITIONS AND WARRANTIES FORM PART OF, AND ARE INCLUDED IN THIS AGREEMENT. IF THE PURCHASER IS AN INDIVIDUAL, THE PURCHASER CONSENTS TO ANY PUBLIC BODY DISCLOSING PERSONAL INFORMATION ABOUT THE PURCHASER IN CONNECTION WITH THE SALE, PURCHASE OR FINANCING OF THE MOTOR VEHICLE.			EXTENDED WARRANTY		
EXTENDED WARRANTY CONTRACT			G.S.T. ON EXT. WARR.		
<input type="checkbox"/> OFFERED <input checked="" type="checkbox"/> ACCEPTED <input type="checkbox"/> REFUSED			DISABILITY		
PURCHASER INITIALS X			LIFE INSURANCE		
As a purchaser that entered into a credit agreement I have received the credit disclosure statement.			REGISTRATION FEE		
INITIALS X			TOTAL BALANCE DUE		
TO THE BEST OF MY KNOWLEDGE, I DECLARE THAT ALL VEHICLE HISTORY INFORMATION AS PER GOVERNMENT LEGISLATION HAS BEEN DECLARED TO THE CONSUMER.			ACTUAL DELIVERY DATE		
NAME OF OFFICIAL (PRINT)			DAY		
JILLIAN FOSTER S1038395			MONTH		
TITLE			YEAR		
SIGNATURE			SALESPERSON'S NAME (PRINT)		
JILLIAN FOSTER S1038395			JILLIAN FOSTER		
THIS ORDER IS NOT BINDING UNLESS ACCEPTED BY AN AUTHORIZED OFFICIAL OF THE DEALER.			SALESPERSON'S AMVIC LICENSE #		
BILL OF SALE DATED THIS 19 DAY OF DECEMBER, 2025			S1038395		
PURCHASER'S SIGNATURE X			SALESPERSON'S SIGNATURE		
			OFFICE USE ONLY		

INSURE VERBAL AGREEMENTS ARE IN WRITING



WESTCASTLE CHEVROLET BUICK GMC
 1100 WATERTON AVENUE
 PINCHER CREEK, AB T0K1W0
 Phone: 403-627-3223 Fax: 403-627-5490

G.S.T.#
AMVIC BUSINESS LICENSE #

CONDITIONS ON BACK
 FORM PART OF THIS
 CONTRACT

DAY	MONTH	YEAR
19	12	25

PURCHASER (PLEASE PRINT) THE LOAN STORE		ADDRESS 10208 82 AVENUE		APT. No.
CITY EDMONTON	PROV. AB	POSTAL CODE T6E1Z7	RES. PHONE 7804887900	E-mail approved@theloanstore.ca
EMPLOYER		OCCUPATION		BUS. PHONE
OPTIONAL EQUIPMENT/INDUCEMENTS	PRICE	I AM HEREBY OFFER TO PURCHASE FROM THE ABOVE DEALER, THE FOLLOWING MOTOR VEHICLE AND ALL OPTIONAL EQUIPMENT AND ACCESSORIES ON THE TERMS AND CONDITIONS HEREIN SET FORTH, INCLUDING THE CONDITIONS ON THE BACK HEREOF.		
BASIC VEHICLE		NEW	MODEL YEAR 2023	MAKE KIA
		DEMO	MODEL NAME FORTE	MODEL No./BODY TYPE
		USED	VEHICLE IDENTIFICATION NUMBER 3KPF44AC7PE586437	COLOUR BLACK
			IF DEMONSTRATOR WARRANTY TIME IS MEASURED FROM	ODOMETER READING OR MAX. READING AT DELIVERY 90258
				PURCHASER'S INITIALS
		WARRANTIES NEW: MANUFACTURERS WARRANTY USED: NO WARRANTY UNLESS STATED AS FOLLOWS:		
		TRADE IN DESCRIPTION & LIEN DISCLOSURE		TERMS OF SETTLEMENT
		<input type="checkbox"/> G.S.T. NON-REGISTRANT	<input type="checkbox"/> G.S.T. REGISTRANT	TOTAL CASH SALE PRICE 24,000:00
		G.S.T. REGISTRANT NO.	G.S.T. DUE ON TRADE IN:	VEHICLE TRANSPORT CHARGES
		YEAR	MAKE	MODEL
		SERIAL No.		VEHICLE INSPECTION FEES
		MI KM	ODOMETER READING	AMVIC FEE
		I HEREBY TRANSFER TO THE DEALER ALL MY RIGHT, TITLE AND OWNERSHIP IN THE MOTOR VEHICLE, AND I DECLARE I AM THE SOLE OWNER AND POSSESSOR OF SAME AND THAT THERE ARE NO MORTGAGES, LIENS, NOTES OR CLAIMS OF ANY KIND OR NATURE ADVERSE TO MY RIGHTS OR UPON, OR AGAINST THE VEHICLE OTHER THAN AS STATED BELOW. I HEREBY STATE THAT TO THE BEST OF MY KNOWLEDGE THE ODOMETER READING AS STATED ABOVE INDICATES THE TOTAL DISTANCE ACTUALLY TRAVELED BY THE VEHICLE.		AB TIRE RECYCLING LEVY
		PURCHASER INITIALS X		SUBTOTAL
		LIEN PAYABLE TO		TRADE-IN ALLOWANCE
		ADDRESS	ESTIMATED AMOUNT	DIFFERENCE
			\$	G.S.T. ON TOTAL VEHICLE PRICE LESS TRADE-IN ALLOWANCE 1,200:00
		TOTAL CASH SALE PRICE		SUBTOTAL
		PURCHASER INSURANCE INFORMATION		
Was there anything promised that is not in writing? YES X NO X		NAME OF INSURANCE COMPANY		PAYOUT LIEN ON TRADE-IN
		POLICY No.	EXPIRY DATE	GASOLINE (INCLUDES G.S.T.)
As a purchaser of a used vehicle I have received and reviewed The Mechanical Fitness Assessment Form X initial		NAME OF AGENT	PHONE No.	BALANCE DUE
		DRIVERS LICENSE # / GOV. ISSUED I.D. #	EXPIRY DATE	DEPOSIT CASH <input type="checkbox"/> CHEQUE <input type="checkbox"/>
As a purchaser of a used vehicle, I have received the vehicle history information. X initial		THIS AGREEMENT SUBJECT TO FOLLOWING ADDITIONAL PROVISIONS		REC. NO.
I acknowledge that I have received all incentive and/or rebates that are applicable X initial		PRIVACY NOTICE		PAYABLE ON DELIVERY 25,200:00
EXTENDED WARRANTY CONTRACT <input type="checkbox"/> OFFERED <input checked="" type="checkbox"/> ACCEPTED <input type="checkbox"/> REFUSED <input type="checkbox"/>		THE DEALER INTENDS TO COLLECT, USE AND DISCLOSE YOUR PERSONAL INFORMATION IN ACCORDANCE WITH THE PRIVACY POLICY SET FORTH ON THE REVERSE PAGE. PLEASE REVIEW THE PRIVACY POLICY CAREFULLY AND INITIAL IF YOU WISH TO OPT OUT AND LIMIT THE PURPOSES FOR WHICH THE DEALER CAN COLLECT, USE OR DISCLOSE YOUR PERSONAL INFORMATION.		REC. NO.
PURCHASER INITIALS X		ACKNOWLEDGMENT OF CONDITIONS		BALANCE FINANCED
As a purchaser that entered into a credit agreement I have received the credit disclosure statement. INITIALS X		THE PURCHASER UNDERSTANDS THAT THIS AGREEMENT DOES NOT BECOME BINDING ON THE PARTIES HERETO UNTIL ACCEPTED AND EXECUTED BY A DULY AUTHORIZED OFFICIAL OF THE DEALER. DEPOSITS, PARTIAL PAYMENTS AND DOWN PAYMENTS ARE NON-REFUNDABLE. THE PURCHASER ACKNOWLEDGES HAVING READ THE CONDITIONS AND WARRANTIES CONTAINED HEREIN, INCLUDING THOSE SET OUT ON THE REVERSE SIDE HEREOF, AND AGREES THAT ALL SUCH CONDITIONS AND WARRANTIES FORM PART OF, AND ARE INCLUDED IN THIS AGREEMENT. IF THE PURCHASER IS AN INDIVIDUAL, THE PURCHASER CONSENTS TO ANY PUBLIC BODY DISCLOSING PERSONAL INFORMATION ABOUT THE PURCHASER IN CONNECTION WITH THE SALE, PURCHASE OR FINANCING OF THE MOTOR VEHICLE.		EXTENDED WARRANTY
TO THE BEST OF MY KNOWLEDGE, I DECLARE THAT ALL VEHICLE HISTORY INFORMATION AS PER GOVERNMENT LEGISLATION HAS BEEN DECLARED TO THE CONSUMER.		THIS ORDER IS NOT BINDING UNLESS ACCEPTED BY AN AUTHORIZED OFFICIAL OF THE DEALER.		G.S.T. ON EXT. WARR.
NAME OF OFFICIAL (PRINT) JILLIAN FOSTER S1038395		BILL OF SALE DATED THIS 19 DAY OF DECEMBER 2025		DISABILITY
TITLE		PURCHASER'S SIGNATURE X		LIFE INSURANCE
SIGNATURE		TOTAL BALANCE DUE		REGISTRATION FEE
		ACTUAL DELIVERY DATE		
		DAY	MONTH	YEAR
		SALESPERSON'S NAME (PRINT) JILLIAN FOSTER		
		SALESPERSON'S AMVIC LICENSE # S1038395		
		SALESPERSON'S SIGNATURE		
		OFFICE USE ONLY		

INSURE VERBAL AGREEMENTS ARE IN WRITING



WESTCASTLE CHEVROLET BUICK GMC
 1100 WATERTON AVENUE
 PINCHER CREEK, AB T0K1W0
 Phone: 403-627-3223 Fax: 403-627-5490

G.S.T#
AMVIC BUSINESS LICENSE #

CONDITIONS ON BACK
 FORM PART OF THIS
 CONTRACT

DAY	MONTH	YEAR
19	12	25

PURCHASER (PLEASE PRINT) THE LOAN STORE		ADDRESS 10208 82 AVENUE		APT. No.	
CITY EDMONTON	PROV. AB	POSTAL CODE T6E1Z7	RES. PHONE 7804887900	E-mail approved@theloanstore.ca	
EMPLOYER		OCCUPATION		BUS. PHONE	
OPTIONAL EQUIPMENT/INDUCEMENTS	PRICE	I/WE HEREBY OFFER TO PURCHASE FROM THE ABOVE DEALER, THE FOLLOWING MOTOR VEHICLE AND ALL OPTIONAL EQUIPMENT AND ACCESSORIES ON THE TERMS AND CONDITIONS HEREIN SET FORTH, INCLUDING THE CONDITIONS ON THE BACK HEREOF.			
BASIC VEHICLE		NEW	MODEL YEAR 2019	MAKE KIA	MODEL NAME SEDONA
		DEMO	VEHICLE IDENTIFICATION NUMBER KN2MB5C11K6454061		MODEL No./BODY TYPE MODEL No. / COLOUR WHITE
		USED	<input checked="" type="checkbox"/>	W14061	
		IF DEMONSTRATOR WARRANTY TIME IS MEASURED FROM		ODOMETER READING OR MAX. READING AT DELIVERY	MI KM
				183835	PURCHASER'S INITIALS
WARRANTIES NEW: MANUFACTURERS WARRANTY USED: NO WARRANTY UNLESS STATED AS FOLLOWS:					
TRADE IN DESCRIPTION & LIEN DISCLOSURE			TERMS OF SETTLEMENT		
<input type="checkbox"/> G.S.T. NON-REGISTRANT			<input type="checkbox"/> G.S.T. REGISTRANT		
G.S.T. REGISTRANT NO.			G.S.T. DUE ON TRADE IN:		
YEAR			MAKE		
MODEL			TOTAL CASH SALE PRICE		
SERIAL No.			15,200.00		
MI KM			VEHICLE TRANSPORT CHARGES		
ODOMETER READING			VEHICLE INSPECTION FEES		
I HEREBY TRANSFER TO THE DEALER ALL MY RIGHT, TITLE AND OWNERSHIP IN THE MOTOR VEHICLE AND I DECLARE I AM THE SOLE OWNER AND POSSESSOR OF SAME AND THAT THERE ARE NO MORTGAGES, LIENS, NOTES OR CLAIMS OF ANY KIND OR NATURE ADVERSE TO MY RIGHTS OF UPON, OR AGAINST THE VEHICLE OTHER THAN AS STATED BELOW. I HEREBY STATE THAT TO THE BEST OF MY KNOWLEDGE THE ODOMETER READING AS STATED ABOVE INDICATES THE TOTAL DISTANCE ACTUALLY TRAVELED BY THE VEHICLE.			AMVIC FEE		
PURCHASER INITIALS X			AB TIRE RECYCLING LEVY		
LIEN PAYABLE TO			SUBTOTAL		
ADDRESS			TRADE-IN ALLOWANCE		
ESTIMATED AMOUNT			DIFFERENCE		
\$			G.S.T. ON TOTAL VEHICLE PRICE LESS TRADE-IN ALLOWANCE		
TOTAL CASH SALE PRICE			760.00		
Was there anything promised that is not in writing? YES X NO X			SUBTOTAL		
As a purchaser of a used vehicle I have received and reviewed The Mechanical Fitness Assessment Form X initial			PAYOUT LIEN ON TRADE-IN GASOLINE (INCLUDES G.S.T.)		
As a purchaser of a used vehicle, I have received the vehicle history information. X initial			BALANCE DUE		
I acknowledge that I have received all incentive and/or rebates that are applicable X initial			DEPOSIT CASH <input type="checkbox"/> CHEQUE <input type="checkbox"/>		
EXTENDED WARRANTY CONTRACT <input type="checkbox"/> OFFERED <input type="checkbox"/> ACCEPTED <input type="checkbox"/> REFUSED			REC. NO.		
PURCHASER INITIALS X			PAYABLE ON DELIVERY		
As a purchaser that entered into a credit agreement I have received the credit disclosure statement. X initial			15,960.00		
TO THE BEST OF MY KNOWLEDGE, I DECLARE THAT ALL VEHICLE HISTORY INFORMATION AS PER GOVERNMENT LEGISLATION HAS BEEN DECLARED TO THE CONSUMER.			REC. NO.		
NAME OF OFFICIAL (PRINT) JILLIAN FOSTER S1038395			BALANCE FINANCED		
TITLE			EXTENDED WARRANTY		
SIGNATURE			G.S.T. ON EXT. WARR.		
INSURE VERBAL AGREEMENTS ARE IN WRITING			DISABILITY		
THIS ORDER IS NOT BINDING UNLESS ACCEPTED BY AN AUTHORIZED OFFICIAL OF THE DEALER.			LIFE INSURANCE		
BILL OF SALE DATED THIS 19 DAY OF DECEMBER, 2025.			REGISTRATION FEE		
PURCHASER'S SIGNATURE X			TOTAL BALANCE DUE		
			ACTUAL DELIVERY DATE		
			DAY MONTH YEAR		
			SALESPERSON'S NAME (PRINT) JILLIAN FOSTER		
			SALESPERSON'S AMVIC LICENSE # S1038395		
			SALESPERSON'S SIGNATURE		
			OFFICE USE ONLY		



WESTCASTLE CHEVROLET BUICK GMC
 1100 WATERTON AVENUE
 PINCHER CREEK, AB T0K1W0
 Phone: 403-627-3223 Fax: 403-627-5490

G.S.T.#
AMVIC BUSINESS LICENSE #

CONDITIONS ON BACK
 FORM PART OF THIS
 CONTRACT

DAY	MONTH	YEAR
19	12	25

PURCHASER (PLEASE PRINT) THE LOAN STORE		ADDRESS 10208 82 AVENUE		APT. No.	
CITY EDMONTON	PROV. AB	POSTAL CODE T6E1Z7	RES. PHONE 7804887900	E-mail approved@theloanstore.ca	
EMPLOYER		OCCUPATION		BUS. PHONE	
OPTIONAL EQUIPMENT/INDUCEMENTS	PRICE	I/WE HEREBY OFFER TO PURCHASE FROM THE ABOVE DEALER, THE FOLLOWING MOTOR VEHICLE AND ALL OPTIONAL EQUIPMENT AND ACCESSORIES ON THE TERMS AND CONDITIONS HEREIN SET FORTH, INCLUDING THE CONDITIONS ON THE BACK HEREOF.			
BASIC VEHICLE		NEW	MODEL YEAR 2019	MAKE DODGE	MODEL NAME RAM
		DEMO	VEHICLE IDENTIFICATION NUMBER 1C6SRFET4KN729314		MODEL No./BODY TYPE 1500 SPORT
		USED <input checked="" type="checkbox"/>			COLOUR BLACK
		IF DEMONSTRATOR WARRANTY TIME IS MEASURED FROM	ODOMETER READING OR MAX. READING AT DELIVERY	MI KM	155892
		PURCHASER'S INITIALS			
WARRANTIES NEW: MANUFACTURERS WARRANTY USED: NO WARRANTY UNLESS STATED AS FOLLOWS:					
TRADE IN DESCRIPTION & LIEN DISCLOSURE			TERMS OF SETTLEMENT		
<input type="checkbox"/> G.S.T. NON-REGISTRANT			<input type="checkbox"/> G.S.T. REGISTRANT		
G.S.T. REGISTRANT NO.			G.S.T. DUE ON TRADE IN:		
YEAR	MAKE	MODEL	TOTAL CASH SALE PRICE	42,087.90	
SERIAL No.			VEHICLE TRANSPORT CHARGES		
MI	ODOMETER READING		VEHICLE INSPECTION FEES		
KM			AMVIC FEE		
I HEREBY TRANSFER TO THE DEALER ALL MY RIGHT, TITLE AND OWNERSHIP IN THE MOTOR VEHICLE, AND I DECLARE I AM THE SOLE OWNER AND POSSESSOR OF SAME AND THAT THERE ARE NO MORTGAGES, LIENS, NOTES OR CLAIMS OF ANY KIND OR NATURE ADVERSE TO MY RIGHTS OF, UPON, OR AGAINST THE VEHICLE OTHER THAN AS STATED BELOW. I HEREBY STATE THAT TO THE BEST OF MY KNOWLEDGE THE ODOMETER READING AS STATED ABOVE INDICATES THE TOTAL DISTANCE ACTUALLY TRAVELED BY THE VEHICLE.			SUBTOTAL		
PURCHASER INITIALS X			TRADE-IN ALLOWANCE		
LIEN PAYABLE TO			DIFFERENCE		
ADDRESS			G.S.T. ON TOTAL VEHICLE PRICE LESS TRADE-IN ALLOWANCE		
ESTIMATED AMOUNT			2,104.39		
TOTAL CASH SALE PRICE			SUBTOTAL		
Was there anything promised that is not in writing? YES X _____ NO X _____			PAYOUT LIEN ON TRADE-IN		
As a purchaser of a used vehicle I have received and reviewed The Mechanical Fitness Assessment Form X _____ initial			GASOLINE (INCLUDES G.S.T.)		
As a purchaser of a used vehicle, I have received the vehicle history information. X _____ initial			BALANCE DUE		
I acknowledge that I have received all incentive and/or rebates that are applicable X _____ initial			DEPOSIT CASH <input type="checkbox"/> CHEQUE <input type="checkbox"/>		
EXTENDED WARRANTY CONTRACT <input type="checkbox"/> OFFERED <input type="checkbox"/> ACCEPTED <input type="checkbox"/> REFUSED <input type="checkbox"/>			REC. NO.		
PURCHASER INITIALS X _____			PAYABLE ON DELIVERY		
As a purchaser that entered into a credit agreement I have received the credit disclosure statement. INITIALS X _____			44,192.29		
TO THE BEST OF MY KNOWLEDGE, I DECLARE THAT ALL VEHICLE HISTORY INFORMATION AS PER GOVERNMENT LEGISLATION HAS BEEN DECLARED TO THE CONSUMER.			REC. NO.		
NAME OF OFFICIAL (PRINT) JILLIAN FOSTER S1038395			BALANCE FINANCED		
TITLE			EXTENDED WARRANTY		
SIGNATURE			G.S.T. ON EXT. WARR.		
JILLIAN FOSTER			DISABILITY		
SALESPERSON'S NAME (PRINT)			LIFE INSURANCE		
JILLIAN FOSTER			REGISTRATION FEE		
SALESPERSON'S AMVIC LICENSE #			TOTAL BALANCE DUE		
S1038395			ACTUAL DELIVERY DATE		
SALESPERSON'S SIGNATURE			DAY	MONTH	YEAR
OFFICE USE ONLY					

INSURE VERBAL AGREEMENTS ARE IN WRITING



WESTCASTLE CHEVROLET BUICK GMC
 1100 WATERTON AVENUE
 PINCHER CREEK, AB T0K1W0
 Phone: 403-627-3223 Fax: 403-627-5490

G.S.T#
AMVIC BUSINESS LICENSE #

CONDITIONS ON BACK
 FORM PART OF THIS
 CONTRACT

DAY	MONTH	YEAR
19	12	25

PURCHASER (PLEASE PRINT) THE LOAN STORE		ADDRESS 10208 82 AVENUE		APT. No.			
CITY EDMONTON	PROV. AB	POSTAL CODE T6E1Z7	RES. PHONE 7804887900	E-mail approved@theloanstore.ca			
EMPLOYER		OCCUPATION		BUS. PHONE			
OPTIONAL EQUIPMENT/INDUCEMENTS	PRICE	I/WE HEREBY OFFER TO PURCHASE FROM THE ABOVE DEALER, THE FOLLOWING MOTOR VEHICLE AND ALL OPTIONAL EQUIPMENT AND ACCESSORIES ON THE TERMS AND CONDITIONS HEREIN SET FORTH, INCLUDING THE CONDITIONS ON THE BACK HEREOF.					
BASIC VEHICLE		NEW	MODEL YEAR 2019	MAKE DODGE	MODEL NAME JOURNEY		
		DEMO	VEHICLE IDENTIFICATION NUMBER 3C4PDCABXKT763993		MODEL No./BODY TYPE CANADA VALUE		
		USED	MI KM x		COLOUR BLUE		
			IF DEMONSTRATOR WARRANTY TIME IS MEASURED FROM		ODOMETER READING OR MAX. READING AT DELIVERY 107397		
			MI KM x		PURCHASER'S INITIALS WI3993		
WARRANTIES NEW: MANUFACTURERS WARRANTY USED: NO WARRANTY UNLESS STATED AS FOLLOWS:							
TRADE IN DESCRIPTION & LIEN DISCLOSURE			TERMS OF SETTLEMENT				
<input type="checkbox"/> G.S.T. NON-REGISTRANT		<input type="checkbox"/> G.S.T. REGISTRANT		TOTAL CASH SALE PRICE	18,889:10		
G.S.T. REGISTRANT NO.		G.S.T. DUE ON TRADE IN: \$		VEHICLE TRANSPORT CHARGES			
YEAR	MAKE	MODEL		VEHICLE INSPECTION FEES			
SERIAL No.		AMVIC FEE		AB TIRE RECYCLING LEVY			
MI KM	ODOMETER READING		SUBTOTAL	TRADE-IN ALLOWANCE			
I HEREBY TRANSFER TO THE DEALER ALL MY RIGHT, TITLE AND OWNERSHIP IN THE MOTOR VEHICLE, AND I DECLARE I AM THE SOLE OWNER AND POSSESSOR OF SAME AND THAT THERE ARE NO MORTGAGES, LIENS, NOTES OR CLAIMS OF ANY KIND OR NATURE ADVERSE TO MY RIGHTS OF UPON, OR AGAINST THE VEHICLE OTHER THAN AS STATED BELOW. I HEREBY STATE THAT TO THE BEST OF MY KNOWLEDGE THE ODOMETER READING AS STATED ABOVE INDICATES THE TOTAL DISTANCE ACTUALLY TRAVELED BY THE VEHICLE.							
PURCHASER INITIALS X		DIFFERENCE		G.S.T. ON TOTAL VEHICLE PRICE LESS TRADE-IN ALLOWANCE	944:45		
LIEN PAYABLE TO		SUBTOTAL					
ADDRESS		ESTIMATED AMOUNT \$					
TOTAL CASH SALE PRICE							
PURCHASER INSURANCE INFORMATION							
Was there anything promised that is not in writing? YES X NO X		NAME OF INSURANCE COMPANY		PAYOUT LIEN ON TRADE-IN			
As a purchaser of a used vehicle I have received and reviewed The Mechanical Fitness Assessment Form X initial		POLICY No.		GASOLINE (INCLUDES G.S.T.)			
As a purchaser of a used vehicle, I have received the vehicle history information. X initial		EXPIRY DATE		BALANCE DUE			
I acknowledge that I have received all incentive and/or rebates that are applicable X initial		NAME OF AGENT		DEPOSIT CASH <input type="checkbox"/> CHEQUE <input type="checkbox"/>			
As a purchaser that entered into a credit agreement I have received the credit disclosure statement. INITIALS X		PHONE No.		REC. NO.			
TO THE BEST OF MY KNOWLEDGE, I DECLARE THAT ALL VEHICLE HISTORY INFORMATION AS PER GOVERNMENT LEGISLATION HAS BEEN DECLARED TO THE CONSUMER.		DRIVERS LICENSE # / GOV. ISSUED I.D. #		PAYABLE ON DELIVERY			
NAME OF OFFICIAL (PRINT) JILLIAN FOSTER S1038395		EXPIRY DATE		REC. NO.			
TITLE		THIS AGREEMENT SUBJECT TO FOLLOWING ADDITIONAL PROVISIONS		BALANCE FINANCED			
SIGNATURE		PRIVACY NOTICE		EXTENDED WARRANTY			
		THE DEALER INTENDS TO COLLECT, USE AND DISCLOSE YOUR PERSONAL INFORMATION IN ACCORDANCE WITH THE PRIVACY POLICY SET FORTH ON THE REVERSE PAGE. PLEASE REVIEW THE PRIVACY POLICY CAREFULLY AND INITIAL IF YOU WISH TO OPT OUT AND LIMIT THE PURPOSES FOR WHICH THE DEALER CAN COLLECT, USE OR DISCLOSE YOUR PERSONAL INFORMATION.		G.S.T. ON EXT. WARR.			
		ACKNOWLEDGMENT OF CONDITIONS		DISABILITY			
		THE PURCHASER UNDERSTANDS THAT THIS AGREEMENT DOES NOT BECOME BINDING ON THE PARTIES HERETO UNTIL ACCEPTED AND EXECUTED BY A DULY AUTHORIZED OFFICIAL OF THE DEALER. DEPOSITS, PARTIAL PAYMENTS AND DOWN PAYMENTS ARE NON-REFUNDABLE. THE PURCHASER ACKNOWLEDGES HAVING READ THE CONDITIONS AND WARRANTIES AND STIPULATIONS CONTAINED HEREIN, INCLUDING THOSE SET OUT ON THE REVERSE SIDE HEREOF, AND AGREES THAT ALL SUCH CONDITIONS AND WARRANTIES FORM PART OF, AND ARE INCLUDED IN THIS AGREEMENT. IF THE PURCHASER IS AN INDIVIDUAL, THE PURCHASER CONSENTS TO ANY PUBLIC BODY DISCLOSING PERSONAL INFORMATION ABOUT THE PURCHASER IN CONNECTION WITH THE SALE, PURCHASE OR FINANCING OF THE MOTOR VEHICLE.		LIFE INSURANCE REGISTRATION FEE		TOTAL BALANCE DUE	
		THIS ORDER IS NOT BINDING UNLESS ACCEPTED BY AN AUTHORIZED OFFICIAL OF THE DEALER.		ACTUAL DELIVERY DATE			
		BILL OF SALE DATED THIS 19 DAY OF DECEMBER 2025.		DAY MONTH YEAR			
		PURCHASER'S SIGNATURE X		SALESPERSON'S NAME (PRINT) JILLIAN FOSTER			
				SALESPERSON'S AMVIC LICENSE # S1038395			
				SALESPERSON'S SIGNATURE			
				OFFICE USE ONLY			

INSURE VERBAL AGREEMENTS ARE IN WRITING



WESTCASTLE CHEVROLET BUICK GMC
 1100 WATERTON AVENUE
 PINCHER CREEK, AB T0K1W0
 Phone: 403-627-3223 Fax: 403-627-5490

G.S.T#
 AMVIC BUSINESS LICENSE #

CONDITIONS ON BACK
 FORM PART OF THIS
 CONTRACT

DAY	MONTH	YEAR
19	12	25

PURCHASER (PLEASE PRINT) THE LOAN STORE		ADDRESS 10208 82 AVENUE		APT. No.
CITY EDMONTON	PROV. AB	POSTAL CODE T6E1Z7	RES. PHONE 7804867900	E-mail approved@theloanstore.ca
EMPLOYER		OCCUPATION		BUS. PHONE
OPTIONAL EQUIPMENT/INDUCEMENTS	PRICE	I/WE HEREBY OFFER TO PURCHASE FROM THE ABOVE DEALER, THE FOLLOWING MOTOR VEHICLE AND ALL OPTIONAL EQUIPMENT AND ACCESSORIES ON THE TERMS AND CONDITIONS HEREIN SET FORTH, INCLUDING THE CONDITIONS ON THE BACK HEREOF.		
BASIC VEHICLE		NEW	MODEL YEAR 2021	MAKE JEEP
		DEMO	MODEL NAME GRAND CHEROKEE	MODEL No./BODY TYPE ALTITUDE
		USED <input checked="" type="checkbox"/>	VEHICLE IDENTIFICATION NUMBER 1C4RJFAGXMC62B765	COLOUR BEIGE
		IF DEMONSTRATOR WARRANTY TIME IS MEASURED FROM	ODOMETER READING OR MAX. READING AT DELIVERY	MI/KM <input checked="" type="checkbox"/> 100000
		PURCHASER'S INITIALS		
		WARRANTIES NEW: MANUFACTURERS WARRANTY USED: NO WARRANTY UNLESS STATED AS FOLLOWS:		
TRADE IN DESCRIPTION & LIEN DISCLOSURE		TERMS OF SETTLEMENT		
<input type="checkbox"/> G.S.T. NON-REGISTRANT		<input type="checkbox"/> G.S.T. REGISTRANT		TOTAL CASH SALE PRICE 34,850:00
G.S.T. REGISTRANT NO.		G.S.T. DUE ON TRADE IN:		VEHICLE TRANSPORT CHARGES
YEAR	MAKE	MODEL	VEHICLE INSPECTION FEES	
SERIAL No.		AMVIC FEE		
MI/KM	ODOMETER READING		AB TIRE RECYCLING LEVY	
I HEREBY TRANSFER TO THE DEALER ALL MY RIGHT, TITLE AND OWNERSHIP IN THE MOTOR VEHICLE, AND I DECLARE I AM THE SOLE OWNER AND POSSESSOR OF SAME AND THAT THERE ARE NO MORTGAGES, LIENS, NOTES OR CLAIMS OF ANY KIND OR NATURE ADVERSE TO MY RIGHTS OF, UPON, OR AGAINST THE VEHICLE OTHER THAN AS STATED BELOW.		SUBTOTAL		
I HEREBY STATE THAT TO THE BEST OF MY KNOWLEDGE THE ODOMETER READING AS STATED ABOVE INDICATES THE TOTAL DISTANCE ACTUALLY TRAVELED BY THE VEHICLE.		TRADE-IN ALLOWANCE		
PURCHASER INITIALS X		DIFFERENCE		
LIEN PAYABLE TO		G.S.T. ON TOTAL VEHICLE PRICE LESS TRADE-IN ALLOWANCE 1,742:50		
ADDRESS		SUBTOTAL		
ESTIMATED AMOUNT				
TOTAL CASH SALE PRICE		PURCHASER INSURANCE INFORMATION		
Was there anything promised that is not in writing? YES X _____ NO X _____		NAME OF INSURANCE COMPANY		
As a purchaser of a used vehicle I have received and reviewed The Mechanical Fitness Assessment Form X _____ initial		POLICY No.		
As a purchaser of a used vehicle, I have received the vehicle history information. X _____ initial		EXPIRY DATE		
I acknowledge that I have received all incentive and/or rebates that are applicable X _____ initial		NAME OF AGENT		
EXTENDED WARRANTY CONTRACT <input type="checkbox"/> OFFERED <input checked="" type="checkbox"/> ACCEPTED <input type="checkbox"/> REFUSED		PHONE No.		
PURCHASER INITIALS X		DRIVERS LICENSE # / GOV. ISSUED I.D. #		
As a purchaser that entered into a credit agreement I have received the credit disclosure statement. INITIALS X		EXPIRY DATE		
TO THE BEST OF MY KNOWLEDGE, I DECLARE THAT ALL VEHICLE HISTORY INFORMATION AS PER GOVERNMENT LEGISLATION HAS BEEN DECLARED TO THE CONSUMER.		THIS AGREEMENT SUBJECT TO FOLLOWING ADDITIONAL PROVISIONS		
NAME OF OFFICIAL (PRINT) JILLIAN FOSTER S1038395		PAYABLE ON DELIVERY 36,592:50		
SIGNATURE		REC. NO.		
TITLE		BALANCE FINANCED		
		EXTENDED WARRANTY		
		G.S.T. ON EXT. WARR.		
		DISABILITY		
		LIFE INSURANCE REGISTRATION FEE		
		TOTAL BALANCE DUE		
		ACTUAL DELIVERY DATE		
		DAY	MONTH	YEAR
		SALESPERSON'S NAME (PRINT) JILLIAN FOSTER		
		SALESPERSON'S AMVIC LICENSE # S1038395		
		SALESPERSON'S SIGNATURE		
		OFFICE USE ONLY		
		BILL OF SALE DATED THIS 19 DAY OF DECEMBER 2025		
		PURCHASER'S SIGNATURE X		

INSURE VERBAL AGREEMENTS ARE IN WRITING



WESTCASTLE CHEVROLET BUICK GMC
1100 WATERTON AVENUE
PINCHER CREEK, AB T0K1W0
Phone: 403-627-3223 Fax: 403-627-5490

G.S.T#
AMVIC BUSINESS LICENSE #

CONDITIONS ON BACK
FORM PART OF THIS
CONTRACT

DAY	MONTH	YEAR
19	12	25

PURCHASER (PLEASE PRINT) THE LOAN STORE		ADDRESS 10208 82 AVENUE		APT. No.	
CITY EDMONTON	PROV. AB	POSTAL CODE T6E1Z7	RES. PHONE 7804887900	E-mail approved@theloanstore.ca	
EMPLOYER		OCCUPATION		BUS. PHONE	
OPTIONAL EQUIPMENT/INDUCEMENTS	PRICE	I/WE HEREBY OFFER TO PURCHASE FROM THE ABOVE DEALER, THE FOLLOWING MOTOR VEHICLE AND ALL OPTIONAL EQUIPMENT AND ACCESSORIES ON THE TERMS AND CONDITIONS HEREIN SET FORTH, INCLUDING THE CONDITIONS ON THE BACK HEREOF.			
BASIC VEHICLE		NEW	MODEL YEAR 2021	MAKE DODGE	MODEL NAME RAM
		CEMO	VEHICLE IDENTIFICATION NUMBER 1C6RR7FT4KS712842		MODEL No./BODY TYPE 1500 EXPRESS
		USED	x	COLOUR WHITE	WI2842
		IF DEMONSTRATOR WARRANTY TIME IS MEASURED FROM	ODOMETER READING OR MAX. READING AT DELIVERY	MI KM	208488 PURCHASER'S INITIALS
WARRANTIES NEW: MANUFACTURERS WARRANTY USED: NO WARRANTY UNLESS STATED AS FOLLOWS:					
TRADE IN DESCRIPTION & LIEN DISCLOSURE			TERMS OF SETTLEMENT		
<input type="checkbox"/> G.S.T. NON-REGISTRANT		<input type="checkbox"/> G.S.T. REGISTRANT		TOTAL CASH SALE PRICE	26,850:00
G.S.T. REGISTRANT NO.		G.S.T. DUE ON TRADE IN:		VEHICLE TRANSPORT CHARGES	
YEAR	MAKE	MODEL	VEHICLE INSPECTION FEES		
SERIAL No.			AMVIC FEE		
MI KM	ODOMETER READING		AB TIRE RECYCLING LEVY		
I HEREBY TRANSFER TO THE DEALER ALL MY RIGHT, TITLE AND OWNERSHIP IN THE MOTOR VEHICLE, AND I DECLARE I AM THE SOLE OWNER AND POSSESSOR OF SAME AND THAT THERE ARE NO MORTGAGES, LIENS, NOTES OR CLAIMS OF ANY KIND OR NATURE ADVERSE TO MY RIGHTS OF UPON OR AGAINST THE VEHICLE OTHER THAN AS STATED BELOW. I HEREBY STATE THAT TO THE BEST OF MY KNOWLEDGE THE ODOMETER READING AS STATED ABOVE INDICATES THE TOTAL DISTANCE ACTUALLY TRAVELED BY THE VEHICLE.			SUBTOTAL		
PURCHASER INITIALS X _____			TRADE-IN ALLOWANCE		
LIEN PAYABLE TO			DIFFERENCE		
ADDRESS			G.S.T. ON TOTAL VEHICLE PRICE LESS TRADE-IN ALLOWANCE		
ESTIMATED AMOUNT			1,342:50		
TOTAL CASH SALE PRICE			SUBTOTAL		
PURCHASER INSURANCE INFORMATION					
NAME OF INSURANCE COMPANY					
Was there anything promised that is not in writing? YES X _____ NO X _____		POLICY No.		EXPIRY DATE	
As a purchaser of a used vehicle I have received and reviewed The Mechanical Fitness Assessment Form X _____ initial					
NAME OF AGENT		PHONE No.			
DRIVERS LICENSE # / GOV. ISSUED I.D. #		EXPIRY DATE			
As a purchaser of a used vehicle, I have received the vehicle history information. X _____ initial					
I acknowledge that I have received all incentive and/or rebates that are applicable X _____ initial					
EXTENDED WARRANTY CONTRACT <input type="checkbox"/> OFFERED <input checked="" type="checkbox"/> ACCEPTED <input type="checkbox"/> REFUSED					
PURCHASER INITIALS X _____					
As a purchaser that entered into a credit agreement I have received the credit disclosure statement. INITIALS X _____					
TO THE BEST OF MY KNOWLEDGE, I DECLARE THAT ALL VEHICLE HISTORY INFORMATION AS PER GOVERNMENT LEGISLATION HAS BEEN DECLARED TO THE CONSUMER.					
NAME OF OFFICIAL (PRINT) JILLIAN FOSTER S1038395					
TITLE					
SIGNATURE					
THIS ORDER IS NOT BINDING UNLESS ACCEPTED BY AN AUTHORIZED OFFICIAL OF THE DEALER.					
BILL OF SALE DATED THIS 19 DAY OF DECEMBER 2025.					
PURCHASER'S SIGNATURE X _____					
SALESPERSON'S NAME (PRINT) JILLIAN FOSTER					
SALESPERSON'S AMVIC LICENSE # S1038395					
SALESPERSON'S SIGNATURE 					
OFFICE USE ONLY					

INSURE VERBAL AGREEMENTS ARE IN WRITING



WESTCASTLE CHEVROLET BUICK GMC
1100 WATERTON AVENUE
PINCHER CREEK, AB T0K1W0
Phone: 403-627-3223 Fax: 403-627-5490

G.S.T#
AMVIC BUSINESS LICENSE #

CONDITIONS ON BACK
FORM PART OF THIS
CONTRACT

DAY	MONTH	YEAR
19	12	25

PURCHASER (PLEASE PRINT) THE LOAN STORE		ADDRESS 10208 82 AVENUE		APT. No.	
CITY EDMONTON	PROV. AB	POSTAL CODE T6E1Z7	RES. PHONE 7804887900	E-mail approved@theloanstore.ca	
EMPLOYER		OCCUPATION		BUS. PHONE	
OPTIONAL EQUIPMENT/INDUCEMENTS	PRICE	I/WE HEREBY OFFER TO PURCHASE FROM THE ABOVE DEALER, THE FOLLOWING MOTOR VEHICLE AND ALL OPTIONAL EQUIPMENT AND ACCESSORIES ON THE TERMS AND CONDITIONS HEREIN SET FORTH, INCLUDING THE CONDITIONS ON THE BACK HEREOF.			
BASIC VEHICLE		NEW	MODEL YEAR 2022	MAKE KIA	MODEL NAME RIO
		DEMO	VEHICLE IDENTIFICATION NUMBER 3KPA25AD1NE453930		MODEL No./BODY TYPE 5-DOOR LX
		USED	COLOUR WHITE		WI3930
		IF DEMONSTRATOR WARRANTY TIME IS MEASURED FROM		ODOMETER READING OR MAX. READING AT DELIVERY	MI KM x 53996
		PURCHASER'S INITIALS			
		WARRANTIES NEW: MANUFACTURERS WARRANTY USED: NO WARRANTY UNLESS STATED AS FOLLOWS:			
TRADE IN DESCRIPTION & LIEN DISCLOSURE			TERMS OF SETTLEMENT		
<input type="checkbox"/> G.S.T. NON-REGISTRANT			<input type="checkbox"/> G.S.T. REGISTRANT		
G.S.T. REGISTRANT NO.			G.S.T. DUE ON TRADE IN:		
YEAR	MAKE	MODEL	TOTAL CASH SALE PRICE 23,500:00		
SERIAL No.	ODOMETER READING		VEHICLE TRANSPORT CHARGES		
MI KM			VEHICLE INSPECTION FEES		
I HEREBY TRANSFER TO THE DEALER ALL MY RIGHT, TITLE AND OWNERSHIP IN THE MOTOR VEHICLE, AND I DECLARE I AM THE SOLE OWNER AND POSSESSOR OF SAME AND THAT THERE ARE NO MORTGAGES, LIENS, NOTES OR CLAIMS OF ANY KIND OR NATURE ADVERSE TO MY RIGHTS OF UPON, OR AGAINST THE VEHICLE OTHER THAN AS STATED BELOW.			AMVIC FEE		
I HEREBY STATE THAT TO THE BEST OF MY KNOWLEDGE THE ODOMETER READING AS STATED ABOVE INDICATES THE TOTAL DISTANCE ACTUALLY TRAVELED BY THE VEHICLE.			AB TIRE RECYCLING LEVY		
PURCHASER INITIALS X			SUBTOTAL		
LIEN PAYABLE TO			TRADE-IN ALLOWANCE		
ADDRESS			DIFFERENCE		
ESTIMATED AMOUNT			G.S.T. ON TOTAL VEHICLE PRICE LESS TRADE-IN ALLOWANCE 1,175:00		
\$			SUBTOTAL		
TOTAL CASH SALE PRICE			PURCHASER INSURANCE INFORMATION		
Was there anything promised that is not in writing? YES X NO X			NAME OF INSURANCE COMPANY		
As a purchaser of a used vehicle I have received and reviewed The Mechanical Fitness Assessment Form X initial			POLICY No.		
As a purchaser of a used vehicle, I have received the vehicle history information. X initial			EXPIRY DATE		
I acknowledge that I have received all incentive and/or rebates that are applicable X initial			NAME OF AGENT		
EXTENDED WARRANTY CONTRACT <input type="checkbox"/> OFFERED <input type="checkbox"/> ACCEPTED <input type="checkbox"/> REFUSED			PHONE No.		
PURCHASER INITIALS X			DRIVERS LICENSE # / GOV. ISSUED I.D. #		
As a purchaser that entered into a credit agreement I have received the credit disclosure statement. INITIALS X			EXPIRY DATE		
TO THE BEST OF MY KNOWLEDGE, I DECLARE THAT ALL VEHICLE HISTORY INFORMATION AS PER GOVERNMENT LEGISLATION HAS BEEN DECLARED TO THE CONSUMER.			THIS AGREEMENT SUBJECT TO FOLLOWING ADDITIONAL PROVISIONS		
NAME OF OFFICIAL (PRINT) JILLIAN FOSTER S1038395			PAYABLE ON DELIVERY 24,675:00		
SIGNATURE			REC. NO.		
TITLE			BALANCE FINANCED		
			EXTENDED WARRANTY		
			G.S.T. ON EXT. WARR.		
			DISABILITY		
			LIFE INSURANCE		
			REGISTRATION FEE		
			TOTAL BALANCE DUE		
			ACTUAL DELIVERY DATE		
			DAY	MONTH	YEAR
			SALESPERSON'S NAME (PRINT) JILLIAN FOSTER		
			SALESPERSON'S AMVIC LICENSE # S1038395		
			SALESPERSON'S SIGNATURE		
			OFFICE USE ONLY		
BILL OF SALE DATED THIS 19 DAY OF DECEMBER 2025					
PURCHASER'S SIGNATURE X					

INSURE VERBAL AGREEMENTS ARE IN WRITING



WESTCASTLE CHEVROLET BUICK GMC
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CONDITIONS ON BACK
 FORM PART OF THIS
 CONTRACT

DAY	MONTH	YEAR
19	12	25

PURCHASER (PLEASE PRINT) THE LOAN STORE		ADDRESS 10208 82 AVENUE		APT. No.	
CITY EDMONTON	PROV. AB	POSTAL CODE T6E1Z7	RES. PHONE 7804887900	E-mail approved@theloanstore.ca	
EMPLOYER		OCCUPATION		BUS. PHONE	
OPTIONAL EQUIPMENT/INDUCEMENTS	PRICE	I/WE HEREBY OFFER TO PURCHASE FROM THE ABOVE DEALER, THE FOLLOWING MOTOR VEHICLE AND ALL OPTIONAL EQUIPMENT AND ACCESSORIES ON THE TERMS AND CONDITIONS HEREIN SET FORTH, INCLUDING THE CONDITIONS ON THE BACK HEREOF.			
BASIC VEHICLE		NEW	MODEL YEAR 2022	MAKE KIA	MODEL NAME RIO
		DEMO	VEHICLE IDENTIFICATION NUMBER 3KPA25AD8NE498678		MODEL No./BODY TYPE 5-DOOR LX
		USED	x		COLOUR SILVER
		IF DEMONSTRATOR WARRANTY TIME IS MEASURED FROM		ODOMETER READING OR MAX. READING AT DELIVERY	MI KM x 62630
		WARRANTIES		NEW: MANUFACTURERS WARRANTY USED: NO WARRANTY UNLESS STATED AS FOLLOWS:	
TRADE IN DESCRIPTION & LIEN DISCLOSURE			TERMS OF SETTLEMENT		
<input type="checkbox"/> G.S.T. NON-REGISTRANT			<input type="checkbox"/> G.S.T. REGISTRANT		
G.S.T. REGISTRANT NO.			G.S.T. DUE ON TRADE IN: \$		
YEAR	MAKE	MODEL	TOTAL CASH SALE PRICE	25,200.00	
SERIAL No.			VEHICLE TRANSPORT CHARGES		
MI KM	ODOMETER READING		VEHICLE INSPECTION FEES		
I HEREBY TRANSFER TO THE DEALER ALL MY RIGHT, TITLE AND OWNERSHIP IN THE MOTOR VEHICLE, AND I DECLARE I AM THE SOLE OWNER AND POSSESSOR OF SAME AND THAT THERE ARE NO MORTGAGES, LIENS, NOTES OR CLAIMS OF ANY KIND OR NATURE ADVERSE TO MY RIGHTS OF, UPON, OR AGAINST THE VEHICLE OTHER THAN AS STATED BELOW. I HEREBY STATE THAT TO THE BEST OF MY KNOWLEDGE THE ODOMETER READING AS STATED ABOVE INDICATES THE TOTAL DISTANCE ACTUALLY TRAVELED BY THE VEHICLE.			AMVIC FEE		
PURCHASER INITIALS X _____			AB TIRE RECYCLING LEVY		
LIEN PAYABLE TO			SUBTOTAL		
ADDRESS			TRADE-IN ALLOWANCE		
ESTIMATED AMOUNT \$			DIFFERENCE		
TOTAL CASH SALE PRICE			G.S.T. ON TOTAL VEHICLE PRICE LESS TRADE-IN ALLOWANCE	1,260.00	
PURCHASER INSURANCE INFORMATION			SUBTOTAL		
NAME OF INSURANCE COMPANY			PAYOUT LIEN ON TRADE-IN		
POLICY No.			GASOLINE (INCLUDES G.S.T.)		
EXPIRY DATE			BALANCE DUE		
NAME OF AGENT			DEPOSIT CASH <input type="checkbox"/> CHEQUE <input type="checkbox"/>		
PHONE No.			REG. NO.		
DRIVERS LICENSE # / GOV. ISSUED I.D. #			PAYABLE ON DELIVERY	26,460.00	
EXPIRY DATE			REG. NO.		
THIS AGREEMENT SUBJECT TO FOLLOWING ADDITIONAL PROVISIONS			BALANCE FINANCED		
PRIVACY NOTICE			EXTENDED WARRANTY		
THE DEALER INTENDS TO COLLECT, USE AND DISCLOSE YOUR PERSONAL INFORMATION IN ACCORDANCE WITH THE PRIVACY POLICY SET FORTH ON THE REVERSE PAGE. PLEASE REVIEW THE PRIVACY POLICY CAREFULLY AND INITIAL IF YOU WISH TO OPT OUT AND LIMIT THE PURPOSES FOR WHICH THE DEALER CAN COLLECT, USE OR DISCLOSE YOUR PERSONAL INFORMATION.			G.S.T. ON EXT. WARR.		
EXTENDED WARRANTY CONTRACT			DISABILITY		
<input type="checkbox"/> OFFERED <input type="checkbox"/> ACCEPTED <input type="checkbox"/> REFUSED <input type="checkbox"/>			LIFE INSURANCE REGISTRATION FEE		
PURCHASER INITIALS X _____			TOTAL BALANCE DUE		
As a purchaser that entered into a credit agreement I have received the credit disclosure statement.			ACTUAL DELIVERY DATE		
INITIALS X _____			DAY	MONTH	YEAR
TO THE BEST OF MY KNOWLEDGE, I DECLARE THAT ALL VEHICLE HISTORY INFORMATION AS PER GOVERNMENT LEGISLATION HAS BEEN DECLARED TO THE CONSUMER.			SALESPERSON'S NAME (PRINT) JILLIAN FOSTER		
NAME OF OFFICIAL (PRINT) JILLIAN FOSTER S1038395			SALESPERSON'S AMVIC LICENSE # S1038395		
TITLE			SALESPERSON'S SIGNATURE		
SIGNATURE			OFFICE USE ONLY		
THIS ORDER IS NOT BINDING UNLESS ACCEPTED BY AN AUTHORIZED OFFICIAL OF THE DEALER.			BILL OF SALE DATED THIS 19 DAY OF DECEMBER, 2025		
PURCHASER'S SIGNATURE X _____					

INSURE VERBAL AGREEMENTS ARE IN WRITING



WESTCASTLE CHEVROLET BUICK GMC
 1100 WATERTON AVENUE
 PINCHER CREEK, AB T0K1W0
 Phone: 403-627-3223 Fax: 403-627-5490

G.S.T.#
AMVIC BUSINESS LICENSE #

CONDITIONS ON BACK
 FORM PART OF THIS
 CONTRACT

DAY	MONTH	YEAR
19	12	25

PURCHASER (PLEASE PRINT) THE LOAN STORE		ADDRESS 10208 82 AVENUE		APT. No.	
CITY EDMONTON	PROV. AB	POSTAL CODE T6E1Z7	RES. PHONE 7804887900	E-mail approved@theloanstore.ca	
EMPLOYER			OCCUPATION		BUS. PHONE
OPTIONAL EQUIPMENT/INDUCEMENTS	PRICE	(I/WE HEREBY OFFER TO PURCHASE FROM THE ABOVE DEALER, THE FOLLOWING MOTOR VEHICLE AND ALL OPTIONAL EQUIPMENT AND ACCESSORIES ON THE TERMS AND CONDITIONS HEREIN SET FORTH, INCLUDING THE CONDITIONS ON THE BACK HEREOF.			
BASIC VEHICLE		NEW	MODEL YEAR 2022	MAKE KIA	MODEL NAME SORENTO
		DEMO	VEHICLE IDENTIFICATION NUMBER 5XYPGDA36LG687056		MODEL No./BODY TYPE LX
		USED	COLOUR SILVER		W17056
		IF DEMONSTRATOR WARRANTY TIME IS MEASURED FROM		ODOMETER READING OR MAX. READING AT DELIVERY	MI KM
				78000	PURCHASER'S INITIALS
WARRANTIES NEW: MANUFACTURERS WARRANTY USED: NO WARRANTY UNLESS STATED AS FOLLOWS:					
TRADE IN DESCRIPTION & LIEN DISCLOSURE			TERMS OF SETTLEMENT		
<input type="checkbox"/> G.S.T. NON-REGISTRANT <input type="checkbox"/> G.S.T. REGISTRANT			<input type="checkbox"/> G.S.T. REGISTRANT G.S.T. DUE ON TRADE IN: \$		
G.S.T. REGISTRANT NO.			TOTAL CASH SALE PRICE 20,850:00		
YEAR MAKE MODEL			VEHICLE TRANSPORT CHARGES		
SERIAL No.			VEHICLE INSPECTION FEES		
MI ODOMETER READING			AMVIC FEE		
KM			AB TIRE RECYCLING LEVY		
I HEREBY TRANSFER TO THE DEALER ALL MY RIGHT, TITLE AND OWNERSHIP IN THE MOTOR VEHICLE, AND I DECLARE I AM THE SOLE OWNER AND POSSESSOR OF SAME AND THAT THERE ARE NO MORTGAGES, LIENS, NOTES OR CLAIMS OF ANY KIND OR NATURE ADVERSE TO MY RIGHTS OF, UPON, OR AGAINST THE VEHICLE OTHER THAN AS STATED BELOW. I HEREBY STATE THAT TO THE BEST OF MY KNOWLEDGE THE ODOMETER READING AS STATED ABOVE INDICATES THE TOTAL DISTANCE ACTUALLY TRAVELED BY THE VEHICLE.			SUBTOTAL		
PURCHASER INITIALS X			TRADE-IN ALLOWANCE		
LIEN PAYABLE TO			DIFFERENCE		
ADDRESS			G.S.T. ON TOTAL VEHICLE PRICE LESS TRADE-IN ALLOWANCE 1,042:50		
ESTIMATED AMOUNT \$			SUBTOTAL		
TOTAL CASH SALE PRICE					
PURCHASER INSURANCE INFORMATION					
Was there anything promised that is not in writing? YES X NO X			NAME OF INSURANCE COMPANY		
As a purchaser of a used vehicle I have received and reviewed The Mechanical Fitness Assessment Form X initial			POLICY No.		
As a purchaser of a used vehicle, I have received the vehicle history information. X initial			EXPIRY DATE		
I acknowledge that I have received all incentive and/or rebates that are applicable X initial			NAME OF AGENT		
EXTENDED WARRANTY CONTRACT <input type="checkbox"/> OFFERED <input type="checkbox"/> ACCEPTED <input type="checkbox"/> REFUSED			PHONE No.		
PURCHASER INITIALS X			DRIVERS LICENSE # / GOV. ISSUED I.D. #		
As a purchaser that entered into a credit agreement I have received the credit disclosure statement. INITIALS X			EXPIRY DATE		
TO THE BEST OF MY KNOWLEDGE, I DECLARE THAT ALL VEHICLE HISTORY INFORMATION AS PER GOVERNMENT LEGISLATION HAS BEEN DECLARED TO THE CONSUMER.			THIS AGREEMENT SUBJECT TO FOLLOWING ADDITIONAL PROVISIONS		
NAME OF OFFICIAL (PRINT) JILLIAN FOSTER S1038395			PRIVACY NOTICE		
TITLE			THE DEALER INTENDS TO COLLECT, USE AND DISCLOSE YOUR PERSONAL INFORMATION IN ACCORDANCE WITH THE PRIVACY POLICY SET FORTH ON THE REVERSE PAGE. PLEASE REVIEW THE PRIVACY POLICY CAREFULLY AND INITIAL IF YOU WISH TO OPT OUT AND LIMIT THE PURPOSES FOR WHICH THE DEALER CAN COLLECT, USE OR DISCLOSE YOUR PERSONAL INFORMATION.		
SIGNATURE			ACKNOWLEDGMENT OF CONDITIONS		
			THE PURCHASER UNDERSTANDS THAT THIS AGREEMENT DOES NOT BECOME BINDING ON THE PARTIES HERETO UNTIL ACCEPTED AND EXECUTED BY A DULY AUTHORIZED OFFICIAL OF THE DEALER, DEPOSITS, PARTIAL PAYMENTS AND DOWN PAYMENTS ARE NON-REFUNDABLE. THE PURCHASER ACKNOWLEDGES HAVING READ THE CONDITIONS AND WARRANTIES AND STIPULATIONS CONTAINED HEREIN, INCLUDING THOSE SET OUT ON THE REVERSE SIDE HEREOF, AND AGREES THAT ALL SUCH CONDITIONS AND WARRANTIES FORM PART OF, AND ARE INCLUDED IN THIS AGREEMENT. IF THE PURCHASER IS AN INDIVIDUAL, THE PURCHASER CONSENTS TO ANY PUBLIC BODY DISCLOSING PERSONAL INFORMATION ABOUT THE PURCHASER IN CONNECTION WITH THE SALE, PURCHASE OR FINANCING OF THE MOTOR VEHICLE.		
THIS ORDER IS NOT BINDING UNLESS ACCEPTED BY AN AUTHORIZED OFFICIAL OF THE DEALER.			PAYABLE ON DELIVERY 21,892:50		
BILL OF SALE DATED THIS 19 DAY OF DECEMBER, 2025.			REC. NO.		
PURCHASER'S SIGNATURE X			BALANCE FINANCED		
			EXTENDED WARRANTY		
			G.S.T. ON EXT. WARR.		
			DISABILITY		
			LIFE INSURANCE		
			REGISTRATION FEE		
			TOTAL BALANCE DUE		
			ACTUAL DELIVERY DATE		
			DAY MONTH YEAR		
			SALESPERSON'S NAME (PRINT) JILLIAN FOSTER		
			SALESPERSON'S AMVIC LICENSE # S1038395		
			SALESPERSON'S SIGNATURE		
			OFFICE USE ONLY		

INSURE VERBAL AGREEMENTS ARE IN WRITING



WESTCASTLE CHEVROLET BUICK GMC
 1100 WATERTON AVENUE
 PINCHER CREEK, AB T0K1W0
 Phone: 403-627-3223 Fax: 403-627-5490

G.S.T#
 AMVIC BUSINESS LICENSE #

CONDITIONS ON BACK
 FORM PART OF THIS
 CONTRACT

DAY	MONTH	YEAR
19	12	25

PURCHASER (PLEASE PRINT) THE LOAN STORE		ADDRESS 10208 82 AVENUE		APT. No.
CITY EDMONTON	PROV. AB	POSTAL CODE T6E1Z7	RES. PHONE 7804887900	E-mail approved@theloanstore.ca
EMPLOYER		OCCUPATION		BUS. PHONE
OPTIONAL EQUIPMENT/INDUCEMENTS	PRICE	I/WE HEREBY OFFER TO PURCHASE FROM THE ABOVE DEALER, THE FOLLOWING MOTOR VEHICLE AND ALL OPTIONAL EQUIPMENT AND ACCESSORIES ON THE TERMS AND CONDITIONS HEREIN SET FORTH, INCLUDING THE CONDITIONS ON THE BACK HEREOF.		
BASIC VEHICLE		NEW	MODEL YEAR 2023	MAKE SUBARU
		DEMO	MODEL NAME SOLTERRA	MODEL No./BODY TYPE
		USED	VEHICLE IDENTIFICATION NUMBER JTMABABA0PA009571	
		IF DEMONSTRATOR WARRANTY TIME IS MEASURED FROM	ODOMETER READING OR MAX. READING AT DELIVERY	MI/KM X 31758
		WARRANTIES		NEW: MANUFACTURERS WARRANTY
		USED: NO WARRANTY UNLESS STATED AS FOLLOWS:		
TRADE IN DESCRIPTION & LIEN DISCLOSURE		TERMS OF SETTLEMENT		
<input type="checkbox"/> G.S.T. NON-REGISTRANT		<input type="checkbox"/> G.S.T. REGISTRANT		TOTAL CASH SALE PRICE 38,000:00
G.S.T. REGISTRANT NO.		G.S.T. DUE ON TRADE IN:		VEHICLE TRANSPORT CHARGES
YEAR	MAKE	MODEL	VEHICLE INSPECTION FEES	
SERIAL No.		AMVIC FEE		
MI/KM	ODOMETER READING		AB TIRE RECYCLING LEVY	
I HEREBY TRANSFER TO THE DEALER ALL MY RIGHT, TITLE AND OWNERSHIP IN THE MOTOR VEHICLE, AND I DECLARE I AM THE SOLE OWNER AND POSSESSOR OF SAME AND THAT THERE ARE NO MORTGAGES, LIENS, NOTES OR CLAIMS OF ANY KIND OR NATURE ADVERSE TO MY RIGHTS OF, UPON, OR AGAINST THE VEHICLE OTHER THAN AS STATED BELOW.		SUBTOTAL		
I HEREBY STATE THAT TO THE BEST OF MY KNOWLEDGE THE ODOMETER READING AS STATED ABOVE INDICATES THE TOTAL DISTANCE ACTUALLY TRAVELED BY THE VEHICLE.		TRADE-IN ALLOWANCE		
PURCHASER INITIALS X _____		DIFFERENCE		
LIEN PAYABLE TO		G.S.T. ON TOTAL VEHICLE PRICE LESS TRADE-IN ALLOWANCE 1,900:00		
ADDRESS		SUBTOTAL		
ESTIMATED AMOUNT				
TOTAL CASH SALE PRICE				
PURCHASER INSURANCE INFORMATION				
Was there anything promised that is not in writing? YES X _____ NO X _____		NAME OF INSURANCE COMPANY		
As a purchaser of a used vehicle I have received and reviewed The Mechanical Fitness Assessment Form X _____ initial		POLICY No.		
As a purchaser of a used vehicle, I have received the vehicle history information. X _____ initial		EXPIRY DATE		
I acknowledge that I have received all incentive and/or rebates that are applicable X _____ initial		NAME OF AGENT		
EXTENDED WARRANTY CONTRACT <input type="checkbox"/> OFFERED <input type="checkbox"/> ACCEPTED <input type="checkbox"/> REFUSED		PHONE No.		
PURCHASER INITIALS X _____		DRIVERS LICENSE # / GOV. ISSUED I.C. #		
As a purchaser that entered into a credit agreement I have received the credit disclosure statement. INITIALS X _____		EXPIRY DATE		
TO THE BEST OF MY KNOWLEDGE, I DECLARE THAT ALL VEHICLE HISTORY INFORMATION AS PER GOVERNMENT LEGISLATION HAS BEEN DECLARED TO THE CONSUMER.		THIS AGREEMENT SUBJECT TO FOLLOWING ADDITIONAL PROVISIONS		
NAME OF OFFICIAL (PRINT) JILLIAN FOSTER S1038395		PAYABLE ON DELIVERY 39,900:00		
SIGNATURE 		REC. NO.		
TITLE		BALANCE FINANCED		
		EXTENDED WARRANTY		
		G.S.T. ON EXT. WARR.		
		DISABILITY		
		LIFE INSURANCE		
		REGISTRATION FEE		
		TOTAL BALANCE DUE		
		ACTUAL DELIVERY DATE		
		DAY	MONTH	YEAR
		SALESPERSON'S NAME (PRINT) JILLIAN FOSTER		
		SALESPERSON'S AMVIC LICENSE # S1038395		
		SALESPERSON'S SIGNATURE 		
		OFFICE USE ONLY		

INSURE VERBAL AGREEMENTS ARE IN WRITING



WESTCASTLE CHEVROLET BUICK GMC
1100 WATERTON AVENUE
PINCHER CREEK, AB T0K1W0
Phone: 403-627-3223 Fax: 403-627-5490

G.S.T#
AMVIC BUSINESS LICENSE #

CONDITIONS ON BACK
FORM PART OF THIS
CONTRACT

DAY	MONTH	YEAR
19	12	25

PURCHASER (PLEASE PRINT) THE LOAN STORE		ADDRESS 10208 82 AVENUE		APT. No.	
CITY EDMONTON	PROV. AB	POSTAL CODE T6E1Z7	RES. PHONE 7804867900	E-mail approved@theloanstore.ca	
EMPLOYER		OCCUPATION		BUS. PHONE	
OPTIONAL EQUIPMENT/INDUCEMENTS	PRICE	I AM HEREBY OFFER TO PURCHASE FROM THE ABOVE DEALER. THE FOLLOWING MOTOR VEHICLE AND ALL OPTIONAL EQUIPMENT AND ACCESSORIES ON THE TERMS AND CONDITIONS HEREIN SET FORTH, INCLUDING THE CONDITIONS ON THE BACK HEREOF.			
BASIC VEHICLE		NEW <input checked="" type="checkbox"/>	MODEL YEAR 2026	MAKE GMC	MODEL NAME CANYON
		DEMO <input type="checkbox"/>	VEHICLE IDENTIFICATION NUMBER 1GTP2BEK9T1173013		
		USED <input type="checkbox"/>	IF DEMONSTRATOR WARRANTY TIME IS MEASURED FROM	ODOMETER READING OR MAX. READING AT DELIVERY	MI KM <input checked="" type="checkbox"/> 8
		PURCHASER'S INITIALS			
WARRANTIES NEW: MANUFACTURERS WARRANTY USED: NO WARRANTY UNLESS STATED AS FOLLOWS:					
TRADE IN DESCRIPTION & LIEN DISCLOSURE			TERMS OF SETTLEMENT		
<input type="checkbox"/> G.S.T. NON-REGISTRANT		<input type="checkbox"/> G.S.T. REGISTRANT		TOTAL CASH SALE PRICE	53,049:00
G.S.T. REGISTRANT NO.		G.S.T. DUE ON TRADE IN:		VEHICLE TRANSPORT CHARGES	
YEAR	MAKE	MODEL	VEHICLE INSPECTION FEES		
SERIAL No.			AMVIC FEE		
MI KM	ODOMETER READING		AB TIRE RECYCLING LEVY		
I HEREBY TRANSFER TO THE DEALER ALL MY RIGHT, TITLE AND OWNERSHIP IN THE MOTOR VEHICLE AND I DECLARE I AM THE SOLE OWNER AND POSSESSOR OF SAME AND THAT THERE ARE NO MORTGAGES, LIENS, NOTES OR CLAIMS OF ANY KIND OR NATURE ADVERSE TO MY RIGHTS OF UPON, OR AGAINST THE VEHICLE OTHER THAN AS STATED BELOW. I HEREBY STATE THAT TO THE BEST OF MY KNOWLEDGE THE ODOMETER READING AS STATED ABOVE INDICATES THE TOTAL DISTANCE ACTUALLY TRAVELED BY THE VEHICLE.			SUBTOTAL		
PURCHASER INITIALS X			TRADE-IN ALLOWANCE		
LIEN PAYABLE TO			DIFFERENCE		
ADDRESS			ESTIMATED AMOUNT		G.S.T. ON TOTAL VEHICLE PRICE LESS TRADE-IN ALLOWANCE
			\$		2,652:45
TOTAL CASH SALE PRICE			SUBTOTAL		
PURCHASER INSURANCE INFORMATION					
Was there anything promised that is not in writing? YES X _____ NO X _____			NAME OF INSURANCE COMPANY		
As a purchaser of a used vehicle I have received and reviewed The Mechanical Fitness Assessment Form X _____ initial			POLICY No.		EXPIRY DATE
As a purchaser of a used vehicle, I have received the vehicle history information. X _____ initial			NAME OF AGENT		PHONE No.
I acknowledge that I have received all incentive and/or rebates that are applicable X _____ initial			DRIVERS LICENSE # / GOV. ISSUED I.D. #		EXPIRY DATE
EXTENDED WARRANTY CONTRACT <input type="checkbox"/> OFFERED <input checked="" type="checkbox"/> ACCEPTED <input type="checkbox"/> REFUSED <input type="checkbox"/>			THIS AGREEMENT SUBJECT TO FOLLOWING ADDITIONAL PROVISIONS		
PURCHASER INITIALS X			PRIVACY NOTICE		
As a purchaser that entered into a credit agreement I have received the credit disclosure statement. INITIALS X			THE DEALER INTENDS TO COLLECT, USE AND DISCLOSE YOUR PERSONAL INFORMATION IN ACCORDANCE WITH THE PRIVACY POLICY SET FORTH ON THE REVERSE PAGE. PLEASE REVIEW THE PRIVACY POLICY CAREFULLY AND INITIAL IF YOU WISH TO OPT OUT AND LIMIT THE PURPOSES FOR WHICH THE DEALER CAN COLLECT, USE OR DISCLOSE YOUR PERSONAL INFORMATION.		
TO THE BEST OF MY KNOWLEDGE, I DECLARE THAT ALL VEHICLE HISTORY INFORMATION AS PER GOVERNMENT LEGISLATION HAS BEEN DECLARED TO THE CONSUMER.			ACKNOWLEDGMENT OF CONDITIONS		
NAME OF OFFICIAL (PRINT) JILLIAN FOSTER S1038395			THE PURCHASER UNDERSTANDS THAT THIS AGREEMENT DOES NOT BECOME BINDING ON THE PARTIES HERETO UNTIL ACCEPTED AND EXECUTED BY A DULY AUTHORIZED OFFICIAL OF THE DEALER. DEPOSITS, PARTIAL PAYMENTS AND DOWN PAYMENTS ARE NON-REFUNDABLE. THE PURCHASER ACKNOWLEDGES HAVING READ THE CONDITIONS AND WARRANTIES AND STIPULATIONS CONTAINED HEREIN, INCLUDING THOSE SET OUT ON THE REVERSE SIDE HEREOF, AND AGREES THAT ALL SUCH CONDITIONS AND WARRANTIES FORM PART OF, AND ARE INCLUDED IN THIS AGREEMENT, IF THE PURCHASER IS AN INDIVIDUAL, THE PURCHASER CONSENTS TO ANY PUBLIC BODY DISCLOSING PERSONAL INFORMATION ABOUT THE PURCHASER IN CONNECTION WITH THE SALE, PURCHASE OR FINANCING OF THE MOTOR VEHICLE.		
SIGNATURE 			THIS ORDER IS NOT BINDING UNLESS ACCEPTED BY AN AUTHORIZED OFFICIAL OF THE DEALER.		
TITLE			BILL OF SALE DATED THIS 19 DAY OF DECEMBER, 2025.		
PURCHASER'S SIGNATURE X			SALESPERSON'S NAME (PRINT) JILLIAN FOSTER		
			SALESPERSON'S AMVIC LICENSE # S1038395		
			SALESPERSON'S SIGNATURE 		
			OFFICE USE ONLY		

INSURE VERBAL AGREEMENTS ARE IN WRITING



WESTCASTLE CHEVROLET BUICK GMC
 1100 WATERTON AVENUE
 PINCHER CREEK, AB T0K1W0
 Phone: 403-627-3223 Fax: 403-627-5490

G.S.T.#
 AMVIC BUSINESS LICENSE #

CONDITIONS ON BACK
 FORM PART OF THIS
 CONTRACT

DAY	MONTH	YEAR
19	12	25

PURCHASER (PLEASE PRINT) THE LOAN STORE		ADDRESS 10208 82 AVENUE			APT. No.
CITY EDMONTON	PROV. AB	POSTAL CODE T6E1Z7	RES. PHONE 7804867900	E-mail approved@theloanstore.ca	
EMPLOYER			OCCUPATION	BUS. PHONE	
OPTIONAL EQUIPMENT/INDUCEMENTS	PRICE	I/WE HEREBY OFFER TO PURCHASE FROM THE ABOVE DEALER. THE FOLLOWING MOTOR VEHICLE AND ALL OPTIONAL EQUIPMENT AND ACCESSORIES ON THE TERMS AND CONDITIONS HEREIN SET FORTH, INCLUDING THE CONDITIONS ON THE BACK HEREOF.			
BASIC VEHICLE		NEW <input checked="" type="checkbox"/>	MODEL YEAR 2004	MAKE TRAILER	MODEL NAME FLAT BED
		DEMO <input type="checkbox"/>	VEHICLE IDENTIFICATION NUMBER 2BG4041314U416729		MODEL No./BODY TYPE W16729
		USED <input type="checkbox"/>	IF DEMONSTRATOR WARRANTY TIME IS MEASURED FROM		ODOMETER READING OR MAX. READING AT DELIVERY
			MI KM		PURCHASER'S INITIALS
WARRANTIES NEW: MANUFACTURERS WARRANTY USED: NO WARRANTY UNLESS STATED AS FOLLOWS:					
TRADE IN DESCRIPTION & LIEN DISCLOSURE			TERMS OF SETTLEMENT		
<input type="checkbox"/> G.S.T. NON-REGISTRANT			<input type="checkbox"/> G.S.T. REGISTRANT		
G.S.T. REGISTRANT NO.			G.S.T. DUE ON TRADE IN: \$		
YEAR			MAKE		MODEL
SERIAL No.			AMVIC FEE		
MI KM			ODOMETER READING		
I HEREBY TRANSFER TO THE DEALER ALL MY RIGHT, TITLE AND OWNERSHIP IN THE MOTOR VEHICLE, AND I DECLARE I AM THE SOLE OWNER AND POSSESSOR OF SAME AND THAT THERE ARE NO MORTGAGES, LIENS, NOTES OR CLAIMS OF ANY KIND OR NATURE ADVERSE TO MY RIGHTS OR UPON, OR AGAINST THE VEHICLE OTHER THAN AS STATED BELOW.			SUBTOTAL		
I HEREBY STATE THAT TO THE BEST OF MY KNOWLEDGE THE ODOMETER READING AS STATED ABOVE INDICATES THE TOTAL DISTANCE ACTUALLY TRAVELED BY THE VEHICLE.			TRADE-IN ALLOWANCE		
PURCHASER INITIALS X _____			DIFFERENCE		
LIEN PAYABLE TO			G.S.T. ON TOTAL VEHICLE PRICE LESS TRADE-IN ALLOWANCE		
ADDRESS			ESTIMATED AMOUNT \$		
TOTAL CASH SALE PRICE			SUBTOTAL		
Was there anything promised that is not in writing? YES X _____ NO X _____			PURCHASER INSURANCE INFORMATION		
As a purchaser of a used vehicle I have received and reviewed The Mechanical Fitness Assessment Form X _____ initial			NAME OF INSURANCE COMPANY		
As a purchaser of a used vehicle, I have received the vehicle history information. X _____ initial			POLICY No.		
I acknowledge that I have received all incentive and/or rebates that are applicable X _____ initial			EXPIRY DATE		
EXTENDED WARRANTY CONTRACT <input type="checkbox"/> OFFERED <input type="checkbox"/> ACCEPTED <input type="checkbox"/> REFUSED <input type="checkbox"/>			NAME OF AGENT		
PURCHASER INITIALS X _____			PHONE No.		
As a purchaser that entered into a credit agreement I have received the credit disclosure statement. INITIALS X _____			DRIVERS LICENSE # / GOV. ISSUED I.D. #		
TO THE BEST OF MY KNOWLEDGE, I DECLARE THAT ALL VEHICLE HISTORY INFORMATION AS PER GOVERNMENT LEGISLATION HAS BEEN DECLARED TO THE CONSUMER.			EXPIRY DATE		
NAME OF OFFICIAL (PRINT) JILLIAN FOSTER S1038395			THIS AGREEMENT SUBJECT TO FOLLOWING ADDITIONAL PROVISIONS		
SIGNATURE			PRIVACY NOTICE		
TITLE			THE DEALER INTENDS TO COLLECT, USE AND DISCLOSE YOUR PERSONAL INFORMATION IN ACCORDANCE WITH THE PRIVACY POLICY SET FORTH ON THE REVERSE PAGE. PLEASE REVIEW THE PRIVACY POLICY CAREFULLY AND INITIAL IF YOU WISH TO OPT OUT AND LIMIT THE PURPOSES FOR WHICH THE DEALER CAN COLLECT, USE OR DISCLOSE YOUR PERSONAL INFORMATION.		
THIS ORDER IS NOT BINDING UNLESS ACCEPTED BY AN AUTHORIZED OFFICIAL OF THE DEALER.			ACKNOWLEDGMENT OF CONDITIONS		
BILL OF SALE DATED THIS 19 DAY OF DECEMBER 2025.			THE PURCHASER UNDERSTANDS THAT THIS AGREEMENT DOES NOT BECOME BINDING ON THE PARTIES HERETO UNTIL ACCEPTED AND EXECUTED BY A DULY AUTHORIZED OFFICIAL OF THE DEALER. DEPOSITS, PARTIAL PAYMENTS AND DOWN PAYMENTS ARE NON-REFUNDABLE. THE PURCHASER ACKNOWLEDGES HAVING READ THE CONDITIONS AND WARRANTIES AND STIPULATIONS CONTAINED HEREIN, INCLUDING THOSE SET OUT ON THE REVERSE SIDE HEREOF, AND AGREES THAT ALL SUCH CONDITIONS AND WARRANTIES FORM PART OF, AND ARE INCLUDED IN THIS AGREEMENT. IF THE PURCHASER IS AN INDIVIDUAL, THE PURCHASER CONSENTS TO ANY PUBLIC BODY DISCLOSING PERSONAL INFORMATION ABOUT THE PURCHASER IN CONNECTION WITH THE SALE, PURCHASE OR FINANCING OF THE MOTOR VEHICLE.		
PURCHASER'S SIGNATURE X _____			PAYABLE ON DELIVERY		
			REC. NO.		
			BALANCE FINANCED		
			EXTENDED WARRANTY		
			G.S.T. ON EXT. WARR.		
			DISABILITY		
			LIFE INSURANCE		
			REGISTRATION FEE		
			TOTAL BALANCE DUE		
			ACTUAL DELIVERY DATE		
			DAY		
			MONTH		
			YEAR		
			SALESPERSON'S NAME (PRINT) JILLIAN FOSTER		
			SALESPERSON'S AMVIC LICENSE # S1038395		
			SALESPERSON'S SIGNATURE 		
			OFFICE USE ONLY		

INSURE VERBAL AGREEMENTS ARE IN WRITING



WESTCASTLE CHEVROLET BUICK GMC
 1100 WATERTON AVENUE
 PINCHER CREEK, AB T0K1W0
 Phone: 403-627-3223 Fax: 403-627-5490

G.S.T.#
AMVIC BUSINESS LICENSE #

CONDITIONS ON BACK
 FORM PART OF THIS
 CONTRACT

DAY	MONTH	YEAR
19	12	25

PURCHASER (PLEASE PRINT) THE LOAN STORE		ADDRESS 10208 82 AVENUE			APT. No.
CITY EDMONTON	PROV. AB	POSTAL CODE T6E1Z7	RES. PHONE 7804887900	E-mail approved@theloanstore.ca	
EMPLOYER		OCCUPATION			BUS. PHONE
OPTIONAL EQUIPMENT/INDUCEMENTS	PRICE	I/WE HEREBY OFFER TO PURCHASE FROM THE ABOVE DEALER, THE FOLLOWING MOTOR VEHICLE AND ALL OPTIONAL EQUIPMENT AND ACCESSORIES ON THE TERMS AND CONDITIONS HEREIN SET FORTH, INCLUDING THE CONDITIONS ON THE BACK HEREOF.			
BASIC VEHICLE		NEW <input checked="" type="checkbox"/>	MODEL YEAR 2003	MAKE GMC	MODEL NAME SIERRA 2500
		DEMO <input type="checkbox"/>	VEHICLE IDENTIFICATION NUMBER 1GTHK23193F137801		MODEL No./BODY TYPE SNOWPLOW
		USED <input type="checkbox"/>			COLOUR BLACK
		IF DEMONSTRATOR WARRANTY TIME IS MEASURED FROM			ODOMETER READING OR MAX. READING AT DELIVERY 370002
		MI KM			PURCHASER'S INITIALS
WARRANTIES NEW: MANUFACTURERS WARRANTY USED: NO WARRANTY UNLESS STATED AS FOLLOWS:					
TRADE IN DESCRIPTION & LIEN DISCLOSURE			TERMS OF SETTLEMENT		
<input type="checkbox"/> G.S.T. NON-REGISTRANT			<input type="checkbox"/> G.S.T. REGISTRANT		
G.S.T. REGISTRANT NO.			G.S.T. DUE ON TRADE IN: \$		
YEAR			MAKE		MODEL
SERIAL No.			TOTAL CASH SALE PRICE 16,392.71		
MI KM			VEHICLE TRANSPORT CHARGES		
ODOMETER READING			VEHICLE INSPECTION FEES		
I HEREBY TRANSFER TO THE DEALER ALL MY RIGHT, TITLE AND OWNERSHIP IN THE MOTOR VEHICLE, AND I DECLARE I AM THE SOLE OWNER AND POSSESSOR OF SAME AND THAT THERE ARE NO MORTGAGES, LIENS, NOTES OR CLAIMS OF ANY KIND OR NATURE ADVERSE TO MY RIGHTS OF, UPON, OR AGAINST THE VEHICLE OTHER THAN AS STATED BELOW. I HEREBY STATE THAT TO THE BEST OF MY KNOWLEDGE THE ODOMETER READING AS STATED ABOVE INDICATES THE TOTAL DISTANCE ACTUALLY TRAVELED BY THE VEHICLE.			AMVIC FEE		
PURCHASER INITIALS X			AB TIRE RECYCLING LEVY		
LIEN PAYABLE TO			SUBTOTAL		
ADDRESS			TRADE-IN ALLOWANCE		
ESTIMATED AMOUNT \$			DIFFERENCE		
TOTAL CASH SALE PRICE			G.S.T. ON TOTAL VEHICLE PRICE LESS TRADE-IN ALLOWANCE 819.63		
Was there anything promised that is not in writing? YES X _____ NO X _____			SUBTOTAL		
As a purchaser of a used vehicle I have received and reviewed The Mechanical Fitness Assessment Form X _____ initial			PAYOUT LIEN ON TRADE-IN		
As a purchaser of a used vehicle, I have received the vehicle history information. X _____ initial			GASOLINE (INCLUDES G.S.T.)		
I acknowledge that I have received all incentive and/or rebates that are applicable X _____ initial			BALANCE DUE		
EXTENDED WARRANTY CONTRACT <input type="checkbox"/> OFFERED <input type="checkbox"/> ACCEPTED <input type="checkbox"/> REFUSED <input type="checkbox"/>			DEPOSIT CASH <input type="checkbox"/> CHECK <input type="checkbox"/>		
PURCHASER INITIALS X			REC. NO.		
As a purchaser that entered into a credit agreement I have received the credit disclosure statement. INITIALS X			PAYABLE ON DELIVERY 17,212.34		
TO THE BEST OF MY KNOWLEDGE, I DECLARE THAT ALL VEHICLE HISTORY INFORMATION AS PER GOVERNMENT LEGISLATION HAS BEEN DECLARED TO THE CONSUMER.			REC. NO.		
NAME OF OFFICIAL (PRINT) JILLIAN FOSTER S1038395			BALANCE FINANCED		
SIGNATURE			EXTENDED WARRANTY		
TITLE			G.S.T. ON EXT. WARR.		
THIS ORDER IS NOT BINDING UNLESS ACCEPTED BY AN AUTHORIZED OFFICIAL OF THE DEALER.			DISABILITY		
BILL OF SALE DATED THIS 19 DAY OF DECEMBER 2025.			LIFE INSURANCE		
PURCHASER'S SIGNATURE X			REGISTRATION FEE		
INSURE VERBAL AGREEMENTS ARE IN WRITING			TOTAL BALANCE DUE		
			ACTUAL DELIVERY DATE		
			DAY MONTH YEAR		
			SALESPERSON'S NAME (PRINT) JILLIAN FOSTER		
			SALESPERSON'S AMVIC LICENSE # S1038395		
			SALESPERSON'S SIGNATURE		
			OFFICE USE ONLY		



WESTCASTLE CHEVROLET BUICK GMC
 1100 WATERTON AVENUE
 PINCHER CREEK, AB T0K1W0
 Phone: 403-627-3223 Fax: 403-627-5490

G.S.T#
AMVIC BUSINESS LICENSE #

CONDITIONS ON BACK
 FORM PART OF THIS
 CONTRACT

DAY	MONTH	YEAR
19	12	25

PURCHASER (PLEASE PRINT) THE LOAN STORE		ADDRESS 10208 82 AVENUE		APT. No.	
CITY EDMONTON	PROV. AB	POSTAL CODE T6E1Z7	RES. PHONE 7804887900	E-mail approved@theloanstore.ca	
EMPLOYER		OCCUPATION		BUS. PHONE	
OPTIONAL EQUIPMENT/INDUCEMENTS	PRICE	I/WE HEREBY OFFER TO PURCHASE FROM THE ABOVE DEALER, THE FOLLOWING MOTOR VEHICLE AND ALL OPTIONAL EQUIPMENT AND ACCESSORIES ON THE TERMS AND CONDITIONS HEREIN SET FORTH, INCLUDING THE CONDITIONS ON THE BACK HEREOF.			
BASIC VEHICLE		NEW <input checked="" type="checkbox"/>	MODEL YEAR 2003	MAKE FORD	MODEL NAME FOCUS
		DEMO <input type="checkbox"/>	VEHICLE IDENTIFICATION NUMBER 1FADP3N25GL287178		MODEL No./BODY TYPE TITANIUM
		USED <input type="checkbox"/>			COLOUR W0752A
		IF DEMONSTRATOR WARRANTY TIME IS MEASURED FROM _____		ODOMETER READING OR MAX. READING AT DELIVERY	MI KM x 189822
		PURCHASER'S INITIALS			
WARRANTIES NEW: MANUFACTURERS WARRANTY USED: NO WARRANTY UNLESS STATED AS FOLLOWS:					
TRADE IN DESCRIPTION & LIEN DISCLOSURE			TERMS OF SETTLEMENT		
<input type="checkbox"/> G.S.T. NON-REGISTRANT		<input type="checkbox"/> G.S.T. REGISTRANT		TOTAL CASH SALE PRICE	3,000.00
G.S.T. REGISTRANT NO.		G.S.T. DUE ON TRADE IN \$		VEHICLE TRANSPORT CHARGES	
YEAR	MAKE	MODEL		VEHICLE INSPECTION FEES	
SERIAL No.				AMVIC FEE	
MI	ODOMETER READING				
KM		I HEREBY TRANSFER TO THE DEALER ALL MY RIGHT, TITLE AND OWNERSHIP IN THE MOTOR VEHICLE, AND I DECLARE I AM THE SOLE OWNER AND POSSESSOR OF SAME AND THAT THERE ARE NO MORTGAGES, LIENS, NOTES OR CLAIMS OF ANY KIND OR NATURE ADVERSE TO MY RIGHTS OF, UPON, OR AGAINST THE VEHICLE OTHER THAN AS STATED BELOW.			
		I HEREBY STATE THAT TO THE BEST OF MY KNOWLEDGE THE ODOMETER READING AS STATED ABOVE INDICATES THE TOTAL DISTANCE ACTUALLY TRAVELED BY THE VEHICLE.			
PURCHASER INITIALS X _____				AB TIRE RECYCLING LEVY	
LIEN PAYABLE TO				SUBTOTAL	
ADDRESS		ESTIMATED AMOUNT \$		TRADE-IN ALLOWANCE	
				DIFFERENCE	
				G.S.T. ON TOTAL VEHICLE PRICE LESS TRADE-IN ALLOWANCE	150.00
				SUBTOTAL	
TOTAL CASH SALE PRICE					
PURCHASER INSURANCE INFORMATION					
Was there anything promised that is not in writing? YES X _____ NO X _____		NAME OF INSURANCE COMPANY		PAYOUT LIEN ON TRADE-IN	
As a purchaser of a used vehicle I have received and reviewed The Mechanical Fitness Assessment Form X _____ initial		POLICY No.	EXPIRY DATE	GASOLINE (INCLUDES G.S.T.)	
As a purchaser of a used vehicle, I have received the vehicle history information. X _____ initial		NAME OF AGENT	PHONE No.	BALANCE DUE	
I acknowledge that I have received all incentive and/or rebates that are applicable X _____ initial		DRIVERS LICENSE # / GOV. ISSUED I.O. #	EXPIRY DATE	DEPOSIT CASH <input type="checkbox"/> CHEQUE <input type="checkbox"/>	
EXTENDED WARRANTY CONTRACT <input type="checkbox"/> OFFERED <input type="checkbox"/> ACCEPTED <input type="checkbox"/> REFUSED		THIS AGREEMENT SUBJECT TO FOLLOWING ADDITIONAL PROVISIONS		REC. NO.	
PURCHASER INITIALS X _____		PRIVACY NOTICE		PAYABLE ON DELIVERY	
As a purchaser that entered into a credit agreement I have received the credit disclosure statement. INITIALS X _____		THE DEALER INTENDS TO COLLECT, USE AND DISCLOSE YOUR PERSONAL INFORMATION IN ACCORDANCE WITH THE PRIVACY POLICY SET FORTH ON THE REVERSE PAGE. PLEASE REVIEW THE PRIVACY POLICY CAREFULLY AND INITIAL IF YOU WISH TO OPT OUT AND LIMIT THE PURPOSES FOR WHICH THE DEALER CAN COLLECT, USE OR DISCLOSE YOUR PERSONAL INFORMATION.		3,150.00	
TO THE BEST OF MY KNOWLEDGE, I DECLARE THAT ALL VEHICLE HISTORY INFORMATION AS PER GOVERNMENT LEGISLATION HAS BEEN DECLARED TO THE CONSUMER.		ACKNOWLEDGMENT OF CONDITIONS		REC. NO.	
NAME OF OFFICIAL (PRINT) JILLIAN FOSTER S1038395		THE PURCHASER UNDERSTANDS THAT THIS AGREEMENT DOES NOT BECOME BINDING ON THE PARTIES HERETO UNTIL ACCEPTED AND EXECUTED BY A DULY AUTHORIZED OFFICIAL OF THE DEALER, DEPOSITS, PARTIAL PAYMENTS AND DOWN PAYMENTS ARE NON-REFUNDABLE. THE PURCHASER ACKNOWLEDGES HAVING READ THE CONDITIONS AND WARRANTIES AND STIPULATIONS CONTAINED HEREIN, INCLUDING THOSE SET OUT ON THE REVERSE SIDE HEREOF, AND AGREES THAT ALL SUCH CONDITIONS AND WARRANTIES FORM PART OF, AND ARE INCLUDED IN THIS AGREEMENT. IF THE PURCHASER IS AN INDIVIDUAL, THE PURCHASER CONSENTS TO ANY PUBLIC BODY DISCLOSING PERSONAL INFORMATION ABOUT THE PURCHASER IN CONNECTION WITH THE SALE, PURCHASE OR FINANCING OF THE MOTOR VEHICLE.		BALANCE FINANCED	
SIGNATURE		THIS ORDER IS NOT BINDING UNLESS ACCEPTED BY AN AUTHORIZED OFFICIAL OF THE DEALER.		EXTENDED WARRANTY	
TITLE		BILL OF SALE DATED THIS 19 DAY OF DECEMBER 2025.		G.S.T. ON EXT. WARR.	
PURCHASER'S SIGNATURE X _____		PURCHASER'S SIGNATURE X _____		DISABILITY	
				LIFE INSURANCE REGISTRATION FEE	
				TOTAL BALANCE DUE	
				ACTUAL DELIVERY DATE	
				DAY	MONTH
				YEAR	
				SALESPERSON'S NAME (PRINT)	
				JILLIAN FOSTER	
				SALESPERSON'S AMVIC LICENSE #	
				S1038395	
				SALESPERSON'S SIGNATURE	
				OFFICE USE ONLY	

INSURE VERBAL AGREEMENTS ARE IN WRITING



WESTCASTLE CHEVROLET BUICK GMC
 1100 WATERTON AVENUE
 PINCHER CREEK, AB T0K1W0
 Phone: 403-627-3223 Fax: 403-627-5490

G.S.T#
AMVIC BUSINESS LICENSE #

CONDITIONS ON BACK
 FORM PART OF THIS
 CONTRACT

DAY	MONTH	YEAR
19	12	25

PURCHASER (PLEASE PRINT) THE LOAN STORE		ADDRESS 10208 82 AVENUE		APT. No.	
CITY EDMONTON	PROV. AB	POSTAL CODE T6E1Z7	RES. PHONE 7804887900	E-mail approved@theloanstore.ca	
EMPLOYER		OCCUPATION		BUS. PHONE	
OPTIONAL EQUIPMENT/INDUCEMENTS	PRICE	I/WE HEREBY OFFER TO PURCHASE FROM THE ABOVE DEALER, THE FOLLOWING MOTOR VEHICLE AND ALL OPTIONAL EQUIPMENT AND ACCESSORIES ON THE TERMS AND CONDITIONS HEREIN SET FORTH, INCLUDING THE CONDITIONS ON THE BACK HEREOF.			
BASIC VEHICLE		NEW	MODEL YEAR 2018	MAKE DODGE	MODEL NAME RAM
		DEMO	VEHICLE IDENTIFICATION NUMBER 1C6RR7LM6JS313198		MODEL No./BODY TYPE 1500 SLT
		USED	X		COLOUR BLUE
		IF DEMONSTRATOR WARRANTY TIME IS MEASURED FROM		ODOMETER READING OR MAX. READING AT DELIVERY 123500	MI KM x
		WARRANTIES NEW: MANUFACTURERS WARRANTY USED: NO WARRANTY UNLESS STATED AS FOLLOWS:			
TRADE IN DESCRIPTION & LIEN DISCLOSURE			TERMS OF SETTLEMENT		
<input type="checkbox"/> G.S.T. NON-REGISTRANT			<input type="checkbox"/> G.S.T. REGISTRANT		
G.S.T. REGISTRANT NO.			G.S.T. DUE ON TRADE IN:		
YEAR	MAKE	MODEL	TOTAL CASH SALE PRICE	33,500:00	
SERIAL No.			VEHICLE TRANSPORT CHARGES		
MI KM	ODOMETER READING		VEHICLE INSPECTION FEES		
I HEREBY TRANSFER TO THE DEALER ALL MY RIGHT, TITLE AND OWNERSHIP IN THE MOTOR VEHICLE, AND I DECLARE I AM THE SOLE OWNER AND POSSESSOR OF SAME AND THAT THERE ARE NO MORTGAGES, LIENS, NOTES OR CLAIMS OF ANY KIND OR NATURE ADVERSE TO MY RIGHTS OF, UPON, OR AGAINST THE VEHICLE OTHER THAN AS STATED BELOW.			AMVIC FEE		
I HEREBY STATE THAT TO THE BEST OF MY KNOWLEDGE THE ODOMETER READING AS STATED ABOVE INDICATES THE TOTAL DISTANCE ACTUALLY TRAVELED BY THE VEHICLE.			AB TIRE RECYCLING LEVY		
PURCHASER INITIALS X _____			SUBTOTAL		
LIEN PAYABLE TO			TRADE-IN ALLOWANCE		
ADDRESS			DIFFERENCE		
ESTIMATED AMOUNT			G.S.T. ON TOTAL VEHICLE PRICE LESS TRADE-IN ALLOWANCE	1,675:00	
\$			SUBTOTAL		
TOTAL CASH SALE PRICE			PURCHASER INSURANCE INFORMATION		
Was there anything promised that is not in writing? YES X _____ NO X _____			NAME OF INSURANCE COMPANY		
As a purchaser of a used vehicle I have received and reviewed The Mechanical Fitness Assessment Form X _____ initial			POLICY No.		
As a purchaser of a used vehicle, I have received the vehicle history information. X _____ initial			EXPIRY DATE		
I acknowledge that I have received all incentive and/or rebates that are applicable X _____ initial			NAME OF AGENT		
EXTENDED WARRANTY CONTRACT <input type="checkbox"/> OFFERED <input type="checkbox"/> ACCEPTED <input type="checkbox"/> REFUSED <input type="checkbox"/>			PHONE No.		
PURCHASER INITIALS X _____			DRIVERS LICENSE # / GOV. ISSUED I.D. #		
As a purchaser that entered into a credit agreement I have received the credit disclosure statement. INITIALS X _____			EXPIRY DATE		
TO THE BEST OF MY KNOWLEDGE, I DECLARE THAT ALL VEHICLE HISTORY INFORMATION AS PER GOVERNMENT LEGISLATION HAS BEEN DECLARED TO THE CONSUMER.			THIS AGREEMENT SUBJECT TO FOLLOWING ADDITIONAL PROVISIONS		
NAME OF OFFICIAL (PRINT) JILLIAN FOSTER S1038395			PRIVACY NOTICE		
TITLE			THE DEALER INTENDS TO COLLECT, USE AND DISCLOSE YOUR PERSONAL INFORMATION IN ACCORDANCE WITH THE PRIVACY POLICY SET FORTH ON THE REVERSE PAGE. PLEASE REVIEW THE PRIVACY POLICY CAREFULLY AND INITIAL IF YOU WISH TO OPT OUT AND LIMIT THE PURPOSES FOR WHICH THE DEALER CAN COLLECT, USE OR DISCLOSE YOUR PERSONAL INFORMATION.		
SIGNATURE			ACKNOWLEDGMENT OF CONDITIONS		
OFFICE USE ONLY			THE PURCHASER UNDERSTANDS THAT THIS AGREEMENT DOES NOT BECOME BINDING ON THE PARTIES HERETO UNTIL ACCEPTED AND EXECUTED BY A DULY AUTHORIZED OFFICIAL OF THE DEALER. DEPOSITS, PARTIAL PAYMENTS AND DOWN PAYMENTS ARE NON-REFUNDABLE. THE PURCHASER ACKNOWLEDGES HAVING READ THE CONDITIONS AND WARRANTIES AND STIPULATIONS CONTAINED HEREIN, INCLUDING THOSE SET OUT ON THE REVERSE SIDE HEREOF, AND AGREES THAT ALL SUCH CONDITIONS AND WARRANTIES FORM PART OF, AND ARE INCLUDED IN THIS AGREEMENT, IF THE PURCHASER IS AN INDIVIDUAL, THE PURCHASER CONSENTS TO ANY PUBLIC BODY DISCLOSING PERSONAL INFORMATION ABOUT THE PURCHASER IN CONNECTION WITH THE SALE, PURCHASE OR FINANCING OF THE MOTOR VEHICLE.		
TOTAL BALANCE DUE			PAYABLE ON DELIVERY		
ACTUAL DELIVERY DATE			35,175:00		
DAY			REC. NO.		
MONTH			BALANCE FINANCED		
YEAR			EXTENDED WARRANTY		
SALESPERSON'S NAME (PRINT) JILLIAN FOSTER			G.S.T. ON EXT. WARR.		
SALESPERSON'S AMVIC LICENSE # S1038395			DISABILITY		
SALESPERSON'S SIGNATURE			LIFE INSURANCE		
OFFICE USE ONLY			REGISTRATION FEE		
BILL OF SALE DATED THIS 19 DAY OF DECEMBER 2025			TOTAL BALANCE DUE		
PURCHASER'S SIGNATURE X _____			SALESPERSON'S SIGNATURE		

INSURE VERBAL AGREEMENTS ARE IN WRITING



WESTCASTLE CHEVROLET BUICK GMC
 1100 WATERTON AVENUE
 PINCHER CREEK, AB T0K1W0
 Phone: 403-627-3223 Fax: 403-627-5490

G.S.T#
 AMVIC BUSINESS LICENSE #

CONDITIONS ON BACK
 FORM PART OF THIS
 CONTRACT

DAY	MONTH	YEAR
19	12	25

PURCHASER (PLEASE PRINT) THE LOAN STORE		ADDRESS 10208 82 AVENUE		APT. No.	
CITY EDMONTON	PROV. AB	POSTAL CODE T6E1Z7	RES. PHONE 7804887900	E-mail approved@theloanstore.ca	
EMPLOYER		OCCUPATION		BUS. PHONE	
OPTIONAL EQUIPMENT/INDUCEMENTS	PRICE	I/WE HEREBY OFFER TO PURCHASE FROM THE ABOVE DEALER, THE FOLLOWING MOTOR VEHICLE AND ALL OPTIONAL EQUIPMENT AND ACCESSORIES ON THE TERMS AND CONDITIONS HEREIN SET FORTH, INCLUDING THE CONDITIONS ON THE BACK HEREOF.			
BASIC VEHICLE		NEW	MODEL YEAR 2010	MAKE GMC	MODEL NAME TERRAIN
		DEMO	VEHICLE IDENTIFICATION NUMBER 2CTALBEV6A6310607		MODEL No./BODY TYPE SLE-1
		USED	X		COLOUR WHITE
		IF DEMONSTRATOR WARRANTY TIME IS MEASURED FROM		ODOMETER READING OR MAX. READING AT DELIVERY 266779	Mi KM X
		WARRANTIES NEW: MANUFACTURERS WARRANTY USED: NO WARRANTY UNLESS STATED AS FOLLOWS:			
TRADE IN DESCRIPTION & LIEN DISCLOSURE			TERMS OF SETTLEMENT		
<input type="checkbox"/> G.S.T. NON-REGISTRANT			<input type="checkbox"/> G.S.T. REGISTRANT		
G.S.T. REGISTRANT NO.			G.S.T. DUE ON TRADE IN: \$		
YEAR			MAKE		
MODEL			TOTAL CASH SALE PRICE 2,000:00		
SERIAL No.			VEHICLE TRANSPORT CHARGES		
MI KM			VEHICLE INSPECTION FEES		
ODOMETER READING			AMVIC FEE		
I HEREBY TRANSFER TO THE DEALER ALL MY RIGHT, TITLE AND OWNERSHIP IN THE MOTOR VEHICLE, AND I DECLARE I AM THE SOLE OWNER AND POSSESSOR OF SAME AND THAT THERE ARE NO MORTGAGES, LIENS, NOTES OR CLAIMS OF ANY KIND OR NATURE ADVERSE TO MY RIGHTS OF, UPON, OR AGAINST THE VEHICLE OTHER THAN AS STATED BELOW.			AB TIRE RECYCLING LEVY		
I HEREBY STATE THAT TO THE BEST OF MY KNOWLEDGE THE ODOMETER READING AS STATED ABOVE INDICATES THE TOTAL DISTANCE ACTUALLY TRAVELED BY THE VEHICLE.			SUBTOTAL		
PURCHASER INITIALS X			TRADE-IN ALLOWANCE		
LIEN PAYABLE TO			DIFFERENCE		
ADDRESS			G.S.T. ON TOTAL VEHICLE PRICE LESS TRADE-IN ALLOWANCE 100:00		
ESTIMATED AMOUNT \$			SUBTOTAL		
TOTAL CASH SALE PRICE			PURCHASER INSURANCE INFORMATION		
Was there anything promised that is not in writing? YES X NO X			NAME OF INSURANCE COMPANY		
As a purchaser of a used vehicle I have received and reviewed The Mechanical Fitness Assessment Form X initial			POLICY No.		
As a purchaser of a used vehicle, I have received the vehicle history information. X initial			EXPIRY DATE		
I acknowledge that I have received all incentive and/or rebates that are applicable X initial			NAME OF AGENT		
EXTENDED WARRANTY CONTRACT <input type="checkbox"/> OFFERED <input checked="" type="checkbox"/> ACCEPTED <input type="checkbox"/> REFUSED			PHONE No.		
PURCHASER INITIALS X			DRIVERS LICENSE # / GOV. ISSUED I.D. #		
As a purchaser that entered into a credit agreement I have received the credit disclosure statement. INITIALS X			EXPIRY DATE		
TO THE BEST OF MY KNOWLEDGE, I DECLARE THAT ALL VEHICLE HISTORY INFORMATION AS PER GOVERNMENT LEGISLATION HAS BEEN DECLARED TO THE CONSUMER.			THIS AGREEMENT SUBJECT TO FOLLOWING ADDITIONAL PROVISIONS		
NAME OF OFFICIAL (PRINT) JILLIAN FOSTER S1038395			PRIVACY NOTICE		
TITLE			THE DEALER INTENDS TO COLLECT, USE AND DISCLOSE YOUR PERSONAL INFORMATION IN ACCORDANCE WITH THE PRIVACY POLICY SET FORTH ON THE REVERSE PAGE. PLEASE REVIEW THE PRIVACY POLICY CAREFULLY AND INITIAL IF YOU WISH TO OPT OUT AND LIMIT THE PURPOSES FOR WHICH THE DEALER CAN COLLECT, USE OR DISCLOSE YOUR PERSONAL INFORMATION.		
SIGNATURE			ACKNOWLEDGMENT OF CONDITIONS		
OFFICE USE ONLY			THE PURCHASER UNDERSTANDS THAT THIS AGREEMENT DOES NOT BECOME BINDING ON THE PARTIES HERETO UNTIL ACCEPTED AND EXECUTED BY A DULY AUTHORIZED OFFICIAL OF THE DEALER, DEPOSITS, PARTIAL PAYMENTS AND DOWN PAYMENTS ARE NON-REFUNDABLE. THE PURCHASER ACKNOWLEDGES HAVING READ THE CONDITIONS AND WARRANTIES AND STIPULATIONS CONTAINED HEREIN, INCLUDING THOSE SET OUT ON THE REVERSE SIDE HEREOF, AND AGREES THAT ALL SUCH CONDITIONS AND WARRANTIES FORM PART OF, AND ARE INCLUDED IN THIS AGREEMENT. IF THE PURCHASER IS AN INDIVIDUAL, THE PURCHASER CONSENTS TO ANY PUBLIC BODY DISCLOSING PERSONAL INFORMATION ABOUT THE PURCHASER IN CONNECTION WITH THE SALE, PURCHASE OR FINANCING OF THE MOTOR VEHICLE.		
BILL OF SALE DATED THIS 19 DAY OF DECEMBER, 2025			PAYABLE ON DELIVERY 2,100:00		
PURCHASER'S SIGNATURE X			REC. NO.		
			BALANCE FINANCED		
			EXTENDED WARRANTY		
			G.S.T. ON EXT. WARR.		
			DISABILITY		
			LIFE INSURANCE		
			REGISTRATION FEE		
			TOTAL BALANCE DUE		
			ACTUAL DELIVERY DATE		
			DAY MONTH YEAR		
			SALESPERSON'S NAME (PRINT) JILLIAN FOSTER		
			SALESPERSON'S AMVIC LICENSE # S1038395		
			SALESPERSON'S SIGNATURE		
			OFFICE USE ONLY		

INSURE VERBAL AGREEMENTS ARE IN WRITING



WESTCASTLE CHEVROLET BUICK GMC
 1100 WATERTON AVENUE
 PINCHER CREEK, AB T0K1W0
 Phone: 403-627-3223 Fax: 403-627-5490

G.S.T#
AMVIC BUSINESS LICENSE #

CONDITIONS ON BACK
 FORM PART OF THIS
 CONTRACT

DAY	MONTH	YEAR
19	12	25

PURCHASER (PLEASE PRINT) THE LOAN STORE		ADDRESS 10208 82 AVENUE		APT. No.	
CITY EDMONTON	PROV. AB	POSTAL CODE T6E1Z7	RES. PHONE 7804887900	E-mail approved@theloanstore.ca	
EMPLOYER		OCCUPATION		BUS. PHONE	
OPTIONAL EQUIPMENT/INDUCEMENTS	PRICE	I/WE HEREBY OFFER TO PURCHASE FROM THE ABOVE DEALER, THE FOLLOWING MOTOR VEHICLE AND ALL OPTIONAL EQUIPMENT AND ACCESSORIES ON THE TERMS AND CONDITIONS HEREIN SET FORTH, INCLUDING THE CONDITIONS ON THE BACK HEREOF.			
BASIC VEHICLE		NEW	MODEL YEAR 2024	MAKE JEEP	MODEL NAME COMPASS
		DEMO	VEHICLE IDENTIFICATION NUMBER 3C4NJDAN8RT594549		MODEL No./BODY TYPE SPORT
		USED <input checked="" type="checkbox"/>			COLOUR RED
		IF DEMONSTRATOR WARRANTY TIME IS MEASURED FROM _____		ODOMETER READING OR MAX. READING AT DELIVERY	MI KM
				31818	PURCHASER'S INITIALS
WARRANTIES NEW: MANUFACTURERS WARRANTY USED: NO WARRANTY UNLESS STATED AS FOLLOWS:					
TRADE IN DESCRIPTION & LIEN DISCLOSURE			TERMS OF SETTLEMENT		
<input type="checkbox"/> G.S.T. NON-REGISTRANT		<input type="checkbox"/> G.S.T. REGISTRANT		TOTAL CASH SALE PRICE	24,037:90
G.S.T. REGISTRANT NO.		G.S.T. DUE ON TRADE IN:		VEHICLE TRANSPORT CHARGES	
YEAR	MAKE	MODEL		VEHICLE INSPECTION FEES	
SERIAL No.				AMVIC FEE	
MI	ODOMETER READING				
KM					
I HEREBY TRANSFER TO THE DEALER ALL MY RIGHT, TITLE AND OWNERSHIP IN THE MOTOR VEHICLE, AND I DECLARE I AM THE SOLE OWNER AND POSSESSOR OF SAME AND THAT THERE ARE NO MORTGAGES, LIENS, NOTES OR CLAIMS OF ANY KIND OR NATURE ADVERSE TO MY RIGHTS OF UPON, OR AGAINST THE VEHICLE OTHER THAN AS STATED BELOW. I HEREBY STATE THAT TO THE BEST OF MY KNOWLEDGE THE ODOMETER READING AS STATED ABOVE INDICATES THE TOTAL DISTANCE ACTUALLY TRAVELED BY THE VEHICLE.					
PURCHASER INITIALS X _____					
LIEN PAYABLE TO					
ADDRESS		ESTIMATED AMOUNT			
		\$			
TOTAL CASH SALE PRICE		PURCHASER INSURANCE INFORMATION			
Was there anything promised that is not in writing? YES X _____ NO X _____		NAME OF INSURANCE COMPANY		PAYOUT LIEN ON TRADE-IN	
As a purchaser of a used vehicle I have received and reviewed The Mechanical Fitness Assessment Form X _____ initial		POLICY No.		GASOLINE (INCLUDES G.S.T.)	
As a purchaser of a used vehicle, I have received the vehicle history information. X _____ initial		NAME OF AGENT		BALANCE DUE	
I acknowledge that I have received all incentive and/or rebates that are applicable X _____ initial		PHONE No.		DEPOSIT CASH <input type="checkbox"/> CHEQUE <input type="checkbox"/>	
EXTENDED WARRANTY CONTRACT		DRIVERS LICENSE # / GOV. ISSUED I.D. #		REC. NO.	
<input type="checkbox"/> OFFERED <input checked="" type="checkbox"/> ACCEPTED <input type="checkbox"/> REFUSED <input type="checkbox"/>		EXPIRY DATE		PAYABLE ON DELIVERY	
PURCHASER INITIALS X _____		THIS AGREEMENT SUBJECT TO FOLLOWING ADDITIONAL PROVISIONS		25,239:79	
As a purchaser that entered into a credit agreement I have received the credit disclosure statement. INITIALS X _____		ACKNOWLEDGMENT OF CONDITIONS		REC. NO.	
TO THE BEST OF MY KNOWLEDGE, I DECLARE THAT ALL VEHICLE HISTORY INFORMATION AS PER GOVERNMENT LEGISLATION HAS BEEN DECLARED TO THE CONSUMER.		THE PURCHASER UNDERSTANDS THAT THIS AGREEMENT DOES NOT BECOME BINDING ON THE PARTIES HERETO UNTIL ACCEPTED AND EXECUTED BY A DULY AUTHORIZED OFFICIAL OF THE DEALER. DEPOSITS, PARTIAL PAYMENTS AND DOWN PAYMENTS ARE NON-REFUNDABLE. THE PURCHASER ACKNOWLEDGES HAVING READ THE CONDITIONS AND WARRANTIES AND STIPULATIONS CONTAINED HEREIN, INCLUDING THOSE SET OUT ON THE REVERSE SIDE HEREOF, AND AGREES THAT ALL SUCH CONDITIONS AND WARRANTIES FORM PART OF, AND ARE INCLUDED IN THIS AGREEMENT. IF THE PURCHASER IS AN INDIVIDUAL, THE PURCHASER CONSENTS TO ANY PUBLIC BODY DISCLOSING PERSONAL INFORMATION ABOUT THE PURCHASER IN CONNECTION WITH THE SALE, PURCHASE OR FINANCING OF THE MOTOR VEHICLE.		BALANCE FINANCED	
NAME OF OFFICIAL (PRINT) JILLIAN FOSTER S1038395		THIS ORDER IS NOT BINDING UNLESS ACCEPTED BY AN AUTHORIZED OFFICIAL OF THE DEALER.		EXTENDED WARRANTY	
TITLE		BILL OF SALE DATED THIS _____ DAY OF _____		G.S.T. ON EXT. WARR.	
SIGNATURE		PURCHASER'S SIGNATURE X _____		DISABILITY	
				LIFE INSURANCE	
				REGISTRATION FEE	
				TOTAL BALANCE DUE	
				ACTUAL DELIVERY DATE	
				DAY MONTH YEAR	
				SALESPERSON'S NAME (PRINT) JILLIAN FOSTER	
				SALESPERSON'S AMVIC LICENSE # S1038395	
				SALESPERSON'S SIGNATURE 	
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This is Exhibit "J" referred to in the
Affidavit of Martin Hausner, sworn
before me this 14th day of May, 2026.



A Commissioner for Oaths in
and for the Province of Alberta

SUSY M. TRACE
BARRISTER AND SOLICITOR

Government Corporation/Non-Profit Search of Alberta ■ Corporate Registration System

Date of Search: 2026/05/04
 Time of Search: 10:54 AM
 Search provided by: OGILVIE LLP, Edmonton
 Service Request Number: 47118762
 Customer Reference Number: 73948.1

Corporate Access Number: 2022791483
Business Number: 719636136
Legal Entity Name: 2279148 ALBERTA INC.

Legal Entity Status: Active
Alberta Corporation Type: Numbered Alberta Corporation
Registration Date: 2020/08/06 YYYY/MM/DD

Registered Office:

Street: 7904 159 AVE NW
City: EDMONTON
Province: ALBERTA
Postal Code: T5Z2V3

Records Address:

Street: 7904 159 AVE NW
City: EDMONTON
Province: ALBERTA
Postal Code: T5Z2V3

Email Address: ENLINK@HOTMAIL.CA

Primary Agent for Service:

Last Name	First Name	Middle Name	Firm Name	Street	City	Province	Postal Code	Email
DARWICHE	SAJED			7904 159 AVE NW	EDMONTON	ALBERTA	T5Z2V3	ENLINK@HOTMAIL.CA

Directors:

Last Name: DARWICHE

First Name: SAJED
Street/Box Number: 7904 159 AVE NW
City: EDMONTON
Province: ALBERTA
Postal Code: T5Z2V3

Voting Shareholders:

Last Name: DARWICHE
First Name: SAJED
Street: 7904 159 AVE NW
City: EDMONTON
Province: ALBERTA
Postal Code: T5Z2V3
Percent Of Voting Shares: 100

Details From Current Articles:

The information in this legal entity table supersedes equivalent electronic attachments

Share Structure: SEE SCHEDULE A
Share Transfers Restrictions: THERE WILL BE NO SHARE TRANSFERS WITHOUT THE CONSENT OF THE BOARD OF DIRECTORS OR UNANIMOUS SHAREHOLDERS AGREEMENT.
Min Number Of Directors: 1
Max Number Of Directors: 10
Business Restricted To: NO RESTRICTIONS
Business Restricted From: NO RESTRICTIONS
Other Provisions: SEE SCHEDULE B

Other Information:

Last Annual Return Filed:

File Year	Date Filed (YYYY/MM/DD)
2025	2025/08/20

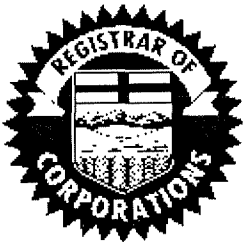
Filing History:

List Date (YYYY/MM/DD)	Type of Filing
2020/08/06	Incorporate Alberta Corporation
2020/08/06	Update Business Number Legal Entity
2025/08/20	Enter Annual Returns for Alberta and Extra-Provincial Corp.

Attachments:

Attachment Type	Microfilm Bar Code	Date Recorded (YYYY/MM/DD)
Share Structure	ELECTRONIC	2020/08/06
Other Rules or Provisions	ELECTRONIC	2020/08/06

The Registrar of Corporations certifies that, as of the date of this search, the above information is an accurate reproduction of data contained in the official public records of Corporate Registry.



This is Exhibit "K" referred to in the
Affidavit of Martin Hausner, sworn
before me this 14th day of May, 2026.



A Commissioner for Oaths in
and for the Province of Alberta

SUSY M. TRACE
BARRISTER AND SOLICITOR

Action No.: 2501-13057
E-File Name: CVK262345137
Appeal No.: _____

IN THE COURT OF KING'S BENCH OF ALBERTA
JUDICIAL CENTRE OF CALGARY

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

AND IN THE MATTER OF A PLAN OF COMPROMISE OR ARRANGEMENT OF
2345137 ALBERTA LTD., 2351497 ALBERTA LTD., 2497902 ALBERTA LTD.,
SUMMIT'S AUTO LTD., SUMMIT V AUTO LTD., MK AUTO K-M LTD., 2437342
ALBERTA LTD., 1972207 ALBERTA LTD., and 1175104 B.C. LTD

P R O C E E D I N G S

Calgary, Alberta
January 7, 2026

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1 Proceedings taken in the Court of King's Bench of Alberta, Courthouse, Calgary, Alberta

2 _____

3 January 7, 2026 Afternoon Session

4

5 The Honourable Justice C.D. Simard Court of King's Bench of Alberta
6 (remote appearance)

7

8 J.W. Reid (remote appearance) For BDO Canada Limited

9 P. Takhar (remote appearance) For BDO Canada Limited

10 D. Nowak (remote appearance) For Great North Auto and Financing Ltd.

11 D. Hutchison (remote appearance) For Great North Auto and Financing Ltd.

12 S.A. Gabor (remote appearance) For Bank of Montreal

13 J. Pawlyk (remote appearance) For M. Koch

14 O. Abdulhak (remote appearance) For M. Koch

15 J. Regush (remote appearance) For TD Bank

16 R. Kennedy (remote appearance) For TD Bank

17 A.M. Jomha (remote appearance) For Westcastle GMC

18 A. Bituin Court Clerk

19 _____

20

21 **Discussion**

22

23 THE COURT: Okay. Good afternoon. Mr. Reid, I think it's your
24 application.

25

26 MS. TAKHAR: Good afternoon, Justice Simard.

27

28 THE COURT: Oh.

29

30 MS. TAKHAR: I'll be making submissions on this.

31

32 THE COURT: Okay. Ms. Takhar. Thank you. Do you want to
33 start with introductions?

34

35 MS. TAKHAR: Yes, Justice. And -- and there is quite a full
36 courtroom this afternoon.

37

38 THE COURT: Okay.

39

40 MS. TAKHAR: We are here on behalf of the applicants, BDO
41 Canada Limited, the Court-appointed Monitor in CCAA proceedings. Others in attendance,

1 from the Monitor's office, we have Mr. Azim Shah (phonetic) attending, and counsel in
2 attendance that I understand are making submissions will be Mr. Sam Gabor of Gowlings,
3 counsel for Bank of Montreal; Mr. John Regush and Mr. Robert Kennedy of Dentons
4 Canada, counsel for TD Bank.

5
6 THE COURT: M-hm. Okay.

7
8 MS. TAKHAR: Counsel for Great North Auto and Financing
9 Ltd., Ms. Dana Nowak of MLT Aikins, and I understand she'll be speaking to her position
10 continuing forward on the file. There is also Mr. Dean Hutchison, also with Great North
11 Auto and Financing Ltd.

12
13 There is Mr. Omar Abdulhak of Taurus Law, who I understand is the litigation counsel for
14 Mr. Michael Koch.

15
16 THE COURT: Okay.

17
18 MS. TAKHAR: There is the counsel for the CCAA debtors and
19 Mr. Mike Koch, which is Jerritt Pawlyk of DLA Piper.

20
21 Mr. Graeme Harrington of PT Law is in attendance. He is counsel to the Westcastle
22 dealership purchaser.

23
24 THE COURT: Okay.

25
26 MS. TAKHAR: And, additionally, Justice, there is Lionel
27 Robbins, who is the CRO of the CCAA debtors, as well as the Acting Director of
28 Westcastle GMC. Mr. Blake Thibault, who is principal of Great North Auto Finance. There
29 is, from the media, Mr. Dylan Short. There is also Mr. Deryck Helkaa here on behalf of
30 FTI Consulting, and this is the...

31
32 THE COURT: Agent for TD.

33
34 MS. TAKHAR: Yes. That's right.

35
36 THE COURT: Okay.

37
38 MS. TAKHAR: And I also know, Justice, there is a Lloyd
39 Felgate, and I am not sure of this individual's...

40
41 THE COURT: Okay.

1
2 MS. TAKHAR: But I believe that's everyone.
3
4 THE COURT: Okay.
5
6 MS. TAKHAR: Oh. Pardon me. Sorry. There's also Mr. Ahmed...
7
8 MR. JOMHA: Jomha.
9
10 THE COURT: Mr. Jomha.
11
12 MS. TAKHAR: And he is for the vendor, Westcastle GMC, in
13 these proceedings.
14
15 THE COURT: Got it. Okay.
16
17 MS. TAKHAR: Thank you, Justice.
18
19 THE COURT: Okay. I got an email yesterday saying that Ms.
20 Nowak would be making an adjournment application because she had a conflict and was
21 transitioning to Mr. Hutchison. Is that happening?
22
23 MS. NOWAK: That's correct, Sir. If I may --
24
25 (WEBEX AUDIO INTERRUPTED)
26
27 MS. NOWAK: -- basis --
28
29 THE COURT: Sure.
30
31 **Submissions by Ms. Nowak**
32
33 MS. NOWAK: Thank you. Ms. Nowak with MLT Aikins. I am
34 counsel for Great North Auto and Financing Ltd.
35
36 By way of background, Sir, our firm was assisting Great North with respect to the
37 Westcastle transaction on the assumption that it was not forming part of the CCAA
38 proceedings. Mr. Reid, very fairly, prior to the holidays indicated that some sort of process
39 may be implemented. We re -- I received the materials from Miller Thomson on Monday.
40 When I reviewed them, I immediately identified conflicts both in respect of the CCAA
41 process, both on the TD side and on the BMO side. Recognizing that I have a conflict, I

1 did reach out to my friend, Mr. Hutchison, to clear conflicts and to be retained by Great
2 North. Mr. Hutchison has worked diligently. He's already spoken with Mr. Thibault. As I
3 understand it, Mr. Hutchison is clear on conflicts, but working on the retainer, and as I
4 understand it, Mr. Hutchison requires a bit of time to review the materials and liaise with
5 the stakeholders and the Monitor regarding this process.

6
7 And so, Sir, subject to any questions you may have regarding the conflict and the reason
8 why I am suggesting an adjournment today, I am pleased to pass the microphone to Mr.
9 Hutchison to speak about his needs and where he is at.

10
11 THE COURT: No. I don't have any questions about your
12 conflict. I don't need to know anything more about that, Ms. Nowak.

13
14 Over to you, Mr. Hutchison. And, of course, you'll anticipate that my most important
15 question -- one of my most important questions will be how much time do you think you
16 need before you could respond to this application substantively?

17
18 **Submissions by Mr. Hutchison**

19
20 MR. HUTCHISON: Certainly, Sir. So as -- as Ms. Nowak indicated,
21 yeah, I was contacted by -- by her yesterday as a result of the conflict that she discovered,
22 asking me to clear the conflicts, see if I can act on this matter. I have been able to determine
23 that, yes, we are clear on conflicts and are able to act for Great North Auto and Finance
24 Ltd. We're in the process of being formally retained.

25
26 I can advise the Court I have had some limited conversations with my potential client here,
27 Mr. Thibault, who is the Director of Great West North and Auto Financing Ltd., who I
28 understand to be a -- claiming to be a secured creditor of 2142170 Alberta Ltd., which
29 having had an opportunity to review just the application and the Monitor's fourth report, as
30 I understand, is described as the Westcastle dealership, or the West Capital Dealership Co,
31 the OpCo.

32
33 So, Sir, yes, we are seeking a short adjournment to be able to effectively get up to speed,
34 determine our client's position with respect to the relief that, as I understand, the Monitor
35 is -- is seeking. And in regards to your question in terms of how long of an adjournment do
36 you require, I would think a short adjournment, less than a week, later -- perhaps even
37 as -- as later -- later this week or early next week, we'd probably be in a position to do that.

38
39 I would also note, Sir, that I have had an opportunity, like I said, to review the Monitor's
40 fourth report.

41

1 THE COURT: M-hm.

2

3 MR. HUTCHISON: It seems to me that where there may not be a
4 dispute is as it relates to the issue of the -- what I understand is the vesting order, which I
5 believe is Schedule B to the -- to the application. It does seem to me, Sir, that it is in the
6 parties' interest to see what I understand to be the transaction which appears to have closed,
7 and -- and some to have more -- more -- maybe more formally close, I put that in quotes,
8 and for there to be a vesting of the assets to the -- to the purchaser. So we -- we may be
9 willing to have a -- some sort of limited order where I would think that the -- what we will
10 call the Westcastle entities need to be in a -- a proceeding, and perhaps it's the CCAA
11 proceeding, for the limited purposes only of allowing a vesting order to -- to -- to occur,
12 allowing the sale to the extent it hasn't already formally closed close. And then it would
13 seem to me that the issue then would be what -- what should happen to the proceeds, if
14 those proceeds could be -- continue to be held in trust. I understand that they may be with
15 Mr. Jomha's office --

16

17 THE COURT: Yeah.

18

19 MR. HUTCHISON: -- the proceeds, to have those remain and give
20 some time, then, to see if there is other orders that can be worked out between counsel
21 would make -- would make some sense, Sir.

22

23 THE COURT: Okay. Yeah. And, yeah, I mean, you're right. I
24 can't grant a vesting order until I have jurisdiction over these two companies, and I don't
25 have that until they're included. So it sounds like -- and I know you're very early stages --
26 it sounds like your client's main issue here would be what happens to the proceeds.
27 And -- and if -- if I was also going to grant a limited inclusion order today, I would think
28 there'd have to be some charges, maybe charges smaller in amount than -- than what's being
29 requested. Have you canvassed that with your client? Is the main issue the proceeds? Are
30 the charges in issue as well?

31

32 MR. HUTCHISON: Well, they -- well -- well, again, I haven't got
33 any -- been able to discuss in any detail with the client. I can --

34

35 THE COURT: Yeah.

36

37 MR. HUTCHISON: -- I suspect that, yes, the charges are -- are an
38 issue. The process or -- that's set out is what I would describe as the Schedule A order, I
39 think is -- is -- is of -- is of concern with respect to that. I -- I see from the Monitor's report
40 that they have reviewed the TD Bank security. I note, though, that that security is not before
41 the Court as an appendices to the report or an affidavit from TD Bank, so haven't had an

1 opportunity to review that security, don't know of the quantum of the TD Bank debt, to the
2 extent that they are in first position and have -- and their security is valid. If that's
3 that -- that's a concern, that might be more an issue for the debtor, and I understand Mr.
4 Pawlyk is here to be able to talk to that or -- so I don't want to steal his thunder or say
5 anything about that, but that could be a potential issue here. Perhaps some of these matters
6 can be worked out consensually outside of court. Perhaps a different form of order on
7 a -- on a -- on a process might be able to do there. So but --

8

9 THE COURT: Okay.

10

11 MR. HUTCHISON: -- at this point in time, Sir, haven't had -- again,
12 limited ability to do that, so we are seeking an adjournment to give me -- to give me time
13 to -- to get up to speed, get some instructions, and see what, if anything, can be consensually
14 worked out with -- between the parties.

15

16 THE COURT: Okay. Thank you, Mr. Hutchison. I think that's
17 all I need to know about the adjournment application.

18

19 MR. HUTCHISON: Thank you.

20

21 THE COURT: Before I turn back to the Monitors, anyone else
22 in support of the adjournment request today? I am presuming that the Monitor will be
23 opposing and others. Okay. It sounds like you're standing alone, Mr. Hutchison, but back
24 to you, Ms. Takhar. Your position on the adjournment?

25

26 MS. TAKHAR: Thank you, Justice.

27

28 THE COURT: And any other, I guess, wrinkles or possible
29 things that could be achieved today if I'm in -- am inclined to adjourn as Mr. Hutchison
30 suggested.

31

32 **Submissions by Ms. Takhar**

33

34 MS. TAKHAR: Thank you, Justice Simard. It's our position that
35 today the vesting order is necessary to be approved in order to provide some finality with
36 the closing, as well as for the purchaser.

37

38 THE COURT: M-hm.

39

40 MS. TAKHAR: Effectively, currently, the purchaser is operating
41 the dealership, the Westcastle dealership, without the -- I guess, the -- the -- the cushion of

1 actually owning the assets free and clear.

2

3 THE COURT: Yeah.

4

5 MS. TAKHAR: Justice Simard, there is a -- a -- in the report, a
6 waterfall of the distribution, and they're --

7

8 THE COURT: M-hm.

9

10 MS. TAKHAR: -- included in a claims reserve. We would
11 suggest that the claims reserve would take care of any issues that Mr. Hutchison's client
12 has with respect to how the waterfall would look in the distribution. This is -- we have
13 submitted that TD would be paid in first, but if there is any issues with anything that's going
14 on with the -- the funds, there is this claims reserve that can be relied upon, as well as what
15 we are -- what the Monitor is anticipating is that there is going to be a formal claims process
16 or something similar to that when -- to deal with all the proceeds, to look at the distributions
17 and priorities in that, and we would submit, given the efficiencies of -- of having a monitor
18 appointed over this Westcastle GMC that is intimately acquainted with, of course, the
19 Summit Auto Group, but as well as with Westcastle GMC because of its
20 interconnectedness, it would make sense to have this Monitor appointed over the
21 Westcastle GMC entities today.

22

23 I understand that if a Monitor is not appointed and these orders are not granted, TD Bank
24 has advised that they are willing to -- or supporting the appointment of their own receiver,
25 which would be FTI Consulting. That would, of course, erode any type of equity or
26 proceeds and funds if there was another professional involved. So in the interests of
27 efficiency, as well as transparency and having a Court supervision of this, it would be our
28 position that the Monitor ought to be appointed today as well as the -- the vesting order
29 granted.

30

31 THE COURT: Yeah. I mean, the issue I have -- I agree there's
32 lots of good reasons why the Monitor should be appointed today and a vesting order should
33 be granted. I mean, I -- I had some questions even before Mr. Hutchison said anything
34 about the claims reserve. Great Northern says its a creditor, says it's a secured creditor. I -- I
35 see there is an opinion as to the validity of TD's security. I know nothing about priority. I
36 know nothing about the quantum of claims of people like Great Northern. There might be
37 PIMSY claims against vehicles that might -- I don't know if the 650 would be enough.

38

39 So there are a lot of questions there. And, obviously, the issue that this application was
40 served yesterday is an issue that -- you know, the reasons that are driving this adjournment
41 request are purely procedural, and I do have some sympathy for them, so I guess your

1 position is you think the appointment order should go, the vesting order should go. I'm not
2 quite sure, are you saying that the -- that the proceeds order should go as well as -- as -- as,
3 I mean, I guess you're basically asking me just to grant all the relief and saying that the
4 \$650,000 reserve fund will take care of any concerns.
5

6 MS. TAKHAR: That would be our submissions, yes.
7

8 THE COURT: Okay.
9

10 MS. TAKHAR: We would -- we would still be supportive of a
11 TD distribution and first priority, as well as, Justice Simard, part of the waterfall includes
12 a payment of 100,000 plus GST to the sales agent that was involved prior to these -- prior
13 to our application, so we would be supportive of that distribution as well.
14

15 I understand the materials do reference that there is a \$500,000 indebtedness potentially to
16 Mr. Thibault's company, so it would be our position that the \$650,000 would cover this.
17 But, of course, we're not aware of how this interest has accrued or what the position
18 any -- of the indebtedness would be today, but...
19

20 THE COURT: Yeah.
21

22 MS. TAKHAR: Yeah.
23

24 THE COURT: Okay. Okay. Anyone else want to speak on the
25 adjournment point, and I guess it's bleeding into merits, as it always does.
26

27 **Submissions by Mr. Regush**
28

29 MR. REGUSH: Justice Simard, for the record, John Regush of
30 Dentons Canada. I am joined by my partner, Robert Kennedy. It may just be efficient for
31 me to put TD's position --
32

33 THE COURT: Yeah.
34

35 MR. REGUSH: -- on the record just so the Court has that context.
36 And for background context, TD is the primary secured creditor to entities referred to as
37 Westcastle. It has already been referenced in the security opinion, the indebtedness was
38 over 7.8 million as of January 2nd and, of course, continues to accrue carry interest, costs,
39 and fees. TD's interest here is in obtaining prompt repayment of the amounts that it's owed.
40 Presently, as has been described, the situation is that a purchase price has been paid. A
41 purchaser who is operating a business, but that sale apparently did not have the necessary

1 approvals. In light of that, TD has been working diligently with the Monitor to try to come
2 to a solution that was acceptable, and that solution is reflected in the orders that are sought,
3 which, broadly speaking, would provide for the vesting order to deal with the release of
4 funds, see repayment of TD in full, establish a claims reserve, and this is particularly
5 important to TD given that, as the Monitor's report indicates, there is some suggestion that
6 there may have been a payment that was made improperly by a party to TD, so that reserve
7 would sit to ensure TD's full in the event that that issue gets determined. The funds that
8 would be repaid to TD in the claims reserve would be above any charges granted, and TD
9 would also be unaffected by the CCAA proceedings. So, effectively, it's something akin to
10 redemption.

11
12 With respect to the adjournment in this application, I would just note for the benefit of the
13 record that TD's non-opposition is premised on a number of conditions which are set out
14 in the Monitor's report, which include timing and relief granted. So if there is an
15 adjournment or if the relief granted is otherwise not sought, just for clarity of record and
16 fairness to the parties, we would be in a position where we are having to go back to our
17 client and reassess options, which might include appointment of a receiver. I don't have
18 clear instructions one way or the other on that today, but that is -- that is a potential outcome
19 here. So just to note, for the benefit of the parties and the record, that TD reserves all rights
20 at this time, and that would be our -- or, I'd suppose, the view of TD with respect to the
21 adjournment. I'll pause in case Mr. Kennedy has anything to add, but those are my
22 submissions, subject to the Court's questions, if any.

23
24 **Submissions by Mr. Kennedy**

25
26 MR. KENNEDY: Good afternoon, Your Honour.

27
28 THE COURT: Good afternoon.

29
30 MR. KENNEDY: I don't have anything -- I don't have anything
31 much to add to Mr. Regush's submissions. It's just a comment made by Ms. Takhar as it
32 relates to the appointment of a receiver. That's something the bank has contemplated for
33 some time. However, we did enter into an agreement with the -- with the company -- or
34 with the Monitor as it relates to today's relief, but the commentary as to whether there is
35 going to be more erosion to the value in terms of the estate, I'm not sure about. I mean, one
36 way or the other, there are certain things that need to happen, such as an approval and
37 vesting order, and it seems that there must be a claims process in a proceeding, whether it's
38 a receivership or the CCAA.

39
40 THE COURT: Okay. I mean, I guess the only question for TD
41 is in the absence of an opinion as to the priority of TD's security, can you point me to

1 evidence in the record that should satisfy me that this \$650,000 reserve fund would be
2 sufficient to cover any amounts improperly paid to TD, any amounts of secured creditors
3 who are here today who might have a priority claim, and if there is no such evidence, would
4 TD agree to an order that it would repay any amounts the Court orders it to repay from
5 what it has received in a distribution? I mean, that's just -- that's an omnibus question, but
6 that -- just to give you an issue -- an idea of my concern. You know, that's -- that's the leap
7 I'm being asked to make in the distribution order: to assume that all your security is first,
8 and to assume that 650 covers anyone who may be ahead of you, and I don't -- I don't see
9 the evidence establishing that.

10
11 MR. KENNEDY: Your Honour, as it relates to the \$650,000
12 reserve, I think you're correct in that it's not exactly articulated well in the -- in the report.
13 It's at a high level. And, again, this goes back to a claim that might be made by BMO and/or
14 West -- or, sorry, the Monitor as against TD for a clawback of certain funds. So as to the
15 quantum of the reserve, can't confirm for your benefit whether that's the correct amount or
16 not. The opinion goes to validity and enforceability of the security. It doesn't go to priority,
17 Your Honour.

18
19 THE COURT: Yeah. Yeah. No. Okay. Thank you. Okay. No, I
20 understand TD's position. Anybody else want to speak with respect to the adjournment?

21
22 **Submissions by Mr. Gabor**

23
24 MR. GABOR: Good afternoon, Justice Simard. It's Sam Gabor
25 for the record. I am counsel for Bank of Montreal.

26
27 THE COURT: M-hm. Yeah.

28
29 MR. GABOR: You'll recall, Justice Simard, you granted the
30 amended and restated order on the original proceedings appointing BDO as the Monitor of
31 the Summit Auto Group. Originally, it was always contemplated that Westcastle and these
32 entities would actually be part of that process, but we -- it was decided that the application
33 was not to be made because of TD Bank's first security on those assets, and -- and the
34 course of the proceedings has led to this transaction, and now, frankly, my friends, Mr.
35 Reid and the other parties, are -- are really -- we're doing our best effort to -- to make a
36 solution that makes commercially reasonable sense that in my -- that does keep costs down.
37 And in my view, I believe having these entities become part of the CCAA proceeding,
38 which is in all reality and respects basically a form of receivership through the CCAA,
39 really, is the most cost-effective process to be going through.

40
41 The Monitor has the knowledge, the background, the information, and the understanding

1 of all these entities, and they are all interrelated and interconnected with each other. And
2 in my view, it makes perfect sense that TD, the Monitor, and -- and Bank of Montreal have
3 come to an agreement on -- on having these entities become part of the CCAA and -- and
4 getting TD Bank paid out on its claim which is rightly entitled to get paid out.
5

6 So I think the process makes perfect sense of what has been agreed to between the parties,
7 and I think it makes perfect sense on how it's come -- come -- come before the Court and
8 the timing because there is urgency to it. The -- the purchaser is in a position where they're
9 sort of left in a limbo state with a -- a transaction that has closed, but the proceeds are being
10 held in trust and cannot actually be released until these issues that are -- that are -- that are
11 before the Court right now are -- are being dealt with.
12

13 And in, you know, particular, we -- there is also other funds from the Royal Bank of Canada
14 that are also being tied up as well, too, which is also creating urgency. It's not just the
15 purchaser's funds. We have another bank that has security which requires TD Bank's
16 security to get discharged and released for this transaction to close. So it is important that
17 we do get the -- the matter heard and -- and dealt with. And the -- the closing of that
18 transaction is tied to the proceeds having -- actually go to the Monitor, and the Monitor
19 confirming in a closing certificate that they have received those funds. So that sort of goes
20 to the -- the urgency and the mechanics of why BMO does not support an adjournment and
21 why -- why the matter should just start getting forward and pushed into the CCAA today,
22 and why, I think, we need to start moving this matter forward.
23

24 From -- from BMO's position in terms of its interest, the Monitor's report, you know, sets
25 out at paragraph 51 that there was about half a million to \$800,000, according to FTT'S
26 waterfall that they performed. That would be going back to the estates of Arrow VW and
27 Summit S Auto, which is the holding company, from the waterfall that they had. And then
28 there was an additional half a million dollars that was redirected from the Squamish Auto
29 dealership to the Westcastle dealerships, which is the subject of today, and that money
30 would be an intercompany debt that would be returnable back to the Squamish estate as
31 well, too. So you have got about 1 to \$1.3 million that's potentially available to go back to
32 the Summit Group's estates, which BMO would have for security priority against, and
33 that's -- that's essentially what BMO'S interest is.
34

35 THE COURT: I thought -- I thought FTT's updated waterfall said
36 it was a zero for your MK shareholder client.
37

38 MR. GABOR: So it's zero now because two claims came out
39 two min -- two days before the closing of the transaction that are worth a couple million
40 dollars. So --
41

- 1 THE COURT: Okay. So --
2
- 3 MR. GABOR: -- the deal was about to close.
4
- 5 THE COURT: -- to be determined. It may be there may be
6 equity in this estate that flows back to Summit, or there may be other -- other recoveries
7 that flow back to the Summit Group.
8
- 9 MR. GABOR: That -- that's right.
10
- 11 THE COURT: Okay.
12
- 13 MR. GABOR: So the waterfall said there was available funds,
14 and then the deal -- you know, two days before the deal closed, a bunch of claims worth a
15 couple million dollars came out of the woodwork. Right? So the Monitor needs to go in
16 and investigate these claims, and the -- the half-a-million-dollar flow from Squamish to
17 Westcastle was, in fact -- if it -- if did happen, and the Monitor previously reported to the
18 Court in its second report that it did, that would be a breach of the forbearance agreement
19 that was entered into between Squamish and BMO during the forbearance terms prior to
20 the CCAA commencing. So there's a bunch of issues that have arisen very quickly that,
21 you know, the professionals and the parties are trying to deal with and get a handle of, but
22 there is potentially money to go back to the -- the Summit estates that would -- that BMO's
23 security would attach to if -- if those claims aren't valid.
24
- 25 So that's -- that's essentially BMO'S interest and why it would like the -- the Westcastle
26 entities to become part of the CCAA. I -- I do -- the last point just in terms of the
27 adjournment, I -- I think the claims holdback is sort of the -- the measure that prevents the
28 prejudice to Mr. Thibault's corporation, Mr. Hutchison's client, because that does provide
29 the cushion for them to be able to come back to court to say our security should attach to
30 those funds.
31
- 32 THE COURT: Sure.
33
- 34 MR. GABOR: (INDISCERNIBLE).
35
- 36 THE COURT: But -- but can you answer the question that Mr.
37 Kennedy admitted he couldn't? Is that enough money to cover all potential priority security
38 credit -- secured creditors?
39
- 40 MR. GABOR: I don't think anybody knows that, Justice Simard,
41 but I think the point is, is that one way or the other, the entities have to go into CCAA or

1 TD is going to appoint a receiver over them. So there is going to be one sort of court officer
2 proceeding regardless.

3
4 THE COURT: Sure. Sure. I get that. But, yeah, I mean,
5 and -- I -- nobody's arguing most of what you just argued, which is nobody's contesting
6 that this thing should go into CCAA. What I'm really looking for help from anyone today
7 on is what parts of the order should I grant? It's not particularly helpful for people to tell
8 me that they don't know if the 650 is enough, but grant all the orders, potentially prejudicing
9 Mr. Hutchison's client who got notice of this yesterday. I get the urgency, but I'm really
10 looking for practical solutions that as yet no one is offering me.

11
12 **Submissions by Ms. Takhar (Response)**

13
14 MS. TAKHAR: Justice Simard, if I can refer you to -- I
15 understand that the security documents for TD are -- are not in evidence before you, but at
16 Appendix H of the fourth report is the second CRO report dated January 4th, 2026, and at
17 Appendix B of the CRO report is a PPR search dated December 31st, 2025.

18
19 THE COURT: Okay.

20
21 MS. TAKHAR: And you'll see that Toronto-Dominion Bank is
22 registered first in time with respect to 2412170 Alberta Ltd. And you'll note that the date
23 of the Great North Auto Financing is subsequent to the -- the sale agreements being entered
24 into. So although there is no evidence before you with respect to priorities, I think the -- the
25 PPR search is -- is helpful in -- in that respect, that TD has it first in time.

26
27 THE COURT: Well, sure. Nobody's arguing that their AllPAAP
28 is not first in time. What I have no idea about is the nature of Great North's secured claim
29 and whether it's a PIMSY or something else and through some means has priority over TD
30 over some or all assets. I just don't know. Yeah, you're right. The AllPAAP is registered
31 first.

32
33 So does anyone else have anything else they want to say about the adjournment or any
34 other suggestions about a practical way to grant an order today that does limited prejudice
35 to people who've just gotten one day's notice of this application? Mr. Pawlyk, you came on
36 screen.

37
38 **Submissions by Mr. Pawlyk**

39
40 MR. PAWLYK: I did, Sir. Thank you. I act for Mr. Koch, who is
41 the directing mind of the Summit Group and also the -- the shareholder of MK Auto. We

1 are -- we are in the same position where we were served on short notice. Mr. Koch wishes
2 to put his position before the Court. However, we have not been able to prepare that. And
3 because of that, what we were going to propose today was that Mr. Koch simply be able to
4 address the Court with the -- his stance. However, this would be another opportunity to get
5 everything before the Court. And what I haven't heard today is why a less than one-week
6 adjournment would -- would crater anything. And so I think there's very limited prejudice
7 to a very short adjournment. Those are my only comments, given that we're half an hour
8 into an adjournment discussion.
9

10 THE COURT: Yeah, we are. I mean, I had that question as well.
11 The deal closed December 19th. It's not perfect either for TD or for the purchaser.
12 Obviously, they're operating a business. They're --

13
14 (WEBEX AUDIO INTERRUPTED)

15
16 UNIDENTIFIED SPEAKER: I'm sorry, Sir. Your -- your audio cut out here.

17
18 THE COURT: Yeah. Can you hear me now?

19
20 UNIDENTIFIED SPEAKER: Yes, Sir.

21
22 THE COURT: Okay. Sorry. I cut out. I -- I -- I was just saying
23 Mr. Pawlyk is right in the sense that there is urgency. Obviously, everybody agrees
24 the -- the purchaser paid its purchase price on or about December 19th. It's been operating
25 a business. Presumably, it's selling inventory that is subject to TD's security that TD is not
26 willing to discharge. So everyone wants this to move forward.

27
28 Any other -- any other suggestions -- any other practical suggestions about -- I mean, I
29 think -- I think -- I think you will have gotten a sense from my questions that I am concerned
30 about -- about, you know, we have an application on one day's notice. Most people agree
31 about most of the relief that's being sought and why it's sensible to make an appointment
32 and to grant a vesting order. And there is an evidential gap, I think, that I have identified,
33 and I don't think anyone is able to give me a definitive answer today about -- about the
34 necessary amount of the holdback, and so it's really the proceeds piece and maybe some of
35 the charges that are -- are troubling and -- and potentially prejudicial in the absence of an
36 adjournment.

37
38 Mr. Reid, I see you have unmuted.

39
40 **Submissions by Mr. Reid**

41

1 MR. REID: Yeah, Sir. I think -- I think the -- the practical
2 solution where you may be directing us and, obviously, we have some difficulty with this
3 as we had an agreement with counsel to TD, is that the vesting order be granted, we bring
4 these companies into the CCAA, maybe there is a smaller administration charge, a very
5 limited one, maybe for the week or whenever Mr. Hutchison and his client can bring
6 back -- or we can bring this back or agree to bring this back maybe next week, and we hold
7 off on the TD distribution for a week as well as some of the other relief, like the more
8 expanded charges. Is that something that you think the Court might be able to do with the
9 record that's before it?

10

11 THE COURT: Well, I -- yeah, that -- that, obviously -- you
12 know, the evidence for everything you have just identified, there is ample evidence to
13 support those types of orders today, and I appreciate that. I know you're -- I know the
14 parties are subject to an agreement. I -- you know, frankly, I have the jurisdiction, I don't
15 have to care about the agreement, and I can make the order that I think is justified on the
16 evidence. I also don't want to go out of my way to prejudice anyone. So I think there is
17 evidence for that. Obviously, TD won't agree. You said -- I think you said a smaller
18 distribution. Let me just understand the numbers, if I -- if I remember correctly from the
19 report.

20

21 So purchaser paid TD a fairly large chunk of the purchase price which was a direct payment
22 for inventory. And then there are two other pieces that purch -- that vendor's lawyer is
23 holding, which are -- if I'm right, there is something for the real property mortgages. And
24 then -- I think that's fairly large -- and then there's a slightly smaller amount, a residual
25 amount, for personal property inventory. Is that -- is that roughly correct?

26

27 MR. REID: That's correct, Sir. And, actually, I did -- I didn't
28 mention that there would be a distribution order that you would grant today. Specifically --

29

30 THE COURT: Okay.

31

32 MR. REID: -- I just mentioned the vesting order, and I just
33 thought an admin -- a smaller administration charge. You'll see we asked for 250.

34

35 THE COURT: Right.

36

37 MR. REID: But if we're doing a shorter, I guess, timeframe
38 before we're back before the Court, we could probably reduce that administration charge
39 just --

40

41 THE COURT: And --

1
2 MR. REID: -- for the work that was done over the holiday
3 break, which...
4

5 THE COURT: Sure. And I'll tell you what I'm thinking in terms
6 of adjournment. Mr. Hutchison said less than a week. It's going to be pretty limited because
7 I made inquiries with Mr. Burak. The commercial list is fully booked in Calgary and
8 Edmonton next week, and then I'm -- I'm not sitting next week, so I can't hear it. That kind
9 of leaves us with this week, and as you know from yesterday, Mr. Reid, my Friday's pretty
10 jammed, but I have an hour at 9 AM.
11

12 So, honestly, if it's -- if it's -- it's either going to be an adjournment of just under two days
13 to this Friday at 9, or it's going to be longer. That'll help parties just in terms of deciding
14 what's practical here.
15

16 So you've thrown that suggestion out there, Mr. Reid. I see Dentons has unmuted. They
17 will obviously have things to say about that, so why don't let them do that now. Mr.
18 Kennedy, Mr. Regush.
19

20 **Submissions by Mr. Regush (Response)**
21

22 MR. REGUSH: Thank you very much, Justice Simard. I think
23 two main points, and not to be unhelpful, but just the reality of it is we have instruction
24 from our client to agree to this based on what was put before the Court, and I certainly do
25 not quibble with the Court's jurisdiction to make the orders it sees fit, but only to note that
26 if there is some other arrangement, I'm not sure what my instructions may or may not have
27 been. It may well have been that we were instructed to seek a receiver's competing
28 application, I don't know.
29

30 The second major point I will address is one thing that would concern me is any type of a
31 (INDISCERNIBLE) or a priority charge, because as the package of things put towards the
32 Court was quite clear that my client's interests would be completely unencumbered, and
33 what I'm hearing now in terms of priority charges may seek to go ahead of that, and I'm
34 not sure I appreciate --
35

36 THE COURT: I don't -- I don't think so. I don't think that change
37 is being suggested. I think -- I think Mr. Reid is just talking about a smaller quantum of
38 priority charge. I haven't heard anybody say that it won't be behind you.
39

40 Let me -- let me ask you that question --
41

- 1 MR. REGUSH: (INDISCERNIBLE).
2
- 3 THE COURT: -- Mr. Regush. So tell me what the numbers are.
4 So the receiver got a bunch of money directly from the purchaser. How much was that?
5
- 6 MR. REGUSH: I believe those numbers are, Justice Simard, in
7 the receiver's fourth report at paragraph 75, and I'll ask one of my learned friends to correct
8 me if that's wrong, but my understanding, and I -- I say this somewhat hesitantly just
9 because we don't have this in evidence --
10
- 11 THE COURT: Sure.
12
- 13 MR. REGUSH: -- but just for the Court's benefit, I believe there
14 are some amounts that have been paid directly to TD --
15
- 16 THE COURT: Yeah.
17
- 18 MR. REGUSH: -- by RBC (INDISCERNIBLE) parties.
19
- 20 THE COURT: Yeah.
21
- 22 MR. REGUSH: And the extent to which those are reflected in
23 here, with apologies, I'm not sure I know with certainty, but...
24
- 25 **Submissions by Mr. Kennedy (Response)**
26
- 27 MR. KENNEDY: Your Honour, let me take that question. I think
28 that the --
29
- 30 THE COURT: Yeah.
31
- 32 MR. KENNEDY: -- TD Bank is approximately just over \$3 million
33 from both GM and RBC, and those amounts are in a suspense account and not applied --
34
- 35 THE COURT: Yeah.
36
- 37 MR. KENNEDY: -- to the indebtedness to the TD Bank, Your
38 Honour (INDISCERNIBLE) --
39
- 40 THE COURT: So interest is still --
41

1 MR. KENNEDY: -- relates to the balance --
2
3 THE COURT: -- accruing. That's what that means.
4
5 MR. KENNEDY: Interest is still accruing, yes.
6
7 THE COURT: Yeah.
8
9 MR. KENNEDY: And then Mr. Jomha holds the purchase price for
10 the goodwill and the real estate, and that's just over \$5 million.
11
12 Your Honour, as it relates to the form of order that the Court is currently -- currently
13 contemplating to facilitate the approval and vesting order, I'm looking at the red line of the
14 current CCAA order that Miller Tompson has circulated.
15
16 THE COURT: Yeah.
17
18 MR. KENNEDY: There are provisions in there, Your Honour, that
19 deal with the fact that TD Bank is to be unaffected by the CCAA proceeding and are
20 provisions in there dealing with distributions to be made to TD Bank.
21
22 THE COURT: Yeah.
23
24 MR. KENNEDY: I suppose if the Court (INDISCERNIBLE) to
25 facilitate the approval and vesting order so that way we have no issues -- I guess we deal
26 with the "urgency" issue, I suppose you could park the charge issues and the establishing
27 of the reserves to a later date, being Friday, I suppose, if that's what the Court is inclined
28 to do by way of facilitating the return of this application.
29
30 THE COURT: (INDISCERNIBLE).
31
32 MR. KENNEDY: We don't have instructions.
33
34 THE COURT: Yeah. No, I know you -- I know you don't have
35 instructions, and I'm putting everybody on the spot, which is unfair, but it's just a reality in
36 the context --
37
38 MR. KENNEDY: Yeah. I get that.
39
40 THE COURT: -- of today. Yeah.
41

1 MR. KENNEDY: So you would probably -- sorry. I'm just -- you
2 would probably park paragraphs 7, 8 -- 7 and 8, Your Honour, 19, 20, 21, 22. The
3 distribution to the sale agent should occur because they had facilitated the transaction.
4

5 THE COURT: Yeah.
6

7 MR. KENNEDY: I'm throwing out -- that out there as an
8 alternative. Again, we don't have instructions. It's not something we're instructed to
9 support, but if the Court is prepared to grant the approval and vesting order, which I think
10 there is some benefit.
11

12 THE COURT: Yeah. No, that's helpful, Mr. Kennedy.
13

14 MR. KENNEDY: Thank you, Justice.
15

16 THE COURT: Okay. Anyone else have anything to say? And let
17 me just --
18

19 MR. HUTCHISON: It's --
20

21 THE COURT: -- before I -- before I -- let me just throw
22 something at Mr. Kennedy, and I'll come back to you on it, Mr. Hutchison.
23

24 Maybe it doesn't help, but I think there are Land Titles searches somewhere in here. I don't
25 think there is any issue that anyone other than TD has real property security. Is that correct?
26 Great North made a PPR registration. All the issues that the CRO says it has uncovered are
27 with respect to inventory. Is that correct to your understanding, Mr. Kennedy?
28

29 MR. KENNEDY: Yes, Your Honour. I think that is the case. Sorry.
30

31 **Submissions by Mr. Regush (Response)**
32

33 MR. REGUSH: My apologies, Justice. We're going to do the
34 reverse of what Mr. Kennedy did, and I will answer the question you directed to him.
35

36 THE COURT: Sure.
37

38 MR. REGUSH: My understanding, and the Monitor may know
39 better, is that there is a party who has put some registrations in the queue with respect to
40 some reported subordinate debt.
41

1 THE COURT: Okay.

2

3 MR. HUTCHISON: Yeah. That's The Loan Store entity that you may
4 have seen, Sir. It did register, actually, exclusively against the real property business.

5

6 THE COURT: Okay. And they were -- Loan Store, I -- I saw
7 was served by email, and I think by registered mail. Are they here today?

8

9 UNIDENTIFIED SPEAKER: We don't --

10

11 THE COURT: Anyone here on here of Loan Store?

12

13 UNIDENTIFIED SPEAKER: -- if it is, Sir, and we haven't had any --

14

15 THE COURT: Okay.

16

17 UNIDENTIFIED SPEAKER: -- counsel reach out to us, so we're not sure who
18 it's represented by.

19

20 THE COURT: Okay. Okay. Mr. Hutchison, back to you.

21

22 **Submissions by Mr. Hutchison (Response)**

23

24 MR. HUTCHISON: Certainly, Sir.

25

26 THE COURT: (INDISCERNIBLE). Yeah.

27

28 MR. HUTCHISON: Yeah. So one of the -- one of the concerns that
29 came up, even from just reading the (INDISCERNIBLE) thing was, was the charges that
30 were being proposed, the quantum of the -- the charges, the nature of the charges, and to
31 whom was going to be the benefit of the charges. So that was -- that's certainly a concern.

32

33 Now, if Your -- if Your Lordship is inclined to grant a form of vesting order, I'm not sure
34 a charge at this point in time is -- is necessary because I'm not sure -- as I understand the
35 Monitors already got charges for their -- for their fees on other -- on other assets, and what
36 I'm -- I'm questioning what level of professional fees would be necessary just to simply
37 close the transaction and -- and hold onto funds at this point in time.

38

39 So if you're -- if you're inclined to grant that, I'm not sure that a charge is necessary at this
40 point, Sir. And if -- if it is a charge, it should be, I would submit, quite limited and also
41 very limited in scope as to what exactly it's going -- it is to doing, because I -- I note -- well,

1 one of the concerns I -- that I have just reading it, report, I don't have instructions on this,
2 but we're noting that that -- that one of the charges was going to, it looks like, include fees
3 for -- for the Bank of Montreal. So I'm not understanding why that would
4 be -- would -- would be necessary. If there is any charges, it should be limited to simply
5 the Monitor and its -- and its counsel.

6
7 THE COURT: Okay.

8
9 MR. REID: I think -- I think that we do need a charge, Sir,
10 although a -- a limited one does seem appropriate. As you will have seen, the Monitor
11 stepped in over the holiday season to essentially facilitate the transaction when there was
12 this issue with what vehicles were subject to the TD security, what were going to be subject
13 to the RBC security, and there was quite a bit of work done by the Monitor and the CRO.
14 So we would request the CRO be a beneficiary of that charge as well, because it is now the
15 mind and management of the vendor entities.

16
17 THE COURT: Okay. And, Mr. Reid, if you were to take a rough
18 guesstimate of -- and I don't think anybody is saying that any borrowing would have to
19 happen between now and Friday, but in terms of the Westcastle admin charge, how much
20 has been incurred over the holidays and -- and to today and -- and would be over the next
21 two days, if I --

22
23 MR. REID: I think if -- I think if the Court granted \$150,000,
24 no one would be prejudiced by that. There would be sufficient amounts to cover Mr.
25 Hutchison's client should it have a valid claim.

26
27 THE COURT: Okay. Okay. Anyone else have anything else to
28 say?

29
30 MR. GABOR: Justice Simard, so I -- I do support that the charge
31 be granted in a limited scope. Otherwise, essentially, the Bank of Montreal would be
32 supporting the funding of the Monitor to administer the Westcastle transaction, all the work
33 that was done over the holiday break, and I can't say I was part of the transaction -- or part
34 of the discussions with TD Bank helping to come to a solution between the parties. So I do
35 think it is appropriate that BMO's counsel also be included in that -- that charge.

36
37 **Decision**

38
39 THE COURT: Okay. Okay. Thank you, everyone. I agree that it
40 is urgent that some relief be granted today. I agree that including these two debtors as
41 debtor companies in the CCAA is justified. They're clearly affiliates of the summit Group.

1 They are a hundred-percent subsidiaries of MK Auto, who is a debtor in the CCAA. They're
2 insolvent. So I will -- I'm looking at your first order, Mr. Reid, and I'm just going to walk
3 through that. I'm going to grant some of the relief in that order.
4

5 So I'm looking at the black line that I received today. Just page flipping here, paragraphs 1
6 and 2 are border -- or are boilerplate. 3, 4, and 5 are sufficient or are fine. 6, which makes
7 TD unaffected in these proceedings is fine. I do have the evidence before me establishes
8 that TD has valid security over all the assets of the West Gate (sic) Companies. That's why
9 initially this -- these companies weren't included in the filing. There has been a sale. It
10 looks like that sale will be sufficient to pay TD out, subject to issues that may arise, so I
11 will grant paragraph 6 making -- making TD unaffected by these proceedings. TD has said
12 they may have -- TD may instruct their counsel to bring a receivership application which
13 would obviously erode value for everyone, including TD. I'm hopeful that by granting some
14 relief today, and then --
15

16 And then I should have said we're going to adjourn the balance of the application to 9:00
17 AM Friday. That's not a lot of time for Mr. Hutchison, but it's the only practical time I can
18 offer right now, and this is urgent, so people will just have to come back Friday morning
19 at 9, prepared.
20

21 So that's paragraph 6. Paragraph 7. I am going to grant a charge. It is appropriate. Work
22 has been done by the professionals. This -- although it's within the same proceedings, we've
23 got a separate secured creditor and a separate group of creditors here potentially, the
24 professionals are entitled to be paid. I'm going to limit that to 150,000.
25

26 I -- I had the same question Mr. Hutchison asked before he raised it, which is why counsel
27 to Bank of Montreal is included in this charge. There may be funds in this part of the estate
28 that flows to BMO. There may not be. So the inclusion of counsel to Bank of Montreal and
29 whether -- whether Mr. Gabor's fees, frankly, should come out of the pot that West Gate
30 creditors are entitled to claim against or whether it should be Summit creditors, I'll
31 leave -- I'll leave him in for now, but I will say that parties -- add to paragraph 7, Mr. Reid,
32 that any interested party has the right to apply for a determination as to whether counsel to
33 Bank of Montreal should -- should remain or should be in -- remain having the benefit of
34 this admin charge. I don't know enough today to know whether it's appropriate. It might be
35 something that has to be dealt with at the very end --
36

37 MR. HUTCHISON: And -- and, Sir --

38
39 THE COURT: -- of the proceeding.

40
41 MR. HUTCHISON: -- INDISCERNIBLE).

1
2 THE COURT: Yeah.
3
4 MR. HUTCHISON: Apologies for interrupting. I note that the -- the
5 form of order that I -- that I have only seen the one that attaches to the schedule to
6 the -- Schedule A --
7
8 THE COURT: Yeah.
9
10 MR. HUTCHISON: -- to the affidavit. I note that paragraph 6, this is
11 what's described as the Westcastle GMC administration charge --
12
13 THE COURT: Yeah.
14
15 MR. HUTCHISON: -- states that it is, "the Monitor, counsel to the
16 Monitor, Bank of Montreal, counsel -- counsel to the Bank of Montreal, and Full Circle.
17 So I guess my question is, is -- is it just if you're going to allow the charge with this caveat
18 about any interested party has the right to -- to apply, is that just counsel to Montreal -- the
19 Bank of Montreal, or is it both the Bank of Montreal and counsel to the Bank of Montreal
20 because that's --
21
22 THE COURT: Yeah, so good question.
23
24 MR. HUTCHISON: It's even more concerning to me that it's Bank of
25 Montreal and not just their counsel.
26
27 THE COURT: And your -- you don't have the latest version of
28 the order, Mr. Hutchison. There's a version --
29
30 MR. HUTCHISON: I do not.
31
32 THE COURT: -- a red line that I received today. Mr. Reid, can
33 you have somebody send that to the service list? So it inserts a new paragraph 6 that you
34 heard me describe making TD unaffected, which I have granted.
35
36 Question to Mr. Reid or Mr. Gabor, why is Bank of Montreal, i.e., a creditor, listed in
37 paragraph 7 as getting the benefit of a professional's charge? I don't know that I have ever
38 seen that.
39
40 MR. GABOR: I -- I think that's just a typo.
41

1 THE COURT: Okay.
2
3 MR. GABOR: So -- we can just --
4
5 THE COURT: We'll strike that. Yeah.
6
7 MR. REID: We'll -- we'll correct it, and --
8
9 MR. GABOR: (INDISCERNIBLE).
10
11 MR. REID: -- we will (INDISCERNIBLE) to counsel to
12 Bank of Montreal.
13
14 THE COURT: Yeah. Thank you. Okay.
15
16 MR. HUTCHISON: Okay. Thank you.
17
18 THE COURT: So that charge will go. Paragraph 8, the
19 borrowing charge. I'm not going to grant that today. There doesn't appear to be a need for
20 any borrowing between now and Friday. That can be revisited on Friday. That means you'll
21 have to strike paragraph 9, paragraph 10, the borrowing certificates, paragraph 11 because
22 it deals with borrowing, and paragraph 12. Those all deal with borrowing.
23
24 In terms of the validity of charges, paragraph 13 which subordinates the charges, you'll
25 have to -- you'll have to revise the reference to charges to just the admin charge now, Mr.
26 Reid, but paragraph 13 is appropriate. It's behind the TD security as the parties have
27 negotiated. You'll have to make some --
28
29 MR. REID: Justice Simard.
30
31 THE COURT: Yeah.
32
33 MR. REID: Sorry. My -- my apologies for interrupting. I
34 think with respect to paragraph 9 on the red line.
35
36 THE COURT: Yeah?
37
38 MR. REID: That would apply as well to the admin charge. So
39 I -- I only raise that in terms of enforcement, but I appreciate it's highly irregular an admin
40 charge would ever be enforced without a court order, but...
41

1 THE COURT: No, that -- I agree with you. An admin charge is
2 never going to have to be enforced, but 9 is specific to the borrowing charge or any security
3 granted by the Monitor. So it really just means the security granted to BMO as -- as lender.
4 So I think it does stay out for now. It doesn't apply to the admin charge.
5

6 MR. REID: I apologize, Sir. That's just my quick read
7 (INDISCERNIBLE).
8

9 THE COURT: Yeah. No problem. We're all -- we're all reading
10 fast.
11

12 So 13 is fine. 14 through 18 with respect to priorities, the charges, those are all fine,
13 although you have to -- you'll have to change the definitions consequentially because I have
14 only granted the one charge, Mr. Reid.
15

16 Yeah. So I know this is not what the parties agreed to, I know this is not what TD instructed
17 their counsel to do, but I'm just not in a position to make a distribution today. I do have the
18 evidence, as I said, that TD's -- TD's security is valid and enforceable. So this is probably
19 what -- the effect of me not granting this paragraph is probably that TD's interest and costs
20 will continue to accrue which erodes everybody else's recovery, but I'm not going to grant
21 any of the distribution today.
22

23 So I think that's paragraphs 19 through 22 that come out, Mr. Reid, but notice to Mr.
24 Hutchison and his client on the evidence before me, subject to getting a little more clarity
25 about the amount of the -- of the reserve fund, TD is entitled to be paid. They're the first
26 secured creditor. So -- so this is a temporary pause in what will likely be payment of the
27 proceeds to them, and I'm going to have to be given a very good reason on Friday as to
28 why they -- they shouldn't be paid the amount they're owed.
29

30 And I'm going to grant paragraph 23, the distribution to the sales agent. You have drafted
31 in there, Mr. Reid, and I'm sure that's probably part of the agreement that that should come
32 after payment of TD?
33

34 MR. REID: It is.
35

36 THE COURT: I'm -- I'm going to order that it should be paid
37 now. That work was done to generate this fund, which then has -- has been made available
38 to pay all the other creditors. So payment of the sales agent, 100,000 plus GST, does not
39 have to wait for payment of TD and the claim reserve. It can happen immediately, and
40 that's what that paragraph should say.
41

1 And then obviously going to grant the vesting order as well. I am satisfied based on the
2 Monitor's report that these assets were marketed broadly and properly. The -- the purchaser
3 is a bona fide purchaser, a third-party arm's length purchaser, and the price it has paid
4 already is fair value for these assets.

5
6 So I'm just flipping through the vesting order. Mr. Reid, I don't know if there are any
7 amendments that have to be made to it as a result of the changes to the inclusion order. I
8 don't see any off the top of my head.

9
10 MR. REID: We did have a (INDISCERNIBLE) in one of the
11 registration numbers that we'll update in the final forms of order we'll circulate, but that's
12 all we're aware of.

13
14 THE COURT: Okay. So what the effect of this order will be is
15 that title in the assets will vest in the purchaser. Mr. Jomha will be directed, as you have in
16 paragraph 9, he will pay the rest of the proceeds to the Monitor, so the Monitor will have
17 the proceeds by the time we -- or it'll be in process of going to the Monitor by the time we
18 reconvene on Friday.

19
20 Any other changes, I don't think, to that vesting order?

21
22 MR. REID: No, Sir, but we'll circulate to Mr. Hutchison as
23 well as Mr. Regush's --

24
25 THE COURT: Okay.

26
27 MR. REID: -- office to make sure --

28
29 MR. JOMHA: Sir --

30
31 MR. REID: -- they're okay.

32
33 THE COURT: Okay. Yes.

34
35 MR. JOMHA: Sir, it's Mr. Jomha. Well, I apologize that my
36 camera -- I don't have a camera on my...

37
38 THE COURT: That's fine.

39
40 MR. JOMHA: But I'm just call -- I -- I note that nothing's been
41 addressed about legal fees for myself.

1
2 THE COURT: Yeah.
3
4 MR. JOMHA: And I'd -- you know, I'd like to have some clarity
5 on that.
6
7 THE COURT: So you were retained by the Westcastle
8 companies?
9
10 MR. JOMHA: That's correct.
11
12 THE COURT: I think -- I think all -- there is no application
13 today, so I don't think I can make a decision on it. The best I can do is have you talk to the
14 Monitor, and see what the Monitor's view on that is, and then -- and then you can seek
15 relief from the Court if it's not resolved consensually.
16
17 MR. JOMHA: Thank you.
18
19 THE COURT: Okay. Okay. So, Mr. Reid, you will redraft those
20 orders and, obviously, put in the recital to the inclusion order that the -- the balance of your
21 application is adjourned to 9 AM on Friday morning?
22
23 MR. REID: Yes.
24
25 UNIDENTIFIED SPEAKER: Thank you for fitting us in, Sir, on an emergency
26 basis.
27
28 THE COURT: Yeah. Yeah. No problem. Okay. Anything else
29 from anyone on that matter? Okay. So once -- once the forms of order have been circulated,
30 at least to Mr. Hutchison, you don't have to send them to everyone, Mr. Reid, and whoever
31 else you deem necessary, send them to Mr. Burak, who will forward them to me for my
32 signature.
33
34 MR. REID: Thank you, Sir.
35
36 THE COURT: Okay. See you all -- And, Mr. Clerk, you'll set up
37 that Webex hearing for Friday at 9:00 AM -- Madam Clerk. Sorry.
38
39 THE COURT CLERK: We'll have that set up, Justice. Yes.
40
41 THE COURT: Okay. Okay. Thank you, everyone. We're

1 adjourned on the 2:00 PM matter. I see that the 3:00 PM matter, there are people here
2 already for it. What I will do, I'm going to log off for a few minutes to get my notes on that
3 one, and I'll be back in a couple minutes. Thank you.

4
5 THE COURT CLERK: Thank you, Justice.

6
7 _____
8
9 PROCEEDINGS ADJOURNED UNTIL 9:00 AM, JANUARY 9, 2026
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1 **Certificate of Record**

2

3 I, Arlen Bituin, certify that this recording is the record made of the evidence in the
4 proceedings in Court of King's Bench held in courtroom 1702, virtual courtroom 60, at
5 Calgary, Alberta, on the 7th day of January, 2026, and that I was the court official in charge
6 of the sound-recording machine during the proceedings.

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1 **Certificate of Transcript**

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I, Cindy Teruya, certify that

(a) I transcribed the record, which was recorded by a sound-recording machine, to the best of my skill and ability and the foregoing pages are a complete and accurate transcript of the contents of the record, and

(b) The Certificate of Record for these proceedings was included orally on the record and is transcribed in the transcript.

Cindy Teruya, Transcriber
Order Number: TDS-1107244
Dated: April 2, 2026

This is Exhibit "L" referred to in the
Affidavit of Martin Hausner, sworn
before me this 14th day of May, 2026.



A Commissioner for Oaths in
and for the Province of Alberta

SUSY M. TRACE
BARRISTER AND SOLICITOR

Action No.: 2501-13057
E-File Name: CVK262345137
Appeal No.: _____

IN THE COURT OF KING'S BENCH OF ALBERTA
JUDICIAL CENTRE OF CALGARY

BETWEEN:

IN THE MATTER OF COMPANIES' CREDITORS ARRANGEMENT
ACT, RSC 1985, c C-36, as amended

AND IN THE MATTER OF A PLAN OF COMPROMISE OR ARRANGEMENT OF
2345137 ALBERTA LTD., 2351497 ALBERTA LTD., 2497902 ALBERTA LTD.,
SUMMIT'S AUTO LTD., SUMMIT V AUTO LTD., MK AUTO K-M LTD., 2437342
ALBERTA LTD., 1972207 ALBERTA LTD., 1175104 B.C. LTD., 1262113 B.C. LTD.
and 1272986 B.C. LTD.

P R O C E E D I N G S

Calgary, Alberta
January 9, 2026

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1 Proceedings taken in the Court of King's Bench of Alberta, Courthouse, Calgary, Alberta
2
3 January 9, 2026 Morning Session
4
5 The Honourable Court of King's Bench of Alberta
6 Justice C.D. Simard (remote appearance)
7
8 J.W. Reid (remote appearance) For the BDO Canada Ltd.
9 P. Takhar For the BDO Canada Ltd.
10 M. Koch For Summit's Auto Ltd., Summit V Auto Ltd.,
11 (Agent) 2345137 Alberta Ltd., 2351497 Alberta Ltd.,
12 2497902 Alberta Ltd., MK Auto K-M Ltd.,
13 2437342 Alberta Ltd., 1175104 B.C. Ltd.,
14 1972207 Alberta Ltd., 1262113 B.C. Ltd., and
15 1272986 B.C. Ltd.
16 D. Hutchison For Great North Auto and Financing Ltd.
17 J. Regush For TD Bank Dentons Canada LLP.
18 R. Kennedy For TD Bank Dentons Canada LLP.
19 S. Gabor For Bank of Montreal
20 D. Marion Court Clerk
21
22
23 THE COURT: Good morning, everyone.
24
25 MR. KOCH: I'm Mike Koch, I'm the -- the owner of Summit
26 Honor Group. I'd like to make some statements and submissions today, so if it's at the start
27 or at the finish, if you could let me know that would be great.
28
29 THE COURT: Morning everyone. I am here, can you hear me
30 in the corner mister clerk?
31
32 THE COURT CLERK: I can hear you okay, thank you.
33
34 THE COURT: Okay. Very good, you can hear me Mr. Reid?
35
36 MR. REID: Yes Sir.
37
38 THE COURT: Okay. So, I got your letter with a clean copy and
39 a -- and a blank line of an order and I also got the affidavit from TD.
40
41 MR. REID: Thank you, Sir. Do we want to go through

1 introductions again? It looks like we have the same parties that we had on Wednesday.

2
3 THE COURT: That is fine -- That is fine. I do not think we need
4 to do that. I am just looking through the list of who is here and I see that we have got pretty
5 much everybody who was here on Wednesday.

6
7 MR. KOCH: Excuse me Sir?

8
9 THE COURT: Yes.

10
11 MR. KOCH: Excuse me, Sir, I'd like to make a statement and
12 some submissions, so whether it be at the start or at the end, you just let me know when
13 you'd like me to go.

14
15 THE COURT: Okay. Is it -- is it -- do I pronounce your last
16 name Koch, Mr. Koch?

17
18 MR. KOCH: Yeah, that's --

19
20 THE COURT: Okay. Okay. I will hear from Mr. Reid first
21 because it is his application, then I will ask for anyone else who wants to make submissions,
22 you or -- or any other party, okay?

23
24 MR. KOCH: Okay. Thank you.

25
26 **Submissions by Mr. Reid**

27
28 MR. REID: Thank you Sir. And -- and the form of order that
29 we've provided today, it proposes to be an amended and restated order to the order that was
30 granted by the Court on Wednesday. This is of course an -- a carryover from Wednesday's
31 application. Mr. Hutchison was being retained that day. He's worked very hard to get up to
32 speed and we've had many discussions with him, as well as other key stakeholders,
33 including counsel to BMO, counsel to TD, Mr. Jomha, who was the vendor's counsel as
34 well, to -- to come to what we think is an order that resolves the remainder of the relief that
35 we didn't get to speak to on Wednesday.

36
37 And just to summarize what those heads of relief are, there was the distribution to TD was
38 an issue on Wednesday. That's been resolved and we put back in the language that was in
39 our original proposed form of order. There was the question about the borrowing charge
40 and that has been included back in with a minor caveat that the reason for the borrowing
41 charge you will see in front of the materials is that the monitors taking this on, it doesn't

1 really know exactly what is left to do. There could be records of employment to complete,
2 T4s, things like that, and we might need to borrow in order to complete some of those tasks
3 for the benefit of the state and the administration.
4

5 But of course this isn't an operating entity, so we might not need the borrowing charge. So
6 there was language added at the request of Mr. Hutchison to say that any interested party
7 can apply to amend, reduce, or get rid of the borrowing charge should it not be needed.
8

9 THE COURT: Okay. Where is that language in the proposed
10 order?
11

12 MR. REID: If you go to paragraph 9, Sir.
13

14 THE COURT: Okay. I am there, yes.
15

16 MR. REID: There's --
17

18 THE COURT: Okay.
19

20 MR. REID: -- the last sentence, any interested parties, you've
21 -- you've got it?
22

23 THE COURT: Yes -- yes. Okay.
24

25 MR. REID: It really kind of mirrors the language that we
26 added on Wednesday with the BMO concept.
27

28 THE COURT: Into the (INDISCERNIBLE) charge --
29

30 MR. REID: Yeah.
31

32 THE COURT: -- yes. Okay. Understood. Thank you.
33

34 MR. REID: We did build in back the concept of the claims
35 reserve. I think everybody was on board with that concept where there will be funds held
36 aside in trust for parties to -- creditor parties to make claims to it. And so, then the order
37 actually kind of mirrors what we had originally contemplated on Monday. And then you
38 may recall Mr. Jomha at the end of last day's hearing he made a note to -- that he would
39 reach out to -- to us about seeing if his fees could be paid. We did, he did provide us a copy
40 of his accounts. We did review those, I can abide that the amount seems reasonable and it
41 looks like all of his accounts relate to the Westcastle transaction that was approved by the

1 Court on Wednesday.

2
3 We did check with key stakeholders including Mr. Koch's insolvency counsel, Mr. Pollock
4 who couldn't make it today. We checked with TD's counsel, BMO's counsel as well as Mr.
5 Tebow's (phonetic) counsel and everybody seemed to be in agreement that Mr. Jomha
6 should be paid his reasonable fees and disbursements. So, we did build that concept into
7 the order which was not in our application, Sir.

8

9 THE COURT: Yes, I see that in paragraph 25.

10

11 MR. REID: Yes.

12

13 THE COURT: Okay.

14

15 MR. REID: So, other than that I -- I don't know if you want
16 to hear anything else from me. I'm happy to answer questions.

17

18 MR. REID: No, I did not have any questions. I will turn it
19 over to the other parties, anybody who wants to make submissions. So, Mr. Koch you have
20 said you would like to do that so go ahead right now. You are muted. Unmute yourself Mr.
21 Koch and then start again. Thanks.

22

23 **Submissions by Mr. Koch**

24

25 MR. KOCH: Hello. Sorry, can you hear me? Fantastic. So this
26 is my first time speaking. I just want to do a brief -- I guess a brief, small statement and
27 submissions. I started this stuff in 2013, did really well. Some people stole lots of money
28 off me. I got to the point with BMO where we had to transition into this. I want to -- I want
29 to start with the first court date. First court date, Sir, you'd said that they're going to work
30 with me on finishing the deals that I had.

31

32 Three minutes after the Court date, Mr. Lonergan and BDO was in my dealerships in
33 Cranbrook, walked around, said all this stuff was his and then he made mention that he was
34 going to cancel all my deals and throw everything to an auction and I said, "Well that's not
35 what the Court said." He said, "No, that's what we're doing." And I said, "Well, that's --
36 that's not fair. Like I think we should work through all the deals and get them done." And
37 then he said that he was going to take Westcastle and that I had to bring him over to
38 Westcastle to show him Westcastle.

39

40 Well, I immediately talked to my lawyer. We sent off some papers back and forth. It was
41 deemed at that point that it was out of scope and not a part of the CCAA. Mr. Lonergan

1 and BDO tried I believe five times different methods on trying to take over Westcastle. It
2 went to three court dates ago and went to trying to get judgment on me which was
3 adjourned.
4

5 So, we proceeded. One of the court mandates was that we give BDO because they became
6 shareholders by taking over MK Auto, that we give them all the information that they
7 needed which was bank statements, basically everything to do with a third party came in
8 and did an audit which cost about \$30,000. They had all the information they needed to
9 make sure that this deal was a good deal. The deal was prolonged because when we had
10 sent some emails back and forth the deal got delayed because there was non-responsive
11 from BDO.
12

13 BDO did not respond to Jarrett (phonetic) many times after emailing back and forth and
14 non-responsive with Ahmed -- Ahmed, my counsel. So. I talked to the counsel, my counsel,
15 they said that, "Yeah we're good to go to make the deal." I called on Thursday morning,
16 called TD Bank, talked to Waseem (phonetic) , he's my representative manager. I said hey
17 Waseem I need a payout. Waseem says that "Clark (phonetic) from BDO had called their
18 counsel and was threatening to sue TD and that I -- I couldn't make my deal." And I said,
19 "My counsel says I can make my deal, please send us a payout, we can get it done."
20

21 They sent us a payout. From that payout, Mr. Jomha, Ahmed took that payout, talked to
22 RBC, we aligned for the next day at 10:00. We had all the things we needed to make the
23 deal. We had the customer, we had ourselves, the bank was in line, RBC was in line, TD
24 was in line. Ahmed -- Mr. -- sorry, Mr. Jomha called TD. TD says "Yeah, everything's
25 good to go. There's some small changes but run with it, we'll make a deal."
26

27 So, we finish at 12:00, we finish the deal, deal's stamped, all done, finished. About 2 hours
28 later, as we were finishing up, I was driving home, I get a call from Ahmed -- Mr. Jomha,
29 and the payout's \$1,005,9823 higher than the payout that we had the day before. Now, a
30 few adjustments that were made, \$58,000 was increased on new cars. They said I owed
31 \$77,000 on a credit card that I owed \$21,360, and my max on that card was \$45,000. They
32 increased, they added a Denton's fee for \$248,477. To my knowledge, Denton was only
33 involved for like maybe the last 2 weeks a month. They would have had to work like 48
34 hours a day for the month of December to be able to attain those numbers.
35

36 And then they set up \$700,000 cash reserved for the monitor. So, the day before, when I
37 talked to Waseem, I had to give him a projected proceeds analysis, which I sent to Waseem,
38 and I also sent it to AJ. With everything paid out, with us paying out the original payout,
39 we had \$612,000 left over from the -- the (INDISCERNIBLE) Lanco, \$43,000 left from
40 the Opc. So them adding, with the increase of \$1,059,000, clearly that stopped -- stopped
41 the process and led us to this.

1
2 Before this, that store was a clean store, it was making money. We weren't in forbearance.
3 This deal would have been done, clean, finished, and there would have been money left
4 over. So, after I got a call about that, I also got a call an hour later after that saying that
5 BDO had knocked me off of my directorship, and again, it remains in dispute whether they
6 are the owner or I'm the owner. I -- I believe I'm still the owner. And saying to my lawyer
7 that they're going to throw everything into -- into CCAA.

8
9 Now, when we do that, it adds a tremendous amount of cost. This puts me into prejudice
10 and it hurts any of the money that was coming back to me and my family. The net residual
11 amount, like I said, was in that \$600 range. So, I go back and I say, "Okay, they were out
12 of scope, I was never under judgment, and I had the application adjourned on the judgment.
13 How did it end up getting to here? And how are we ending up incurring all these costs?"

14
15 One of the -- I have two more things I'd like to talk about. TD made mention of \$500,000
16 possibly moving from Squamish (phonetic) to Westcastle. The only \$500 increment that
17 moved into Westcastle was the loan that Blake Thibault (phonetic) gave us. There was no
18 other movement. They have all my bank statements. There was no money moved from
19 Squamish, the store, to Westcastle. And any of the other -- I -- I just think yesterday, you
20 guys, nobody really knew all the numbers. Nobody knew how everything was going to
21 land. Again, I'm willing to provide my backup of all the numbers and how that is. But the
22 one thing I see here is if TD keeps this extra million dollars on their payout, which again
23 changed in one day by \$1,005,9823, none of this is going to work. So, again, I -- I leave
24 this to you. I have the information.

25
26 On another note as well, I just want to make it known that I did enter into an agreement
27 with BDO that I worked for them for 3 months. After the third month, I gave them the
28 invoice, and then they fired me 2 hours after I sent them the invoice after I worked for 3
29 months. So, they never actually paid me. They also did that to my brother and sister, where
30 they worked 3 months and they didn't get to pay. They demoted my mother, which really
31 hurt her. They also didn't pay Blake Thibault approximately 70 -- \$80,000 out of his
32 commissions from Squamish, which again wasn't right I don't believe and he had -- we had
33 all the backup to support what he had.

34
35 So, I leave -- I leave that with you. So, I guess in -- in what am I looking for well I feel
36 there's prejudice to me in this because I worked my butt off, I kept it clean, I made it right
37 I got it to the end, I finished it. In terms of payroll taxes are paid GST was not paid in
38 November because they shut us off so, I believe it's going to be a credit for the for the GST.
39 There will be a small tax I believe it's going to be around 200,000 for the sale that would
40 leave approximately 400,000 give or take.

41

1 And again, everything in my life has been taken away this is the last thing my -- you know
2 I just needed something to go right and I finished, it I rubber stamped it, I got it to the end
3 and then this happened so, I think that's all.
4

5 THE COURT: Okay. Thank you for that Mr. Koch. So, just --
6 just to clarify in terms of procedure today are you -- are you opposing the application for
7 this remaining part of the order that is before me today or are you just making me aware of
8 these things to put them on the record?
9

10 MR. KOCH: Well, I'm in dispute that they are the owner of
11 shell -- or of the Chevy store. I -- I'm putting this on notice everything that's happened. I -
12 - I don't think it's right that BMO and TD work together. Again I can't -- whatever. That --
13 that -- to add a cash reserve for the monitor of \$700,000 and add a -- a pad for Denton's for
14 248,000. I -- I mean and -- and like I said the TD Bank or the -- the credit card we owe
15 21,000, they put 77,000 even. My max credit on is 45,000. So, clearly they adjusted all of
16 these so that we couldn't finish the deal. My -- my ask is that we get down to where the
17 original payout which was day earlier and let -- let everything cascade and flow through.
18 And at the end there's a little bit of money there again I feel I feel prejudice that that -- that
19 -- that wasn't allowed to stay so, I guess I am opposing this.
20

21 THE COURT: Okay. Okay. Thank you.

22
23 MR. KOCH: Thank you.
24

25 THE COURT: Okay. Anyone else want to make submissions?
26

27 MR. KENNEDY: Your Honour, it's Robert Kennedy on behalf of
28 TD sorry Mr. Hutchison, at one point I would like to respond to most of the comments Mr.
29 Koch has relayed to the Court, I'm in your hands as to when you would like me to do that.
30

31 MR. HUTCHINSON: You can go ahead Mr. Kennedy, it's Mr.
32 Hutchison here if you'd like and yeah I have some comments to you but feel free the floor
33 you can have the floor first Mr. Kennedy thank you.
34

35 THE COURT: Go ahead Mr. Kennedy.
36

37 **Submissions by Mr. Kennedy**
38

39 MR. KENNEDY: I'll be brief. There's a lot of inaccuracies with the
40 statements Mr. Koch is conveying to the Court. I must remind the Court as well there's no
41 evidence actually before the Court, there's no affidavit laying out any of these assertions,

1 nor an opportunity to properly challenge the -- the issues that Mr. Koch has raised. I can
2 advise you Your Honour based on the payouts of the TD Bank for example the bank you'll
3 see in the monitors report received approximately \$3 million on account of a floor line
4 facility. There was \$5 million owing to TD Bank on that floor -- floor line facility.

5
6 So, that means then the bank didn't receive a full repayment of all the motor vehicles
7 relating to that floor line facility. And that also means that some of the cars must have
8 disappeared. And I think even in the monitors report there's a suggestion that there are a
9 number of motor -- motor of vehicles that were "sold" to the loan store which was a new
10 loan that came up days before closing in the amount of \$3 million without any notice to
11 any parties. And certainly no one can figure out where those proceeds have went.

12
13 Why that's also important, Your Honour, is that creates an issue for a full repayment of all
14 the loans without a vesting order. So, if you add on another three million dollars plus the 2
15 million -- or the \$1 million owed to Mr. Tebow or 750,000. It doesn't really matter, there's
16 now enough money for -- for the equity for example. The waterfall suggests there's \$1700
17 remaining after the repayment of all the loans and that doesn't even test the unsecured
18 creditors.

19
20 In any event, I -- there are a lot of details that I can get into, Your Honour. I don't think that
21 there's much merit for me to get to that with you today. I can assure you that Denton's was
22 involved on this file in August 2025. You can see in our affidavit the demand letter was
23 issued at the beginning of September. So, I do not find that there is prejudice to Mr. Koch.
24 And I do not find that there's any underlying basis upon which you can delay a distribution
25 to TD Bank. Those are my submissions, Your Honour.

26
27 THE COURT: Okay. Thank you.

28
29 MR. KENNEDY: Thank you.

30
31 THE COURT: Anyone else?

32
33 MR. KOCH: May I -- may I just rebuttal that?

34
35 THE COURT: Well, very briefly, not really. The way this goes
36 is that Mr. Reid is the applicant so, he goes first. Anyone else gets to say what they want
37 in response once. And then I will turn back to Mr. Reid for a final word. But I will give
38 you -- you are not represented today so, I will give you 2 minutes, Mr. Koch, to reply to
39 that.

40
41 **Submissions by Mr. Koch (Reply)**

1
2 MR. KOCH:

Thank you. Okay. So, in regards to units that like
3 aren't there, there is \$600,000 with the cars -- sorry, there's \$1.4 million with the cars that
4 they added for the payout. 600,000 of those were not paid off. There's 800,000 that were
5 sitting on ground after the audit. With the amounts that I have in this -- in this proceeds --
6 projected proceeds, which I sent to TD Bank and Waseem, they have the amount of \$1.4
7 million, which is the total amount of all cars being paid off with this, and there is a payoff
8 that I negotiated with the loan store, which is lower than the original amount.

9
10 The original amount was \$2.7 million. We got them down to \$500,000 from the store
11 around a package of cars that they took, and they're putting a PPSA on my house to get rid
12 of -- to -- to have security. I lowered it from \$2.7 million to approximately 1.3 -- 1.3 million,
13 and I did that with my lawyer. So, those two factors, again, in this projected, and the
14 projection shows that there's approximately \$612,000 left over. And all of that was done
15 under the guise of my lawyer. We did all of that to finish the deal. It was in his trust.

16
17 THE COURT:

Okay. Thank you. Anyone else? Mr. Hutchison,

18 you had submissions?
19

20 **Submissions by Mr. Hutchison**

21
22 MR. HUTCHINSON:

I do, Sir. Thank you. Yeah, Dean Hutchison
23 of Caron & Partners, for the record, appearing for the Great North Auto. Firstly, Sir, I
24 wanted to thank you for the, I guess what we'll call the quasi-adjournment from Wednesday
25 to today. That did allow us to allow me some time to get up to speed on the matter, and as
26 Mr. Reid mentioned, have some discussions with him with respect to things.

27
28 We believe that the form of order that's being proposed here addresses most of our
29 concerns. I did want to put on the record again with respect to the administrative charge,
30 still having a difficulty understanding why that charge should include BMO with respect
31 to their counsel. I have not seen an administrative charge benefiting a creditor of the -- of
32 the company, particularly when it doesn't look like BMO is a creditor of this particular
33 entity. So, that's still strange to me, Sir, that that would happen.

34
35 I do know you have the carve-out language that, if you can call it that, if we want to take
36 an issue with that at a later date, but did want to put that on the record. With respect to the
37 borrowing charge as well, we have the -- the language to address some of our concerns,
38 but did want to put on the record, having difficulty understanding why a borrowing charge
39 is needed in this instance. This seems like this is quasi-receivership really what's happening
40 here. The -- the assets have been liquidated with the vesting order, so it seems to me that
41 the job of the monitor here is really going to be dealing with the distribution of the funds.

1
2 We're not taking issue that TD as the primary secured creditor should get their money now.
3 It seems that makes sense to us that -- that -- that should go. But given this, it does seem
4 strange to me that a borrowing charge is necessary. However, we do have the language
5 that's been added there so, we can come back another day if necessary to address that, but
6 did want to put that on the record, Sir.
7

8 Lastly, I did not have an opportunity to read the affidavit here that was submitted by TD in
9 any detail, but it does appear to me, and I'd ask Mr. Kennedy or Mr. Regush to -- to explain,
10 but it looks like they're asking for an additional 50,000 carve-out for fees or something like
11 that that would be taken off the reserve. If that is the case, we might have some issue with
12 that. Are you getting paid out here or aren't you? It seems like you are, TD. I'm not
13 understanding. If you are paid out, I'm not understanding why you need to have an
14 additional amount set aside for fees, which would take away the amount available for
15 subsequent creditors. So, that's -- that's a concern as well, if that's what they're looking for
16 here. But I'd ask the counsel for TD to comment on that. Thank you, Sir.
17

18 THE COURT: Thank you. Okay. Before Mr. Kennedy or Mr.
19 Regush answer that question, anyone else want to make submissions on this application?
20 Okay. Mr. Kennedy, Mr. Regush. Oh, Mr. Gabor, you have unmuted. Go ahead.
21

22 **Submissions by Mr. Gabor**
23

24 MR. GABOR: Yeah, good morning, Justice Simard. I'll just be
25 pretty brief. There was just one comment made by Mr. Koch that I'm just going to give
26 some clarification on. Bank of Montreal did seek entering a consent judgment on Mr. Koch
27 in his personal capacity, and that matter was adjourned by the applications judge, and it
28 was adjourned, burger sine die. So, that is what Mr. Koch was discussing, it's on his
29 personal side for a consent judgment that he provided under the forbearance agreement
30 between Bank of Montreal himself and the larger group of Summit Auto companies.
31

32 With respect to Mr. Hutchison's comments, it's really the same response as -- as Wednesday
33 in terms of the inclusion of Bank of Montreal. And there is a carb out there so, if Mr.
34 Hutchison's client decides that they want to try and challenge (INDISCERNIBLE) fees for
35 this, they're free to bring an application to do so, and I think that's a fair and reasonable
36 measure. Any court officer can frankly have their fees challenged at an approval stage.
37

38 And just to reiterate, the original Summit Auto group, Aereo, had a charge for Bank of
39 Montreal and Bank of Montreal's counsel included, that was the order that you previously
40 granted, My Lord. The companies are all interconnected, although Bank of Montreal isn't
41 a creditor per se of the Westcastle entity, it is the fulcrum creditor of MK Auto, which is

1 the shareholder, and if these transactions that clearly need to be reviewed by the monitor
2 are found to have been reviewable and avoidable, there is potentially significant money to
3 go back to MK Auto, which would be available for equity.
4

5 So, Bank of Montreal and myself will be involved and need to provide input into that
6 process, and we will be having time and -- and work performed to do so. And we were over
7 the Christmas break, part of the work to bring a deal with TD Bank and get this matter to
8 where the Court is today. So, I do think it's appropriate that Bank of Montreal's counsel's
9 fees are included in the administration charge.
10

11 THE COURT: Okay. Anyone else who I have not heard from
12 yet? Before I go back to Mr. Kennedy and Mr. Regush on the fees issue? Okay. Either of
13 you have an answer to
14

15 MR. KOCH: Sir, may I -- may I have 2 seconds for that last
16 comment, please?
17

18 THE COURT: Sure.
19

20 **Submissions by Mr. Koch (Reply)**
21

22 MR. KOCH: Okay. So, in terms of MK Auto owning the
23 shares of Westcastle, in terms of shareholder loan, there's \$508,000 in shareholder loan.
24 \$500,000 of that was Blake Thibault's, \$8,000 was MK Auto. In terms of money that was
25 put down on the store, all the money that was put down with TD was unencumbered. We
26 have sheets dictating that through TD. So, in terms of money, again, I'm -- I'm trying to
27 figure out how they had any scope other than MK Auto. Again, I'm more than happy to
28 send them a check for \$8,000. And if it goes the other way, where you guys choose that
29 they're going to take all the funds, if it is out of scope and it is secondary, I would appreciate
30 it if we could use that towards my personal guarantee that he -- that he brought up and that
31 it doesn't get thrown into the mix with all the rest of them, because there's huge losses that
32 they've acquired here in the last 5 months. So, it would be really sad to do that. Thank you.
33

34 THE COURT: Okay. Thank you. Mr. Regush, Mr. Kennedy. Is
35 there an extra 50,000 being claimed as a fee contingency I think is the question?
36

37 **Submissions by Mr. Regush**
38

39 MR. REGUSH: Good -- good morning, Justice Simard, John
40 Regush for the record. I'll field this one. The \$50,000 is an additional amount and with
41 respect to fees that may arise in the future. And why that is necessary is because there is

1 this potential or asserted or possible claim with respect to the payment of I think it was
2 approximately \$500,000 that the monitors report references as being potentially paid to TD
3 under some allegedly improper circumstances.
4

5 And the difficulty is that if TD is paid out in full now, but there are additional legal fees in
6 the future that are necessary to address that potential claim. That would result in TD
7 potentially being out of the money as a first secure creditor when there is an excess of
8 proceeds. So, the reason for that reserve is that in the event that there may be legal fees in
9 the future necessary to address this potential claim that there is a pot of money available
10 so, that TD is not left with a shortfall there. I should certainly turn it over as well to Mr.
11 Kennedy in case he has any other context to provide the Court with respect to that.
12

13 **Submissions by Mr. Kennedy (Reply)**
14

15 MR. KENNEDY: Thank you, Your Honour. I mean the -- the
16 reserve for the -- the reserve of \$50,000 is just to deal with fees associated with managing
17 this claim reserve issue being the \$500,000 issue. TD is obviously going to have to deal
18 with the monitor in terms of the production of records and review of certain transactions.
19 And the bank shouldn't be put out without being repaid its fees associated with trying to
20 manage the risk with a clawback of \$500,000. That's the bottom line, Your Honour. If the
21 fees are less than 50, this is just an estimated number to close out the file. Obviously, the
22 residual funds would be paid back to the monitor.
23

24 THE COURT: Okay. So, the -- so, the concept of the 50 I have
25 -- I have heard the basis for it. The 50 is being added to the payout statement that you are
26 telling --
27

28 MR. KENNEDY: Yes.
29

30 THE COURT: -- the monitor to pay you now?
31

32 MR. KENNEDY: Yes, Your Honour. They will hold that in an
33 account for fees forward.
34

35 THE COURT: They will hold that, the monitor?
36

37 MR. KENNEDY: We will. The -- the -- sorry, Dentons will hold
38 that --
39

40 THE COURT: You are adding --
41

- 1 MR. KENNEDY: -- in trust.
2
- 3 THE COURT: -- that as a payout?
4
- 5 MR. KENNEDY: Yeah, and then -- yeah, and then we'll account to
6 the monitor in respect to fees forward as it relates to this claim reserve issue.
7
- 8 THE COURT: Okay. So, when I am looking for where this 50
9 fits into the order, I think this is a question for Mr. Reid, who had the pen on the order. I
10 do not see it.
11
- 12 MR. KENNEDY: Your Honour, it's not there. It just forms part of
13 the TD indebtedness. So, like I said, it's a payout, and then the payout, there's going to be
14 a line item for 50 to be held back.
15
- 16 THE COURT: Okay. And I am looking for the definition of the
17 TD indebtedness in this order. I thought it was something defined.
18
- 19 MR. KENNEDY: It is defined backwards to the monitor's report,
20 Your Honour.
21
- 22 THE COURT: Okay.
23
- 24 MR. KENNEDY: And you'll find that --
25
- 26 THE COURT: And the monitor's report would not -- did the
27 monitor's report include the 50,000? I did not --
28
- 29 MR. KENNEDY: It did.
30
- 31 THE COURT: Okay.
32
- 33 MR. KENNEDY: It does take reference to the 50,000 --
34
- 35 THE COURT: Okay.
36
- 37 MR. KENNEDY: -- at paragraph 44(b), (INDISCERNIBLE) 4.
38
- 39 THE COURT: Okay.
40
- 41 MR. KENNEDY: From what I understand, the monitor is

1 supportive of that.

2

3 THE COURT: Got it.

4

5 MR. KENNEDY: I'll let Mr. Reid's comment --

6

7 THE COURT: Okay.

8

9 MR. KENNEDY: -- on the issue.

10

11 THE COURT: No, I understand the 50,000. Okay. Mr. Reid,
12 back to you. So, I mean, I guess I have a couple questions for the monitor, and I am happy
13 if you have to consult your client, but what Mr. Koch has told us all today is not in evidence.
14 The evidence before me lays out the -- obviously, the validity of the TD security. I have
15 seen from the TD -- satisfied from the TD affidavit today that the -- the people like Mr.
16 Hutchison's client could not possibly jump ahead of TD in terms of priority so, I think the
17 basis is there for the payout.

18

19 In terms of -- in terms of the payout statement and what Mr. Koch said about an extra
20 million being added, is TD -- or sorry, not TD, is the monitor satisfied that the payout
21 statement it has from TD is accurate?

22

23 MR. REID: That's my understanding. I see Mr. Lonergan has
24 his camera on.

25

26 THE COURT: Okay. Go ahead, Mr. Lonergan.

27

28 **Submissions by Mr. Lonergan**

29

30 MR. LONERGAN: Thank you, Your Honour. We haven't received
31 the final one yet. We have a preliminary one from last week. Over the weekend, we're
32 supposed to get that payout statement that funds could be distributed next week. As soon
33 as we do receive that, we will assess it to make sure that it is valid with -- with respect to
34 the security granted. So, we will have that next week, but the funds will be -- will be looked
35 at and scrutinized and paid out appropriately.

36

37 THE COURT: Okay. Thank you.

38

39 MR. REID: Yes, and just to add on that, I do note that the
40 order contemplates payment on or before January 16th, so, that would give us time to look
41 at the final payout statement and confirm the numbers.

1

2 **Decision**

3

4 THE COURT:

5 Okay. Okay. So, I am going to -- I am going to
6 grant this order as with perhaps one or two additional directions. So, as I was saying, first
7 of all, I want to thank all the parties for working hard since Wednesday, that was not much
8 time. But I appreciate the hard work from Mr. Hutchison, especially who was brand new
9 on the file and the other parties who -- who worked together to collectively answer my
10 questions. As I said, I am satisfied -- satisfied that TD security over the assets of the
11 Westgate companies is -- is valid and perfected based on the TD affidavit. I am satisfied as
12 well that they are in first place, so they are entitled to be paid.

12

13 There is some uncertainty about potentially the payout statement and the amount of
14 Denton's fees. And so, what I am going to do is direct the monitor when it receives the
15 payout statement. And when it receives -- along with the payout statement, Denton's should
16 submit all its invoices and the monitor, I am -- I am directing the monitor to ensure that the
17 payout statement is accurate and that the Denton's fees are -- are reasonable in its view.

18

19 If it is -- if those -- if the payout statement is accurate and the -- the fees are reasonable, the
20 monitor can pay them out as directed in the order. And if not, the monitor can -- can discuss
21 with the parties and if necessary, come back to the Court. But that is -- so, for clarity,
22 though, that -- that is the monitor's task as a court officer. I am not asking that the payout
23 statement or certainly not the invoices, which would be privileged, be disclosed any further.
24 This is the monitor's job to do in its role as a court officer. So, I think we should add a term
25 in the order on that, Mr. Reid, and I suspect --

26

27 MR. REID:

28 I was going to ask if you wanted a term or an
29 undertaking to do that but I'm fine either way.

29

30 THE COURT:

31 Yes, I mean and -- and -- well, let us -- let us put
32 it in the order. Let us put it in the order so that everybody has the clarity. Put it in -- put it
33 into the part about distribution. The 50,000 reserve in the grand scheme of things, that
34 number does not seem unreasonable. It is certainly clear that -- it is clear that there may be
35 further proceedings whereby the Summit estate is trying to recover money from TD. TD's
36 entitled as first priority creditor to have its fees paid on something like that. So, I will allow
37 the 50,000 to go forward. But again, any fees that Denton charges and takes out of that
38 50,000 will be subject to the monitor reviewing those fees for reasonableness.

38

39 Mr. Koch, I hear your concerns. You know, what you said to me today is not in written
40 affidavit form, so I cannot accept it as evidence. But your lawyer was here on Wednesday.
41 I know you have counsel. You know, I cannot give you legal advice either. But these are

1 all things you can discuss with your lawyer. And -- and these CCAA proceedings are
2 ongoing. There may be various -- various things that they advise you you can do to deal
3 with those complaints. So, you are certainly free to do that. But -- but in terms of -- in terms
4 of -- you know, if you want to make an application and get relief, that's the kind of thing
5 that requires written evidence. So, I am satisfied on the evidence today that the order is
6 appropriate. And I am going to grant it. And all I can tell you is take those things up with
7 your lawyer. And there may be things that you can do as we move forward in this process.
8 Okay. Anything else from anyone?

9
10 MR. REGUSH: Justice Simard, just apologies, just before we
11 break one point of clarity, I would, if appropriate for the Court, like to reserve the right to
12 redact from invoices we provide to the monitor.

13
14 THE COURT: Of course.

15
16 MR. REGUSH: Information that's privileged so, just to be clear
17 on that point.

18
19 THE COURT: That is -- that is always -- yes. Sorry thank you
20 Mr. Regush. That is always assumed in -- in my understanding of the law is that invoices -
21 - if invoices contain a description of advice given or advice sought, any -- any -- any
22 solicitor-client privilege, communications, or -- or indications that can be redacted. So, at
23 first incidence you can redact those when you sent the invoices to the monitor. If the
24 monitor needs more detail about what the redactions may contain that is something they
25 can -- they can take up with you and maybe can be dealt with by way of a confidentiality
26 undertaking. And if not you can come back to court.

27
28 MR. REGUSH: That -- that was exactly what I would proposed.
29 Thank you very much.

30
31 THE COURT: All right. All that detail does not have to go into
32 the order Mr. -- Mr. Reid, just -- just the direction to the monitor to review the payout
33 statement for accuracy and to review the invoices for reasonableness.

34
35 MR. REID: Thank you.

36
37 THE COURT: Okay.

38
39 MR. HUTCHISON: Sir, one thing. It's Mr. Hutchison again. In
40 talking with Mr. Reid, I understand that there is court time set aside on the 22nd, which
41 what I understood was originally for a comeback hearing in the -- in the initial CCAA

1 proceedings. So --

2

3 THE COURT: Okay.

4

5 MR. HUTCHISON: -- we're -- we're hopeful that between now and
6 then we might be able to resolve further issues so that we can have the Court perhaps
7 address some issues as it relates to the newcastle -- or sorry, Westcastle part of these
8 proceedings at that time.

9

10 THE COURT: Okay. Well, that hearing will not be before me,
11 but that time is available and subject to the approval of -- of the commercial duty list
12 coordinator and the presiding judge. I do not know how much time you have booked that
13 day, but it could potentially be used for other applications. And on -- on your comments
14 about the charge including BMO, I am not doing anything else on that today. It is a wait-
15 and-see situation. It may be appropriate that BMO is a beneficiary of this charge. It may
16 not. That is why I added the carve-out and I think the same.

17

18 I think what I heard from the monitor today is they are mindful that parties like your client,
19 Mr. Hutchison, are going to be watching and questioning very carefully if they -- if they
20 feel there is a need to borrow in this Westgate estate. So, again, I think the carve-out is the
21 best that we can do collectively for today.

22

23 MR. HUTCHISON: Understood, Sir. Yeah, and that's why we had
24 that in there thinking that's probably a good middle ground, if you will, in the circumstances
25 to move things forward today. So, thank you.

26

27 THE COURT: Okay. Mr. Reid, do you have enough clarity in
28 terms of drafting the order?

29

30 MR. REID: Yes, Sir.

31

32 THE COURT: Okay. So, just send that to Mr. Burek (phonetic)
33 and he will get it to me today and I will sign and get back to you. Thank you for attending,
34 everyone.

35

36 MR. REID: Thank you, Sir.

37

38 MR. HUTCHISON: Thank you.

39

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PROCEEDINGS ADJOURNED UNTIL JANUARY 22, 2026

1 **Certificate of Record**

2

3 I, David Marion, certify that this recording is the record made of the evidence in the
4 proceedings in the Court of King's Bench held in courtroom 1702 at Calgary, Alberta, on
5 January 9th of 2026, and that I was the court official in charge of the sound-recording machine
6 during proceedings.

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1 **Certificate of Transcript**

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I, Sara Baker, certify that

(a) I transcribed the record, which was recorded by a sound-recording machine, to the best of my skill and ability and the foregoing pages are a complete and accurate transcript of the contents of the record, and

(b) the Certificate of Record for these proceedings was included orally on the record and is transcribed in this transcript.

Frosch Transcription Services
Order Number: TDS-1101202
Dated: January 22, 2026

This is Exhibit "M" referred to in the
Affidavit of Martin Hausner, sworn
before me this 14th day of May, 2026.



A Commissioner for Oaths in
and for the Province of Alberta

SUSY M. TRACE
BARRISTER AND SOLICITOR

CERTIFIED *E. Wheaton*
by the Court Clerk as a true copy of
the document digitally filed on Jan
27, 2026

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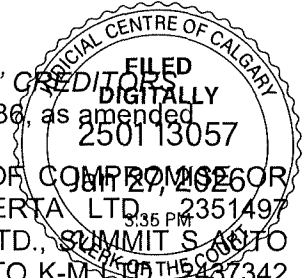
COURT

COURT OF KING'S BENCH OF ALBERTA

JUDICIAL CENTRE

CALGARY

IN THE MATTER OF THE COMPANIES' CREDITORS
ARRANGEMENT ACT, RSC 1985, c C-36, as amended



AND IN THE MATTER OF A PLAN OF COMPROMISE OR
ARRANGEMENT OF 2345137 ALBERTA LTD., 2351497
ALBERTA LTD., 2497902 ALBERTA LTD., SUMMIT S AUTO
LTD., SUMMIT V AUTO LTD., MK AUTO K-M LTD., 2437342
ALBERTA LTD., 1972207 ALBERTA LTD., 1175104 B.C. LTD.,
1262113 B.C. LTD., AND 1272986 B.C. LTD., 2412170
ALBERTA LTD. AND 2416326 ALBERTA LTD.

DOCUMENT

ORDER

ADDRESS FOR SERVICE
AND CONTACT
INFORMATION OF PARTY
FILING THIS DOCUMENT

MILLER THOMSON LLP
Eighth Avenue Place East
43rd Floor, 525 8th Avenue S.W.
Calgary, AB, Canada T2P 1G1

Attention: James W. Reid / Monica Faheim / Pavin Takhar
Telephone: 403.298.2418 / 416.597.6087 / 403.298.2432
E-mail: jwreid@millerthomson.com
mfaheim@millerthomson.com
ptakhar@millerthomson.com
File No.: 0262720.0004

DATE ON WHICH ORDER WAS PRONOUNCED:

January 22, 2026

NAME OF JUSTICE WHO MADE THIS ORDER:

The Honourable Justice B. B. Johnston

LOCATION OF HEARING:

Calgary Courts Centre

UPON the application of BDO Canada Limited ("**BDO**"), in its capacity as Court-appointed Monitor (in such capacity, the "**Monitor**") of 2345137 Alberta Ltd. ("**Vermilion Chrysler**"), 1262113 B.C. Ltd. ("**Western Sport Products**"), 2497902 Alberta Ltd. ("**Castle Ford**"), 1175104 B.C. Ltd. ("**Cranbrook Mitsubishi**"), 1272986 B.C. Ltd. ("**Sun Valley Nissan**"), Summit V Auto Ltd. ("**Arrow VW**"), 2437342 Alberta Ltd. ("**Squamish Chrysler**", with Vermilion Chrysler, Western Sport Products, Castle Ford, Cranbrook Mitsubishi, Sun Valley Nissan, and Arrow VW, the "**Operating Debtors**"), Summit S Auto Ltd. ("**Real Co**"), MK Auto K-M Ltd. ("**MK Auto**"), 2351497 Alberta Ltd. ("**235 AB**") and 1972207 Alberta Ltd. "**197 AB**", 2412170 Alberta Ltd. ("**Westcastle Dealership**") and 2416326 Alberta Ltd. ("**Westcastle RealCo**", and together with

Westcastle Dealership, Vermilion Chrysler, Cranbrook Mitsubishi, Sun Valley Nissan, Western Sport Products, Squamish Chrysler, Castle Ford, Arrow VW, Real Co, MK Auto, and 235 AB, and 197 AB the "**Debtors**";

AND UPON having read the Application filed January 14, 2026, the Monitor's Fourth Report, dated January 5, 2026 (the "**Fourth Report**"); the Monitor's Fifth Report, dated January 14, 2026 (the "**Fifth Report**", together with the Fourth Report, the "**Reports**");

AND UPON reviewing the CCAA Initial Order granted by the Court in these proceedings on August 22, 2025, as amended and restated by the Amended and Restated Initial Order granted by Court on August 27, 2025 (the "**ARIO**");

AND UPON having read the Affidavit of Service of Maria Ceko, sworn January 20, 2026;

AND UPON hearing counsel for the Monitor, counsel for the Bank of Montreal, and counsel to all other parties present;

IT IS HEREBY ORDERED AND DECLARED THAT:

SERVICE AND INTERPRETATION

1. The time for service of the notice of application for this order (the "**Order**") is hereby abridged and deemed good and sufficient, if applicable, and this application is properly returnable today.
2. Capitalized terms used in this Order and not otherwise defined herein shall have the meaning ascribed to them under the ARIO.

EXTENSION OF STAY PERIOD

3. The Stay Period, as ordered and defined in paragraph 13 of the ARIO, is hereby extended from January 30, 2026, up to and including March 29, 2026.

FREEZING OF TRANSFERRED VEHICLES

4. All vehicles formerly belonging to Westcastle GMC transferred to The Loan Store or 1292709 Alberta Ltd. or any of their affiliates subject to security registrations in favour of The Toronto Dominion Bank, as listed in the PPR search attached to the Fourth Report of

the Monitor in this Action at Appendix B of Appendix H (the "**Vehicles**") are hereby frozen, and no person shall move, transfer or otherwise deal with the Vehicles except by further Order of this Court.

5. Any and all proceeds of sale of any of the Vehicles that may be in the possession of The Loan Store or 1292709 Alberta Ltd. or any of their affiliates are hereby frozen, and no person shall move, transfer or otherwise deal with such proceeds of sale except by further Order of this Court.
6. The Loan Store and 1292709 Alberta Ltd. and their affiliates, or any of them, are hereby directed to provide a list of all of the Vehicles presently in their possession and their current locations and a list of all of the Vehicles that have been sold along with details of the sale and the location of any proceeds of sale, with supporting documents, to the Monitor within three (3) days of this Order.
7. The Monitor is not required to provide an undertaking in damages in respect of this Order.
8. Any person served with or notified of this Order may apply to the Court at any time to vary or discharge paragraphs 4-6 of this Order, on five (5) days notice to the Monitor.

REGISTRATION OF VEHICLES

9. The Monitor is approved *nunc pro tunc* to make serial number registrations against the Vehicles in the Alberta Personal Property Registry or any other relevant registry.

MONITOR'S ACTIVITIES AND PROFESSIONAL FEES

10. The Monitor's actions, activities, and conduct as disclosed and reported in the Reports, are hereby ratified and approved.
11. The Monitor's accounts for its fees and disbursements, as set out in the Fifth Report, are hereby approved without the necessity of a formal passing or assessment of its accounts.
12. The accounts of the Monitor's legal counsel, Miller Thomson LLP, for its fees and disbursements, as set out in the Fifth Report, are hereby approved without the necessity of a formal passing or assessment of its accounts.

SERVICE

13. Service of this Order shall be deemed good and sufficient by serving the same by posting a copy of this Order on the Monitor's website at <https://www.bdo.ca/services/financial-advisory-services/business-restructuring-turnaround-services/current-engagements/summit-automotive-group>.

B B Johns

Justice of the Court of King's Bench of Alberta