

THE KING'S BENCH
WINNIPEG CENTRE

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

AND IN THE MATTER OF A PLAN OF COMPROMISE OR ARRANGEMENT OF POLAR WINDOW OF CANADA LTD., ACCURATE DORWIN (2020) INC., GLASS 8 INC., NATIONAL INTERIORS (2021) INC., 12986647 CANADA LTD. o/a ALLSCO WINDOWS & DOORS, 12986591 CANADA LTD. o/a ALWEATHER WINDOWS & DOORS, POLAR HOLDING LTD., 10064720 MANITOBA LTD. AND 12986914 CANADA LTD.

APPLICATION UNDER: THE *COMPANIES' CREDITORS ARRANGEMENT ACT*, R.S.C., c. C-36, AS AMENDED

MOTION RECORD

Adair Goldblatt Bieber LLP

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**THE KING'S BENCH
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APPLICATION UNDER: THE *COMPANIES' CREDITORS ARRANGEMENT ACT*, R.S.C., c. C-36, AS AMENDED

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TAB 1

File No. CI 23-01-39360

**THE KING'S BENCH
WINNIPEG CENTRE**

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

AND IN THE MATTER OF A PLAN OF COMPROMISE OR ARRANGEMENT OF POLAR WINDOW OF CANADA LTD., ACCURATE DORWIN (2020) INC., GLASS 8 INC., NATIONAL INTERIORS (2021) INC., 12986647 CANADA LTD. o/a ALLSCO WINDOWS & DOORS, 12986591 CANADA LTD. o/a ALWEATHER WINDOWS & DOORS, POLAR HOLDING LTD., 10064720 MANITOBA LTD. AND 12986914 CANADA LTD.

APPLICATION UNDER: THE *COMPANIES' CREDITORS ARRANGEMENT ACT*, R.S.C., c. C-36, AS AMENDED

NOTICE OF MOTION

**HEARING DATE: Thursday, the 27th day of June, 2024 at 10:00 AM
BEFORE THE HONOURABLE MR. JUSTICE BOCK**

Adair Goldblatt Bieber LLP

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Suite 3200
Toronto, ON M5H 2Y4

SIMON BIEBER/SEAN BLAKELEY

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THE GROUNDS FOR THE MOTION ARE:

The CCAA Proceedings

1. Polar Window of Canada Ltd., Accurate Dorwin (2020) Inc., Glass 8 Inc., National Interiors (2021) Inc., 12986647 Canada Ltd. O/A Allsco Windows & Doors, 12986591 Canada Ltd. O/A Alweather Windows & Doors, Polar Holding Ltd., 10064720 Manitoba Ltd., and 12986914 Canada Ltd. (the “**Applicants**”) are corporations incorporated pursuant to the laws of Manitoba or the laws of Canada. The Applicants carried on business as manufacturers, suppliers, and installers of windows and doors and other building products in various provinces within Canada and on a supply only basis into the United States.
2. Stephen Segal, Brant Enderle, and Tim Morris were the directors of the Applicants (the “**Directors**”).
3. In February 2023, the Applicants applied to this Court for creditor protection pursuant to the Companies Creditors Arrangement Act (the “**CCAA Proceedings**”).
4. On or about July 27, 2023, the Honourable Justice Bock issued an Order in the CCAA Proceedings (the “**Bock Order**”) which provided, *inter alia*, that the Directors were released and discharged from all claims, liabilities, and obligations in connection with their guarantees of the Applicants:

THIS COURT ORDERS that, conditional on the closing of the Transaction contemplated hereby and the Purchaser’s payment of the Additional Consideration (as that term is defined in the Sale Agreement) to First West Credit Union Capital Corp and Sallyport Commercial Finance, LLC and effective immediately upon filing of the Monitor’s Certificate contemplated herein, **Stephen Segal, Brant Enderle and Tim Morris (together the “Principals”) are hereby forever and permanently released and discharged from any and all claims, liabilities or obligations in connection with any of the Principals’ guarantees of any of the**

commitments, loans or obligations of any of the Applicants. Notwithstanding the foregoing, this release shall not release or discharge any statutory obligations that the Principals may have in their capacity as Directors or Officers of the Applicants (should they, in fact, be or have been a Director or Officer of the Applicants) or release or discharge any claims or entitlements that a Person may have against any Director's or Officer's liability insurance or the Director's Charge as contained in the Amended and Restated Order [emphasis added] (the "**Release**").

5. The transaction referenced in the Release closed and the Release became effective on or about December 7, 2023.

6. As of the date of this notice of motion, the CCAA Proceedings remain ongoing.

The Corporate Debts

7. While acting in his capacity as principal for the Applicants, Mr. Segal opened and/or used several corporate credit cards and lines of credit (the "**Corporate Debts**") from Royal Bank of Canada ("**RBC**"), Rogers Bank, Scotiabank, and the Canadian Imperial Bank of Commerce ("**CIBC**"; collectively the "**Banks**"). The Corporate Debts were taken out in Mr. Segal's name but were used exclusively or almost exclusively for the Applicants' business expenses.

8. As of the date of the Bock Order, these accounts had the following balance:

Account	Debt
RBC Line of Credit	\$19,850.00
RBC Credit Card (6992)	\$86,051.63
RBC Credit Card (1134)	\$6,770.84
Rogers Bank Credit Card	\$18,836.81
Scotiabank Line of Credit	\$9,912.75
Scotiabank Credit Card	\$19,996.97
CIBC Credit Card	\$30,812.17

9. In or around December 2023, Mr. Segal wrote to the Banks and provided a copy of the Bock Order. Mr. Segal requested that the Banks remove the Corporate Debts and comply with the terms of the Release.

10. RBC and Rogers Bank never responded to Mr. Segal's correspondence. Scotiabank and CIBC denied Mr. Segal's request and refused or otherwise failed to comply with the Bock Order.

11. Mr. Segal requires that the Corporate Debts be discharged as they continue to accrue interest and are negatively impacting his credit rating.

The Release Captures the Corporate Debts

12. The Release was intended to be comprehensive and ought to be interpreted to include the Corporate Debts.

13. The Applicants sought to include the Release in the Bock Order to ensure that the Directors could avoid personal bankruptcy or similar financial hardship and continue to manage the Applicants, including by negotiating and facilitating a plan of arrangement to assist the Applicants in avoiding bankruptcy.

14. The Corporate Debts were incurred by Mr. Segal prior to the date of the Bock Order and were incurred exclusively to the benefit of the Applicants. This is effectively a personal guarantee of the Applicants' expenses, which is precisely the type of debt that was contemplated by the Release.

15. If the Corporate Debts are not included in the Release, they may impact Mr. Segal's capacity to assist the Applicants in restructuring their businesses, which may in turn prejudice the

Applicants' stakeholders. This would defeat the purpose of the Release and the objectives of the CCAA Proceedings more broadly.

16. Such further and other grounds as the lawyers may advise.

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

1. The affidavit of Stephen Segal, to be sworn; and
2. Such further and other evidence as the lawyers may advise and this Honourable Court may permit.

May 1, 2024

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Lawyers for Stephen Segal

TO: SERVICE LIST

AND TO: ROYAL BANK OF CANADA

RBC Centre
155 Wellington Street West
Toronto, ON
M5V 3K7

AND TO: ROGERS BANK

350 Bloor Street East
Toronto, ON
M4W 1A9

AND TO: SCOTIABANK
Bay Adelaide Centre North
40 Temperance Street
Toronto, ON
M5H 0B4

AND TO: CANADIAN IMPERIAL BANK OF COMMERCE
Commerce Court West
199 Bay Street
Toronto, ON
M5L 1A2

TAB 2

THE KING'S BENCH
WINNIPEG CENTRE

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

AND IN THE MATTER OF A PLAN OF COMPROMISE OR ARRANGEMENT OF POLAR WINDOW OF CANADA LTD., ACCURATE DORWIN (2020) INC., GLASS 8 INC., NATIONAL INTERIORS (2021) INC., 12986647 CANADA LTD. o/a ALLSCO WINDOWS & DOORS, 12986591 CANADA LTD. o/a ALWEATHER WINDOWS & DOORS, POLAR HOLDING LTD., 10064720 MANITOBA LTD. AND 12986914 CANADA LTD.

APPLICATION UNDER: THE *COMPANIES' CREDITORS ARRANGEMENT ACT*, R.S.C., c. C-36, AS AMENDED

AFFIDAVIT OF STEPHEN SEGAL
SWORN THE 14th DAY OF JUNE, 2024

Adair Goldblatt Bieber LLP

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Toronto, ON M5H 2Y4

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APPLICATION UNDER: *THE COMPANIES' CREDITORS ARRANGEMENT
ACT*, R.S.C., c. C-36, AS AMENDED

AFFIDAVIT OF STEPHEN SEGAL

I, STEPHEN SEGAL of the City of Winnipeg, in the Province of Manitoba, businessman,
MAKE OATH AND SAY:

1. I was the Chief Executive Officer and President of Polar Window of Canada Ltd., Accurate Dorwin (2020) Inc., Glass 8 Inc., National Interiors (2021) Inc., 12986647 Canada Ltd. O/A Allsco Windows & Doors, 12986591 Canada Ltd. O/A Alweather Windows & Doors, Polar Holding Ltd., 10064720 Manitoba Ltd., and 12986914 Canada Ltd. (collectively the “**Applicants**”) and as such have personal knowledge of the facts and matters hereinafter deposed to by me except where stated to be based on information and belief, and where so stated, I do verily believe the same to be true.

THE CCAA PROCEEDINGS & THE BOCK ORDER

2. The Applicants are corporations incorporated pursuant to the laws of Manitoba or the laws of Canada. The Applicants carried on business as manufacturers, suppliers, and installers of

windows and doors and other building products in various provinces within Canada and on a supply only basis into the United States.

3. Brant Enderle, Tim Morris, and I were the directors of the Applicants (the “**Directors**”).

4. In February 2023, the Applicants applied to this Court for creditor protection pursuant to the Companies Creditors Arrangement Act (the “**CCAA Proceedings**”). A copy of the Amended and Restated Initial Order is attached hereto as **Exhibit A**.

5. On or about July 27, 2023, the Honourable Justice Bock issued an Order in the CCAA Proceedings (the “**Bock Order**”) which provided, *inter alia*, that upon closing of the sale of the Applicants’ assets (the “**Transaction**”) the Directors were released and discharged from all claims, liabilities, and obligations in connection with their guarantees of the Applicants:

THIS COURT ORDERS that, conditional on the closing of the Transaction contemplated hereby and the Purchaser’s payment of the Additional Consideration (as that term is defined in the Sale Agreement) to First West Credit Union Capital Corp and Sallyport Commercial Finance, LLC and effective immediately upon filing of the Monitor’s Certificate contemplated herein, **Stephen Segal, Brant Enderle and Tim Morris (together the “Principals”) are hereby forever and permanently released and discharged from any and all claims, liabilities or obligations in connection with any of the Principals’ guarantees of any of the commitments, loans or obligations of any of the Applicants.** Notwithstanding the foregoing, this release shall not release or discharge any statutory obligations that the Principals may have in their capacity as Directors or Officers of the Applicants (should they, in fact, be or have been a Director or Officer of the Applicants) or release or discharge any claims or entitlements that a Person may have against any Director’s or Officer’s liability insurance or the Director’s Charge as contained in the Amended and Restated Order [emphasis added] (the “**Release**”).

A copy of the Bock Order is attached hereto as **Exhibit B**.

6. The Transaction closed and the Release became effective on or about December 7, 2023. A copy of the Monitor’s Certificate in respect of the Transaction is attached hereto as **Exhibit C**.

7. As of the date of this affidavit, the CCAA Proceedings remain ongoing.

THE CORPORATE DEBTS

8. While acting in my capacity as principal for the Applicants, I opened and/or used several corporate credit cards and lines of credit (the “**Corporate Debts**”) from Royal Bank of Canada (“**RBC**”), Rogers Bank, Scotiabank, and the Canadian Imperial Bank of Commerce (“**CIBC**”; collectively the “**Banks**”). These accounts had the following balances at the date of the Bock Order and the date that the Transaction closed:

Financial Institution	Account Number	Amount (July 21, 2023)¹	Amount (December 7, 2023)²
RBC	7791***156-001	\$19,850.00	\$19,975.00
RBC	5415***6992	\$86,051.63	\$89,013.39
RBC	5415***1134	\$6,770.84	\$6,998.73
Rogers Bank	5779***6880	\$18,836.81	\$19,308.18
Scotiabank	4538***374 017	\$9,912.75	\$9,956.82
Scotiabank	4537***570 017	\$19,006.97	\$18,914.29
CIBC	4438***5516	\$30,812.17	\$29,228.11

¹ A copy of the RBC-156-011 account statement dated August 15, 2023 is attached hereto as **Exhibit D**.
A copy of the RBC-6992 account statement dated August 11, 2023 is attached hereto as **Exhibit E**.
A copy of the RBC-1134 account statement dated July 21, 2023 is attached hereto as **Exhibit F**.
A copy of the Rogers-6880 account statement dated August 7, 2023 is attached hereto as **Exhibit G**.
A copy of the Scotia-374017 account statement dated July 21, 2023 is attached hereto as **Exhibit H**.
A copy of the Scotia-570017 account statement dated August 15, 2023 is attached hereto as **Exhibit I**.

² A copy of the RBC-156-011 account statement dated December 15, 2023 is attached hereto as **Exhibit J**.
A copy of the RBC-6992 account statement dated December 11, 2023 is attached hereto as **Exhibit K**.
A copy of the RBC-1134 account statement dated December 21, 2023 is attached hereto as **Exhibit L**.
A copy of the Rogers-6880 account statement dated December 7, 2023 is attached hereto as **Exhibit M**.
A copy of the Scotia-374017 account statement dated December 20, 2023 is attached hereto as **Exhibit N**.
A copy of the Scotia-570017 account statement dated December 15, 2023 is attached hereto as **Exhibit O**.

9. I incurred these debts almost exclusively for corporate purposes. It was my usual practice to incur business expenses on these credit cards/lines of credit and submit the expenses to the Applicants for reimbursement. A sample expense report, which includes charges on the CIBC credit card, which were later consolidated into CIBC-5516 is attached hereto as **Exhibit P**.

10. Although all of these accounts were used for the Applicants' business purposes, RBC-6992 was specifically used as a corporate credit account for the Applicants and their employees. Over the years, I arranged for a large number of secondary cards to be issued in the names of the Applicants' employees to be used specifically (and only) for business expenses. The secondary employee cards were all cancelled on or before February 10, 2023. A copy of the account statement for RBC-6992 dated February 13, 2023, which shows transactions for the employee secondary cards, is attached hereto as **Exhibit Q**.

11. Notwithstanding the foregoing, I made limited personal charges on certain of these credit accounts. However, I have made payments against all of those personal charges and, to the best of my knowledge, the account balances now consist entirely of business expenses.

12. Since the date of the Order, I have continued to make interest payments in an attempt to mitigate the effect of the Corporate Debts on my credit rating. To date, I have paid approximately \$31,360.74 in interest against all of the Corporate Debts and \$2860 in principal payments against CIBC-5516.

13. The current amounts of the Corporate Debts are as follows:

Financial Institution	Account Number	Amount	Account Statement
RBC	7791***156-001	\$19,975.00	Exhibit R
RBC	5415***6992	\$85,669.36	Exhibit S
RBC	5415***1134	\$6,976.28	Exhibit T
Rogers Bank	5779***6880	\$19,357.66	Exhibit U
Scotiabank	4538***374 017	\$9,850.00 +/-	Unavailable³
Scotiabank	4537***570 017	\$19,000.00 +/-	
CIBC	4438***5516	\$27,829.28	Exhibit V

14. Since the date of the Transaction closing:

- a. I have not incurred any additional charges to RBC-156-001. The balance has only changed in connection with interest charges/payments;
- b. I have not incurred any additional charges to RBC-6992. The balance has only changed in connection with interest charges/payments;
- c. I have continued to use RBC-1134 for business expenses. I only use RBC-1134 for new business expenses in a manner that ensures that the full balance is paid off every month and new charges are added every month to avoid interest fees. The balance remaining approximately equals the outstanding balance at the date of the Transaction closing;

³ As detailed below, Scotiabank closed my accounts on or about May 11, 2024. I no longer have access to the account statements.

- d. I have continued to use Roger-6880 for business and personal expenses. However, I have ensured that all new charges are paid off each month. Accordingly, the balance has only changed in connection with interest charges/payments.
- e. I have not incurred any additional charges to Scotia-374017. The balance has only changed in connection with interest charges/payments;
- f. I have not incurred any additional charges to Scotia-570017. The balance has only changed in connection with interest charges/payments;

THE BANKS REFUSED TO COMPLY WITH THE BOCK ORDER

15. In or around December 2023, following the close of the Transaction, I wrote to the Banks and provided a copy of the Bock Order. I requested that the Banks remove the Corporate Debts and comply with the terms of the Release. Copies of my correspondence are attached hereto as:

- a. Email Correspondence to RBC dated December 11, 2023 – **Exhibit W**;
- b. Letter to Rogers Bank dated December 30, 2023 – **Exhibit X**;
- c. Letter to Scotiabank dated December 27, 2023 – **Exhibit Y**; and
- d. Letter to CIBC dated – **Exhibit Z**.

16. Neither RBC nor Rogers Bank ever provided a substantive response to my request. Scotiabank and CIBC formally denied my request and refused or otherwise failed to comply with the Bock Order.


17. Following service of the Notice of Motion, Scotiabank and Rogers Bank terminated our relationship and closed my accounts:

- a. On May 11, 2024, I was advised by a bank teller at my home Scotiabank branch that my business relationship with Scotiabank had been “terminated” as of May 9, 2024. She advised that she had instructions to destroy my bank card; and
- b. On May 17, 2024, following service of the Notice of Motion, Rogers Bank wrote to me and advised that because of my “recent correspondence” it was closing my credit account. A copy of this letter is attached hereto as **Exhibit AA**.


18. The Banks’ refusal to comply with the Bock Order has resulted in personal hardship and has impacted my ability to focus on the restructuring of the Applicants. In addition to the stress caused by the risk that the Corporate Debts pose to my personal finances, the existence of the Corporate Debts has significantly impacted my credit rating.

19. As a result of the decreased credit rating and high account balance, I have been unable to secure additional credit. This lack of credit has in turn limited my ability to incur business expenses for the purchasers in the Transaction.

AFFIRMED by Stephen Segal at the City of Winnipeg, in the Province of Manitoba, before me on June 14, 2024 in the City of Toronto, in the Province of Ontario, in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



 Commissioner for Taking Affidavits
 (or as may be)



STEPHEN SEGAL

Sean Blakeley
LSO# 79894V

This is Exhibit "A" referred to in the Affidavit of Stephen Segal sworn June 14, 2024.

A handwritten signature in cursive script that reads "Sean Blakeley".

Commissioner for Taking Affidavits (or as may be)

Sean Blakeley
LSO# 79894V

**THE KING'S BENCH
WINNIPEG CENTRE**

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

AND IN THE MATTER OF A PLAN OF COMPROMISE OR ARRANGEMENT OF
POLAR WINDOW OF CANADA LTD., ACCURATE DORWIN (2020) INC., GLASS
8 INC., NATIONAL INTERIORS (2021) INC., 12986647 CANADA LTD. o/a
ALLSCO WINDOWS & DOORS, 12986591 CANADA LTD. o/a ALWEATHER
WINDOWS & DOORS, POLAR HOLDING LTD., 10064720 MANITOBA LTD. AND
12986914 CANADA LTD.

(the "**Applicants**")

APPLICATION UNDER: *THE COMPANIES' CREDITORS ARRANGEMENT ACT*,
R.S.C., c. C-36, AS AMENDED

CERTIFIED COPY
of

AMENDED AND RESTATED INITIAL ORDER
DATE OF HEARING: TUESDAY, FEBRUARY 14, 2023 AT 10:00 A.M.
BEFORE THE HONOURABLE MR. JUSTICE BOCK

MLT AIKINS LLP
Barristers & Solicitors
30th Floor – 360 Main Street
Winnipeg, Manitoba, R3C 4G1

J.J. BURNELL / ANJALI SANDHU
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File No. 0037903.00035

THE KING'S BENCH
WINNIPEG CENTRE

THE HONOURABLE) Friday, the 10th day of February, 2023
) and Tuesday, the 14th day of February,
MR. JUSTICE BOCK) 2023

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

AND IN THE MATTER OF A PLAN OF COMPROMISE OR ARRANGEMENT OF
POLAR WINDOW OF CANADA LTD., ACCURATE DORWIN (2020) INC., GLASS
8 INC., NATIONAL INTERIORS (2021) INC., 12986647 CANADA LTD. o/a
ALLSCO WINDOWS & DOORS, 12986591 CANADA LTD. o/a ALWEATHER
WINDOWS & DOORS, POLAR HOLDING LTD., 10064720 MANITOBA LTD. AND
12986914 CANADA LTD.

(the "**Applicants**")

APPLICATION UNDER: THE *COMPANIES' CREDITORS ARRANGEMENT ACT*,
R.S.C., c. C-36, AS AMENDED

CERTIFIED COPY
of

AMENDED AND RESTATED INITIAL ORDER

THIS MOTION, made by the Applicants, pursuant to the *Companies'*
Creditors Arrangement Act, R.S.C. 1985, c. C-36, as amended (the "**CCAA**") was
heard this day at the Law Courts Building at 408 York Avenue, in the City of
Winnipeg, in the Province of Manitoba.

ON READING the affidavit of Stephen Segal sworn February 6, 2023
("**Segal Affidavit**") and the Exhibits thereto, and the Pre-filing Report of Deloitte
Restructuring Inc. ("**Deloitte**") dated February 6, 2023 (the "**Pre-filing Report**"),
the Affidavit of Lila Alnadi sworn February 9, 2023 and on being advised that the

secured creditors who are likely to be affected by the charges created herein were given notice, and on hearing the submissions of counsel for the Applicants, counsel for Deloitte, counsel for The Toronto-Dominion Bank ("**TD**"), counsel for Sallyport Commercial Finance ULC ("**Sallyport**") no one else appearing although duly served as appears from the Affidavit of Service of Lila Alnadi sworn February 9, 2023 and on reading the consent of Deloitte to act as the Monitor (as hereinafter defined),

SERVICE

1. THIS COURT ORDERS that the time for service of the Notice of Motion and the supporting materials is hereby abridged and validated so that this Motion is properly returnable today and hereby dispenses with further service thereof.

APPLICATION

2. THIS COURT ORDERS AND DECLARES that the Applicants are each a company to which the CCAA applies.

PLAN OF ARRANGEMENT

3. THIS COURT ORDERS that the Applicants shall have the authority to file and may, subject to further order of this Court, file with this Court a plan or plans of compromise or arrangement (hereinafter referred to as the "**Plan**").

POSSESSION OF PROPERTY AND OPERATIONS

4. THIS COURT ORDERS that the Applicants shall remain in possession and control of their respective current and future assets, undertakings and properties of every nature and kind whatsoever, and wherever situate including all proceeds thereof (the "**Property**"). Subject to further Order of this Court, the Applicants shall continue to carry on business in a manner consistent with the preservation of their business (the "**Business**") and Property. The Applicants are authorized and empowered to continue to retain and employ the employees, installers, consultants, agents, experts, accountants, counsel and such other persons (collectively "**Assistants**") currently retained or employed by them, with liberty to retain such further Assistants as they deem reasonably necessary or desirable in the ordinary course of business or for the carrying out of the terms of this Order.

5. THIS COURT ORDERS that the Applicants shall be entitled to continue to utilize the central cash management system currently in place as described in the Segal Affidavit or replace it with another substantially similar central cash management system (the "**Cash Management System**") and that any present or future bank providing the Cash Management System shall not be under any obligation whatsoever to inquire into the propriety, validity or legality of any transfer, payment, collection or other action taken under the Cash Management System, or as to the use or application by the Applicants of funds transferred, paid, collected or otherwise dealt with in the Cash Management System, shall be entitled to provide the Cash Management System without any liability in respect thereof to any Person (as hereinafter defined) other than the Applicants, pursuant to the

terms of the documentation applicable to the Cash Management System, and shall be, in its capacity as provider of the Cash Management System, an unaffected creditor under the Plan with regard to any claims or expenses it may suffer or incur in connection with the provision of the Cash Management System.

6. THIS COURT ORDERS that 12986647 Canada Ltd. o/a Allsco Windows & Doors ("**Allsco**"), 12986591 Canada Ltd. o/a Alweather Windows & Doors ("**Alweather**"), and 12986914 Canada Ltd. ("**6914**") are hereby authorized and entitled to continue to utilize Sallyport Commercial Finance ULC ("**Sallyport**") for the factoring of their accounts receivable and that such utilization shall not constitute a preference, fraudulent conveyance, transfer at undervalue, oppressive conduct, or other challengeable or voidable transaction under any applicable law, and without limiting the foregoing:

- a) With respect to the Account Sale and Purchase Agreement (the "**Sallyport Agreement**") between Sallyport, Allsco, Alweather and 6914 dated May 20, 2021, all Accounts (as defined in the Sallyport Agreement) sold thereunder shall be sold free and clear of all encumbrances, including but not limited to all Charges (as hereinafter defined) granted in these proceedings; and
- b) Sallyport shall be permitted to operate the Reserve Account (as defined in the Sallyport Agreement) in accordance with the terms of the Sallyport Agreement and, if necessary, the Stay Period (as defined hereinafter) be and is hereby lifted for such purpose.

7. THIS COURT ORDERS that the Applicants shall be entitled but not required to pay the following expenses whether incurred prior to or after this Order:

- a) All outstanding and future wages, salaries, employee and pension benefits, vacation pay and expenses payable on or after the date of this Order in each case incurred in the ordinary course of business

and consistent with existing compensation policies and arrangements; and

- b) The fees and disbursements of any Assistants retained or employed by the Applicants in respect of these proceedings, at their standard rates and charges.

8. THIS COURT ORDERS that except as otherwise provided to the contrary herein, the Applicants shall be entitled but not required to pay all reasonable expenses incurred by the Applicants in carrying on the Business in the ordinary course after this Order, and in carrying out the provisions of this Order, which expenses shall include, without limitation:

- a) All expenses and capital expenditures reasonably necessary for the preservation of the Property or the Business including, without limitation, payments on account of insurance (including directors' and officers' insurance), maintenance and security services; and
- b) Payment for goods or services actually supplied to the Applicants following the date of this Order.

9. THIS COURT ORDERS that the Applicants shall remit, in accordance with legal requirements, or pay:

- a) Any statutory deemed trust amounts in favour of the Crown in right of Canada or of any Province thereof or any other taxation authority which are required to be deducted from employees' wages, including, without limitation, amounts in respect of (i) employment insurance, (ii) Canada Pension Plan, (iii) Quebec Pension Plan, and (iv) income taxes;
- b) All goods and services or other applicable sales taxes (collectively, "**Sales Taxes**") required to be remitted by the Applicants in connection with the sale of goods and services by the Applicants, but only where such Sales Taxes are accrued or collected after the date of this Order, or where such Sales Taxes were accrued or collected prior to the date of this Order but not required to be remitted until on or after the date of this Order, and

- c) Any amount payable to the Crown in right of Canada or of any Province thereof or any political subdivision thereof or any other taxation authority in respect of municipal realty, municipal business or other taxes, assessments or levies of any nature or kind which are entitled at law to be paid in priority to claims of secured creditors and which are attributable to or in respect of the carrying on of the Business by the Applicants.

10. THIS COURT ORDERS that until a real property lease is disclaimed in accordance with the CCAA, the Applicants shall pay all amounts constituting rent or payable as rent under real property leases (including, for greater certainty, common area maintenance charges, utilities and realty taxes and any other amounts payable to the landlord under the lease) or as otherwise may be negotiated between the Applicants and the landlord from time to time ("**Rent**"), for the period commencing from and including the date of this Order, monthly on the first day of each month, in advance (but not in arrears). On the date of the first of such payments, any Rent relating to the period commencing from and including the date of this Order shall also be paid.

11. THIS COURT ORDERS that, except as specifically permitted herein, the Applicants are hereby directed, until further Order of this Court: (a) to make no payments of principal, interest thereon or otherwise on account of amounts owing by the Applicants to any of their respective creditors as of this date; (b) to grant no security interests, trust, liens, charges or encumbrances upon or in respect of any of their respective Property; and (c) to not grant credit or incur liabilities except in the ordinary course of the Business.

RESTRUCTURING

12. THIS COURT ORDERS that the Applicants shall, subject to such requirements as are imposed by the CCAA and such covenants as may be contained in the Definitive Documents (as hereinafter defined), have the right to:

- (a) permanently or temporarily cease, downsize or shut down any of its business or operations, and to dispose of redundant or non-material assets not exceeding \$100,000.00 in any one transaction or \$500,000.00 in the aggregate;
- (b) terminate the employment of such of its employees or temporarily lay off such of its employees as it deems appropriate; and
- (c) pursue all avenues of refinancing of its Business or Property, in whole or part, subject to prior approval of this Court being obtained before any material refinancing,

all of the foregoing to permit the Applicants to proceed with an orderly restructuring of the Business (the "**Restructuring**").

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

disclaim the lease governing such leased premises in accordance with Section 32 of the CCAA, it shall not be required to pay Rent under such lease pending resolution of any such dispute (other than Rent payable for the notice period provided for in Section 32(5) of the CCAA), and the disclaimer of the lease shall be without prejudice to the Applicants' claim to the fixtures in dispute.

14. THIS COURT ORDERS that if a notice of disclaimer is delivered pursuant to Section 32 of the CCAA, then (a) during the notice period prior to the effective time of the disclaimer, the landlord may show the affected leased premises to prospective tenants during normal business hours, on giving the Applicants and the Monitor 24 hours' prior written notice, and (b) at the effective time of the disclaimer, the relevant landlord shall be entitled to take possession of any such leased premises without waiver of or prejudice to any claims or rights such landlord may have against the Applicants in respect of such lease or leased premises, provided that nothing herein shall relieve such landlord of its obligation to mitigate any damages claimed in connection therewith.

NO PROCEEDINGS AGAINST THE APPLICANTS OR THE PROPERTY

15. THIS COURT ORDERS that until and including May 5, 2023, or such later date as this Court may order (the "**Stay Period**"), no proceeding or enforcement process in any court or tribunal (each, a "**Proceeding**") shall be commenced or continued against or in respect of the Applicants or the Monitor, or affecting the Business or the Property, except with the written consent of the Applicants and the Monitor, or with leave of this Court, and any and all Proceedings currently under

way against or in respect of the Applicants or affecting the Business or the Property are hereby stayed and suspended pending further Order of this Court.

16. THIS COURT ORDERS that during the Stay Period, except with the written consent of the Applicants and the Monitor, or with leave of this Court, no Proceedings shall be commenced or continued against or in respect of Polar Holding Canada, LLC, 7440783 Manitoba Ltd., Stephen Segal, Tim Morris or Brant Enderle (together the “**Guarantors**”) or any of their respective current and future assets, businesses, undertakings and properties of every nature and kind whatsoever, and wherever situate including all proceedings thereof (collectively, the “**Guarantors’ Property**”), arising upon or as a result of any default under the terms of any document entered into in connection with any of the Guarantors’ guarantees of any of the commitments or loans of any of the Applicants (the “**Guarantors’ Default Events**”). Without limitation, the operation of any provision of a contract or agreement between any of the Guarantors and any other Person (as hereinafter defined) that purports to effect or cause a termination or cessation of any rights of any of the Guarantors, or to accelerate, terminate, discontinue, alter, interfere with, repudiate, cancel, suspend, amend or modify such contract or agreement, in each case as a result of one or more Guarantors’ Default Events, is hereby stayed and restrained during the Stay Period.

NO EXERCISE OF RIGHTS OR REMEDIES

17. THIS COURT ORDERS that during the Stay Period, all rights and remedies of any individual, firm, corporation, governmental body or agency, or any

other entities (all of the foregoing, collectively being "**Persons**" and each being a "**Person**") against or in respect of the Applicants (or any of them) or the Monitor, or affecting the Business or the Property, are hereby stayed and suspended except with the written consent of the Applicants and the Monitor, or leave of this Court, provided that nothing in this Order shall (i) empower the Applicants to carry on any business which the Applicants are not lawfully entitled to carry on, (ii) affect such investigations, actions, suits or proceedings by a regulatory body as are permitted by Section 11.1 of the CCAA, or (iii) prevent the filing of any registration to preserve or perfect a security interest, or (iv) prevent the registration of a claim for a lien.

NO INTERFERENCE WITH RIGHTS

18. THIS COURT ORDERS that during the Stay Period, no Person shall discontinue, fail to honour, alter, interfere with, repudiate, suspend, terminate or cease to perform any right, renewal right, contract, agreement, licence, policy or permit in favour of or held by the Applicants or any of them, except with the written consent of the Applicants and the Monitor, or leave of this Court.

CONTINUATION OF SERVICES

19. THIS COURT ORDERS during the Stay Period, all Persons having oral or written agreements with the Applicants or statutory or regulatory mandates for the supply of goods and/or services, including without limitation all computer software, communication and other data services, centralized banking services, payroll services, insurance, transportation services, utility or other services to the Business or the Applicants, are hereby restrained until further Order of this Court

from discontinuing, altering, interfering with or terminating the supply of such goods or services as may be required by the Applicants, and that the Applicants shall be entitled to the continued use of its current premises, telephone numbers, facsimile numbers, internet addresses and domain names, provided in each case that the normal prices or charges for all such goods or services received after the date of this Order are paid by the Applicants in accordance with normal payment practices of the Applicants or such other practices as may be agreed upon by the supplier or service provider and each of the Applicants and the Monitor, or as may be ordered by this Court.

NON-DEROGATION OF RIGHTS

20. THIS COURT ORDERS that, notwithstanding anything else in this Order, no Person shall be prohibited from requiring immediate payment for goods, services, use of leased or licensed property or other valuable consideration provided on or after the date of this Order, nor shall any Person be under any obligation on or after the date of this Order to advance or re-advance any monies or otherwise extend any credit to the Applicants. Nothing in this Order shall derogate from the rights conferred and obligations imposed by the CCAA.

PROCEEDINGS AGAINST DIRECTORS AND OFFICERS

21. THIS COURT ORDERS that during the Stay Period, and except as permitted by subsection 11.03(2) of the CCAA, no Proceeding may be commenced or continued against any of the current or future directors or officers of the Applicants with respect to any claim against the directors or officers that arose

before the date hereof and that relates to any obligations of the Applicants whereby the directors or officers are alleged under any law to be liable in their capacity as directors or officers for the payment or performance of such obligations, until a compromise or arrangement in respect of the Applicants, if one is filed, is sanctioned by this Court or is refused by the creditors of the Applicants or this Court.

DIRECTORS' AND OFFICERS' INDEMNIFICATION AND CHARGE

22. THIS COURT ORDERS that the Applicants shall indemnify their directors and officers against obligations and liabilities that they may incur as directors and officers of the Applicants after the commencement of the within proceedings, except to the extent that, with respect to any director or officer, the obligation or liability was incurred as a result of the director's and officer's gross negligence or willful misconduct.

23. THIS COURT ORDERS that the directors and officers of the Applicants shall be entitled to the benefit of and are hereby granted a charge (the "**Directors' Charge**") on the Property, which charge shall not exceed an aggregate amount of \$300,000.00, as security for the indemnity provided in paragraph 22 of this Order. The Directors' Charge shall have the priority set out in paragraphs 42 and 44 herein.

24. THIS COURT ORDERS that, notwithstanding any language in any applicable insurance policy to the contrary, (a) no insurer shall be entitled to be subrogated to or claim the benefit of the Directors' Charge, and (b) the Applicants'

directors and officers shall only be entitled to the benefit of the Directors' Charge to the extent that they do not have coverage under any directors' and officers' insurance policy, or to the extent that such coverage is insufficient to pay amounts indemnified in accordance with paragraph 22 of this Order.

APPOINTMENT OF MONITOR

25. THIS COURT ORDERS that Deloitte is hereby appointed pursuant to the CCAA as the Monitor, an officer of this Court, to monitor the Business and financial affairs of the Applicants with the powers and obligations set out in the CCAA or set forth herein and that the Applicants and their respective shareholders, officers, directors, and Assistants shall advise the Monitor of all material steps taken by the Applicants pursuant to this Order, and shall co-operate fully with the Monitor in the exercise of its powers and discharge of its obligations and provide the Monitor with the assistance that is necessary to enable the Monitor to adequately carry out the Monitor's functions.

26. THIS COURT ORDERS that the Monitor, in addition to its prescribed rights and obligations under the CCAA, and without altering in any way the limitations and obligations of the Applicants set out herein, is hereby directed and empowered, but not required, to:

- a) Monitor the Applicants' receipts and disbursements;
- b) Report to this Court at such times and intervals as the Monitor may deem appropriate with respect to matters relating to the Property, the Business, and such other matters as may be relevant to the proceedings herein;

- c) Assist the Applicants, to the extent required by the Applicants, in their dissemination, to TD in its capacity as the DIP Lender (the “**DIP Lender**”) and its counsel on a bi-weekly basis of financial and other information as agreed to between the Applicants and the DIP Lender which may be used in these proceedings including reporting on a basis to be agreed with the DIP Lender;
- d) Advise the Applicants in their preparation of the Applicants’ cash flow statements and reporting required by the DIP Lender, which information shall be reviewed with the Monitor and delivered to the DIP Lender and its counsel on a periodic basis, but not less than bi-weekly, or as otherwise agreed to by the DIP Lender;
- e) Advise the Applicants in their development of the Plan and any amendments to the Plan;
- f) Assist the Applicants, to the extent required by the Applicants, with the holding and administering of creditors’ or shareholders’ meetings for voting on the Plan;
- g) Have full and complete access to the Property, including the premises, books, records, data, including data in electronic form, and other financial documents of the Applicants, to the extent that is necessary to adequately assess the Applicants’ businesses and financial affairs or to perform its duties arising under this Order;
- h) Be at liberty to engage independent legal counsel or such other persons as the Monitor deems necessary or advisable respecting the exercise of its powers and performance of its obligations under this Order;
- i) Hold funds in trust or in escrow, to the extent required; and
- j) Perform such other duties as are required by this Order or by this Court from time to time.

27. THIS COURT ORDERS that the Monitor shall not take possession of the Property and shall take no part whatsoever in the management or supervision of the management of the Business and shall not, by fulfilling its obligations hereunder, be deemed to have taken or maintained possession or control of the Business or Property, or any part thereof.

28. THIS COURT ORDERS that nothing herein contained shall require the Monitor to occupy or to take control, care, charge, possession or management (separately and/or collectively, "**Possession**") of any of the Property that might be environmentally contaminated, might be a pollutant or a contaminant, or might cause or contribute to a spill, discharge, release or deposit of a substance contrary to any federal, provincial or other law respecting the protection, conservation, enhancement, remediation or rehabilitation of the environment or relating to the disposal of waste or other contamination including, without limitation, the *Canadian Environmental Protection Act*, *The Environment Act* (Manitoba), *The Water Resources Conservation Act* (Manitoba), *The Contaminated Sites Remediation Act* (Manitoba), *The Dangerous Goods Handling and Transportation Act* (Manitoba), *The Public Health Act* (Manitoba) or *The Workplace Safety and Health Act* (Manitoba), and regulations thereunder (the "**Environmental Legislation**"), provided however that nothing herein shall exempt the Monitor from any duty to report or make disclosure imposed by applicable Environmental Legislation. The Monitor shall not, as a result of this Order or anything done in pursuance of the Monitor's duties and powers under this Order, be deemed to be in Possession of any of the Property within the meaning of any Environmental Legislation, unless it is actually in Possession.

29. THIS COURT ORDERS that the Monitor shall provide any creditor of the Applicants and the DIP Lender with information provided by the Applicants in response to reasonable requests for information made in writing by such creditor addressed to the Monitor. The Monitor shall not have any responsibility or liability

with respect to the information disseminated by it pursuant to this paragraph. In the case of information that the Monitor has been advised by the Applicants is confidential, the Monitor shall not provide such information to creditors unless otherwise directed by this Court or on such terms as the Monitor and the Applicants may agree.

30. THIS COURT ORDERS that, in addition to the rights and protections afforded the Monitor under the CCAA or as an officer of this Court, the Monitor shall incur no liability or obligation, as a result of its appointment or the carrying out of the provisions of this Order, save and except for any gross negligence or wilful misconduct on its part. Nothing in this Order shall derogate from the protections afforded the Monitor by the CCAA or any applicable legislation.

31. THIS COURT ORDERS that the Monitor, counsel to the Monitor and counsel to the Applicants shall be paid their reasonable fees and disbursements (including any pre-filing fees and disbursements related to these CCAA proceedings), in each case at their standard rates and charges, by the Applicants as part of the costs of these proceedings. The Applicants are hereby authorized and directed to pay the accounts of the Monitor, counsel for the Monitor and counsel to the Applicants on a bi-weekly basis and, in addition, the Applicants are hereby authorized to pay to the Monitor, counsel to the Monitor, and counsel to the Applicants, retainers in the amounts of \$50,000.00, respectively, to be held by them as security for payment of their respective fees and disbursements outstanding from time to time

32. THIS COURT ORDERS that the Monitor and its legal counsel, shall pass their accounts from time to time, and for this purpose the accounts of the Monitor and its legal counsel are hereby referred to a judge of this Court, but nothing herein shall fetter this Court's discretion to refer such matters to a Master of this Honourable Court.

33. THIS COURT ORDERS that the Monitor, counsel to the Monitor, and the Applicants' counsel shall be entitled to the benefit of and are hereby granted a charge (the "**Administration Charge**") on the Property, which charge shall not exceed an aggregate amount of \$500,000.00, as security for their professional fees and disbursements incurred at the standard rates and charges of the Monitor and such counsel, both before and after the making of this Order in respect of these proceedings. The Administration Charge shall have the priority set out in paragraphs 42 and 44 hereof.

DIP FINANCING

34. THIS COURT ORDERS that the Applicants are hereby authorized and empowered to obtain and borrow under a credit facility from the DIP Lender (the "**DIP Facility**") in order to finance the Applicants' working capital requirements and other general corporate purposes and capital expenditures, provided that borrowings under such credit facility shall not exceed \$1,200,000.00 unless permitted by further Order of this Court. The DIP Facility shall not be used to pay any indebtedness owing by any of the Applicants' which arose prior to the date on which this Order is pronounced.

35. THIS COURT ORDERS that such credit facility shall be on the terms and subject to the conditions set forth in the commitment letter between the Applicants and the DIP Lender dated as of February 6, 2023 (the "**Commitment Letter**"), filed.

36. THIS COURT ORDERS that the Applicants are hereby authorized and empowered to execute and deliver such credit agreements, mortgages, charges, hypothecs and security documents, guarantees and other definitive documents (collectively, the "**Definitive Documents**"), as are contemplated by the Commitment Letter or as may be reasonably required by the DIP Lender pursuant to the terms thereof, and the Applicants are hereby authorized and directed to:

- a. pay and perform all of their indebtedness, interest, fees, liabilities and obligations to the DIP Lender under and pursuant to the Commitment Letter and the Definitive Documents as and when the same become due and are to be performed, and
- b. unless otherwise agreed to, in writing, by the Applicants, the Monitor and the DIP Lender, pay to the DIP Lender all amounts paid in the prior week to the Applicants, other than advances under the Commitment Letter or amounts to be held in trust by an Applicant, but including any amounts released from trust, which amounts paid to the DIP Lender shall be applied to the amount advanced to the Applicants pursuant to a forbearance and amending agreement

dated January 26, 2023 between the DIP Lender and the Applicants and defined in the Commitment Letter as the "Bulge Facility,"

notwithstanding any other provision of this Order.

37. THIS COURT ORDERS that the DIP Lender shall be entitled to the benefit of and is hereby granted a charge (the "**DIP Lender's Charge**") on the Property to secure all obligations under the Definitive Documents and under the Bulge Facility incurred on or after the date of this Order which charge shall not exceed the aggregate amount advanced on or after the date of this Order under the Definitive Documents. The DIP Lender's Charge shall secure all obligations of the Applicants under the Commitment Letter. The DIP Lender's Charge shall not secure an obligation that exists before this Order is made. The DIP Lender's Charge shall have the priority set out in paragraphs 42 and 44 hereof.

38. THIS COURT ORDERS that, notwithstanding any other provision of this Order:

- a) The DIP Lender may take such steps from time to time as it may deem necessary or appropriate to file, register, record or perfect the DIP Lender's Charge or any of the Definitive Documents;
- b) Upon the occurrence of an event of default under the Definitive Documents or the DIP Lender's Charge, the DIP Lender, upon three (3) days' notice to the Applicants and the Monitor, may exercise any and all of its rights and remedies against the Applicants or the Property under or pursuant to the Commitment Letter, Definitive Documents and the DIP Lender's Charge, including without limitation, to cease making advances to the Applicant and set off and/or consolidate any amounts owing by the DIP Lender to the Applicants against the obligations of the Applicants to the DIP Lender under the Commitment Letter, the Definitive Documents or the DIP Lender's Charge, to make demand, accelerate payment and give

other notices, or to apply to this Court for the appointment of a receiver, receiver and manager or interim receiver, or for a bankruptcy order against the Applicants and for the appointment of a trustee in bankruptcy of the Applicants (or any of them); and

- c) The foregoing rights and remedies of the DIP Lender shall be enforceable against any trustee in bankruptcy, interim receiver, receiver or receiver and manager of the Applicants or the Property.

39. THIS COURT ORDERS AND DECLARES that the DIP Lender shall be treated as unaffected in any plan of arrangement or compromise filed by the Applicants (or any of them) under the CCAA, or any proposal filed by the Applicants (or any of them) under the *Bankruptcy and Insolvency Act* of Canada (the "**BIA**"), with respect to any advances made under the Definitive Documents and the Bulge Facility.

KERP CHARGE

40. THIS COURT ORDERS that the key employee retention plan ("**KERP**") described in the Segal Affidavit is hereby approved and the Applicants are authorized and directed to make payments in accordance with the terms thereof.

41. THIS COURT ORDERS that KERP participants shall be entitled to the benefit of and are hereby granted a charge (the "**KERP Charge**") on the Property which charge shall not exceed \$300,000.00 and that the KERP Charge shall have the priority set out in paragraphs 42 and 44 hereof.

VALIDITY AND PRIORITY OF CHARGES CREATED BY THIS ORDER

42. THIS COURT ORDERS that the priorities of the Administration Charge, the DIP Lender's Charge, the Directors' Charge, and the KERP Charge, as among them, shall be as follows:

First – Administration Charge (to the maximum amount of \$500,000.00);

Second – DIP Lender's Charge with the exception that the DIP Lender's Charge shall be subordinate to Sallyport's security interest up to the sum of \$72,916.69 in respect of the Equipment Collateral (as defined in the Equipment Addendum to the Sallyport Agreement);

Third – Directors' Charge (to the maximum amount of \$300,000.00); and

Fourth – KERP Charge (to the maximum amount of \$300,000.00)

43. THIS COURT ORDERS that the filing, registration or perfection of the Administration Charge, the DIP Lender's Charge, the Directors' Charge, or the KERP Charge (collectively, the "**Charges**") shall not be required, and that the Charges shall be valid and enforceable for all purposes, including as against any right, title or interest filed, registered, recorded or perfected subsequent to the Charges coming into existence, notwithstanding any such failure to file, register, record or perfect.

44. THIS COURT ORDERS that each of the Charges shall constitute a charge on the Property and such Charges shall rank in priority to all other security interests, trusts, hypothecs, liens, mortgages, charges and encumbrances, claims of secured creditors, statutory or otherwise (collectively, "**Encumbrances**") in favour of any Person, save and except for those claims contemplated by section

11.8(8) of the CCAA and those secured creditors who would be materially affected by this Order and who were not given notice of this motion (the “**Unserviced Secured Creditors**”), without prejudice to the Applicants’, the Monitor’s and the Chargees’ (as hereinafter defined) abilities to seek an order from this Court to rank in priority to the Encumbrances of Unserved Secured Creditors, on notice.

45. THIS COURT ORDERS that except as otherwise expressly provided for herein, or as may be approved by this Court, the Applicants shall not grant any Encumbrances over any Property that rank in priority to, or *pari passu* with, any of the Administration Charge, the DIP Lender’s Charge, the Directors’ Charge, or the KERP Charge, unless the Applicants also obtain the prior written consent of the Monitor, the DIP Lender and the beneficiaries of the Administration Charge, the Directors’ Charge, and the KERP Charge, or further Order of this Court.

46. THIS COURT ORDERS that the Administration Charge, the Directors’ Charge, the KERP Charge, the Commitment Letter, the Definitive Documents, the Bulge Facility and the DIP Lender’s Charge shall not be rendered invalid or unenforceable and the rights and remedies of the chargees entitled to the benefit of the Charges (collectively, the “**Chargees**”) and/or the DIP Lender thereunder shall not otherwise be limited or impaired in any way by (a) the pendency of these proceedings and the declarations of insolvency made herein; (b) any application(s) for bankruptcy order(s) issued pursuant to BIA, or any bankruptcy order made pursuant to such applications; (c) the filing of any assignments for the general benefit of creditors made pursuant to the BIA; (d) the provisions of any federal or

provincial statutes; or (e) any negative covenants, prohibitions or other similar provisions with respect to borrowings, incurring debt or the creation of Encumbrances, contained in any existing loan documents, lease, sublease, offer to lease or other agreement (collectively, an **"Agreement"**) which binds the Applicants, and notwithstanding any provision to the contrary in any Agreement:

- a) Neither the creation of the Charges nor the execution, delivery, perfection, registration or performance of the Commitment Letter or the Definitive Documents shall create or be deemed to constitute a breach by the Applicants of any Agreement to which it is a party;
- b) None of the Chargees shall have any liability to any Person whatsoever as a result of any breach of any Agreement caused by or resulting from the Applicants entering into the Commitment Letter, the creation of the Charges, or the execution, delivery or performance of the Definitive Documents; and
- c) The payments made by the Applicants pursuant to this Order, the Commitment Letter, the Bulge Facility or the Definitive Documents, and the granting of the Charges, do not and will not constitute preferences, fraudulent conveyances, transfers at undervalue, oppressive conduct, or other challengeable or voidable transactions under any applicable law.

47. THIS COURT ORDERS that any Charge created by this Order over leases of real property in Canada shall only be a Charge in the Applicants' interest in such real property leases.

SERVICE AND NOTICE

48. THIS COURT ORDERS that the Monitor shall (i) without delay, publish in the National Post a notice containing the information prescribed under the CCAA, (ii) within five days after the date of this Order, (A) make this Order publicly available in the manner prescribed under the CCAA, (B) send, in the prescribed

manner, a notice to every known creditor who has a claim against the Applicants of more than \$1,000, and (C) prepare a list showing the names and addresses of those creditors and the estimated amounts of those claims, and make it publicly available in the prescribed manner, all in accordance with Section 23(1)(a) of the CCAA and the regulations made thereunder.

49. THIS COURT ORDERS that the Applicants and the Monitor be at liberty to serve this Order, any other materials and orders in these proceedings, any notices or other correspondence, by forwarding true copies thereof by prepaid ordinary mail, courier, personal delivery, facsimile or electronic transmission to the Applicants' creditors or other interested parties at their respective addresses as last shown on the records of the Applicants and that any such service or notice by courier, personal delivery or electronic transmission shall be deemed to be received on the next business day following the date of forwarding thereof, or if sent by ordinary mail, on the third business day after mailing.

50. THIS COURT ORDERS that counsel for the Applicants shall prepare and keep current a service list ("**Service List**") containing the name and contact information (which may include the address, telephone number and facsimile number or email address) for service to: the Applicants; the Monitor; and each creditor or other interested Person who has sent a request, in writing, to counsel for the Applicants to be added to the Service List. The Service List shall indicate whether each Person on the Service List has elected to be served by email or facsimile, and failing such election the Service List shall indicate service by email. The Service List shall be posted on the website of the Monitor at the address

indicated in paragraph 51 herein. **For greater certainty, creditors and other interested Persons who have received notice in accordance with paragraph 48(B) of this Order and/or have been served in accordance with paragraph 53 of this Order, and who do not send a request, in writing, to counsel for the Applicants to be added to the Service List, shall not be required to be further served in these proceedings.**

51. THIS COURT ORDERS that the Applicants, the Monitor, and any party on the Service List may serve any court materials in these proceedings by facsimile or by e-mailing a PDF or other electronic copy of such materials to counsels' email addresses as recorded on the Service List from time to time, and the Monitor may post a copy of any or all such materials on its website at www.insolvencies.deloitte.ca/en-ca/AccurateGroup. Service shall be deemed valid and sufficient if sent in this manner.

SEALING

52. THIS COURT ORDERS that Confidential Exhibit "A" to the Segal Affidavit be filed under seal, kept confidential and is not to form part of the public record, and shall remain stored with this Court separate and apart from all other contents of the Court File, in a sealed envelope attached to a notice which sets out the title of these proceedings and a statement that the contents are subject to a sealing order, and/or shall remain stored electronically with this Court on an encrypted basis limiting access to only the Registrar of this Court and the presiding Judge,

and shall only be made available or form part of the public record after these restructuring proceedings have been completed or further Order of this Court.

GENERAL

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

54. THIS COURT ORDERS that nothing in this Order shall prevent the Monitor from acting as an interim receiver, a receiver, a receiver and manager, or a trustee in bankruptcy of the Applicants, the Business or the Property.

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

56. THIS COURT ORDERS that each of the Applicants and the Monitor be at liberty and are hereby authorized and empowered to apply to any court, tribunal,

regulatory or administrative body, wherever located, for the recognition of this Order and for assistance in carrying out the terms of this Order, and that the Monitor is authorized and empowered to act as a representative in respect of the within proceedings for the purpose of having these proceedings recognized in a jurisdiction outside Canada.

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

58. THIS COURT ORDERS that this Order and all of its provisions are effective as of 12:01 a.m. Central Standard Time on the date of this Order.

February 14, 2023


BOCK, J.



I, J.J. BURNELL, OF THE FIRM OF MLT AIKINS LLP LLP HEREBY CERTIFY THAT I HAVE RECEIVED THE CONSENTS AS TO FORM OF THE FOLLOWING PARTIES:

- Sam Gabor of Gowling WLG (Canada) LLP, counsel for TD
- Ian Sutherland of McDougall Gauley LLP, counsel for the Monitor
- Shahrzad Hamraz of Loopstra Nixon LLP, counsel for Sallyport.

AS DIRECTED BY THE HONOURABLE MR. JUSTICE BOCK.

This is Exhibit "B" referred to in the Affidavit of Stephen Segal sworn June 14, 2024.

A handwritten signature in cursive script that reads "Sean Blakeley".

Commissioner for Taking Affidavits (or as may be)

Sean Blakeley
LSO# 79894V

THE KING'S BENCH
WINNIPEG CENTRE

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

AND IN THE MATTER OF A PLAN OF COMPROMISE OR ARRANGEMENT OF POLAR WINDOW OF CANADA LTD., ACCURATE DORWIN (2020) INC., GLASS 8 INC., NATIONAL INTERIORS (2021) INC., 12986647 CANADA LTD. o/a ALLSCO WINDOWS & DOORS, 12986591 CANADA LTD. o/a ALWEATHER WINDOWS & DOORS, POLAR HOLDING LTD., 10064720 MANITOBA LTD. AND 12986914 CANADA LTD.

(the "Applicants")

APPLICATION UNDER: THE *COMPANIES' CREDITORS ARRANGEMENT ACT*, R.S.C., c. C-36, AS AMENDED

TRUE COPY

APPROVAL AND VESTING ORDER

McDougall Gauley LLP
500 616 Main Street
Saskatoon SK S7J 0H6

IAN A. SUTHERLAND, K.C. / CRAIG FRITH
PHONE: (306) 665-5417 / (306) 665-5432
FAX: (306) 664-4431
FILE NO. 549268.11

FILED
KING'S BENCH

JUL 28 2023

LAW COURTS
WINNIPEG

THE KING'S BENCH

Winnipeg Centre

THE HONOURABLE MISTER) FRIDAY, THE 21ST
)
JUSTICE BOCK) DAY OF JULY, 2023
)

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

AND IN THE MATTER OF A PLAN OF COMPROMISE OR ARRANGEMENT OF POLAR WINDOW OF CANADA LTD., ACCURATE DORWIN (2020) INC., GLASS 8 INC., NATIONAL INTERIORS (2021) INC., 12986647 CANADA LTD. o/a ALLSCO WINDOWS & DOORS, 12986591 CANADA LTD. o/a ALWEATHER WINDOWS & DOORS, POLAR HOLDING LTD., 10064720 MANITOBA LTD. AND 12986914 CANADA LTD.

(the "**Applicants**")

APPLICATION UNDER: THE *COMPANIES' CREDITORS ARRANGEMENT ACT*, R.S.C., c. C-36, AS AMENDED

APPROVAL AND VESTING ORDER

THIS MOTION, made by Deloitte Restructuring Inc. in its capacity as the Court-appointed monitor (the "**Monitor**") of the undertaking, property and assets of Polar Window of Canada Ltd., Accurate Dorwin (2020) Inc., Glass 8 Inc., National Interiors (2021) Inc., 12986647 Canada Ltd. o/a Allsco Windows & Doors, 12986591 Canada Ltd. o/a Alweather Windows & Doors, Polar Holding Ltd., 10064720 Manitoba Ltd. and 12986914 Canada Ltd. (collectively, the "**Applicants**") for an order approving the sale transaction (the "**Transaction**") contemplated by an agreement of purchase and sale (the "**Sale Agreement**") between the Monitor, in its capacity as court-appointed monitor of the Applicants and not in its personal or corporate capacity, and Stephen Segal (in trust for a corporation or corporations to be formed) (the "**Purchaser**") and appended to the Second Report of the Monitor dated July 20, 2023 (the "**Second Report**"), and vesting in the Purchaser the Applicants' right, title and interest in and to the assets described in the Sale Agreement (the "**Purchased Assets**"), was heard this day at the Law Courts Building at 408 York Avenue, in the City of Winnipeg, Manitoba.

ON READING the Second Report and on hearing the submissions of counsel for the Monitor, the Applicants, The Toronto-Dominion Bank ("**TD**"), the Purchaser, Canada Revenue

Agency, Oscar Bidco, Inc. o/a Oldcastle Building Envelope, Dean Borys and the Dean Borys Family Trust (2018), National Flooring Limited Partnership and its general partner, 7252359 Manitoba Ltd., Chandos Construction, Kawneer Company Canada, and Sallyport Commercial Finance ULC, no one appearing for any other person on the service list, although properly served as appears from the affidavit of Alecia Iwanchuk sworn July 18, 2023 and the Affidavit of Craig Frith sworn July 21, 2023; all filed:

SERVICE

1. THIS COURT ORDERS that the time for service of the Monitor's notice of motion and supporting materials is hereby abridged and validated so that the motion is properly returnable today and hereby dispenses with further service thereof.

APPROVAL OF THE TRANSACTION

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

3. THIS COURT ORDERS AND DECLARES that the Monitor shall incur no liability or obligation as a result of carrying out the provisions of this Order, save and except for any gross negligence or wilful misconduct on its part. Nothing in this Order shall derogate from the protections afforded the Monitor by the *Companies' Creditors Arrangement Act* (Canada) or any applicable legislation.

VESTING OF PROPERTY

4. THIS COURT ORDERS AND DECLARES that, upon the delivery of a Monitor's certificate to the Purchaser substantially in the form attached as Schedule A hereto (the "**Monitor's Certificate**"), all of the Applicants' right, title and interest in and to the Purchased Assets described in the Sale Agreement shall vest absolutely in the Purchaser, free and clear of and from any and all security interests (whether contractual, statutory, or otherwise), hypothecs, mortgages, trusts or

deemed trusts (whether contractual, statutory, or otherwise), liens, executions, levies, charges, or other financial or monetary claims, whether or not they have attached or been perfected, registered or filed and whether secured, unsecured or otherwise (collectively, the "**Claims**") including, without limiting the generality of the foregoing: (i) any encumbrances or charges created by the Amended and Restated Initial Order of the Honourable Justice Bock dated February 14, 2023; and (ii) all charges, security interests or claims evidenced by registrations pursuant to *The Personal Property Security Act* (Manitoba) or any other personal property registry system (all of which are collectively referred to as the "**Encumbrances**", but which term shall not include the permitted encumbrances listed at Schedule B herein) and, for greater certainty, this Court orders that all of the Encumbrances affecting or relating to the Purchased Assets are hereby expunged and discharged as against the Purchased Assets.

5. THIS COURT ORDERS that, for the purposes of determining the nature and priority of Claims, the aggregate of the Deposit and the Cash at Close (as those terms are defined in the Sale Agreement) (collectively, the "**Net Proceeds**") from the sale of the Purchased Assets shall stand in the place and stead of the Purchased Assets, and that from and after the delivery of the Monitor's Certificate all Claims and Encumbrances shall attach to the Net Proceeds from the sale of the Purchased Assets with the same priority as they had with respect to the Purchased Assets immediately prior to the sale, as if the Purchased Assets had not been sold and remained in the possession or control of the person having that possession or control immediately prior to the sale.

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

7. THIS COURT ORDERS that, pursuant to clause 7(3)(c) of the Canada *Personal Information Protection and Electronic Documents Act*, the Applicants are authorized and permitted to disclose and transfer to the Purchaser all human resources and payroll information in the Applicants' records pertaining to the Applicants' past and current employees. The Purchaser 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 by the Applicants.

8. THIS COURT ORDERS that, notwithstanding:

- (a) the pendency of these proceedings;
- (b) any applications for a bankruptcy order now or hereafter issued pursuant to the *Bankruptcy and Insolvency Act* (Canada) in respect of the Applicants and any bankruptcy order issued pursuant to any such applications; and
- (c) any assignment in bankruptcy made in respect of the Applicants;

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

RELEASE

9. THIS COURT ORDERS that, conditional on the closing of the Transaction contemplated hereby and the Purchaser's payment of the Additional Consideration (as that term is defined in the Sale Agreement) to First West Credit Union Capital Corp. and Sallyport Commercial Finance, LLC and effective immediately upon filing of the Monitor's Certificate contemplated herein, Stephen Segal, Brant Enderle and Tim Morris (together the "**Principals**") are hereby forever and permanently released and discharged from any and all claims, liabilities or obligations in connection with any of the Principals' guarantees of any of the commitments, loans or obligations of any of the Applicants. Notwithstanding the foregoing, this release shall not release or discharge any statutory obligations that the Principals may have in their capacity as Directors or Officers of the Applicants (should they, in fact, be or have been a Director or Officer of the Applicants) or release or discharge any claims or entitlements that a Person may have against any Director's or Officer's liability insurance or the Director's Charge as contained in the Amended and Restated Order.

SEALING OF THE CONFIDENTIAL SUPPLEMENT

10. THIS COURT ORDERS that the Confidential Supplement and the appendices thereto be filed under seal, kept confidential, and not form part of the public record. The Confidential Supplement shall be kept separate and apart from the other contents of the Court file in a sealed envelope which sets out the style of cause of these proceedings and a statement that the contents thereof are subject to a Sealing Order, and shall not be opened except by the Registrar of this Court and the Honourable Mr. Justice Bock (or another Justice of the Court of King's Bench). The Confidential Supplement shall only be made available or form part of the public record after these restructuring proceedings have been completed or further Order of this Court.

MISCELLANEOUS MATTERS

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

July ____, 2023

Ted Bock
Digitally signed by Ted
Bock
Date: 2023.07.27 12:10:46
-05'00'

BOCK, J.

I, Craig Frith, of the firm of McDougall Gauley LLP, hereby certify that I have received the consents as to form of the following parties:

J.J. Burnell, MLT Aikins LLP, counsel for the Applicants

Tom Cumming, Gowling WLG, counsel for The Toronto-Dominion Bank

Shayne Kukulowicz, Cassels Brock & Blackwell LLP, counsel for the Purchaser

Penny Piper, Department of Justice (Canada), counsel for Canada Revenue Agency

Jared Wheeler, Holloway Thliveris LLP, counsel for Oscar Bidco, Inc. o/a Oldcastle Building Envelope

Brian Roach, Tapper Cuddy LLP, counsel for Dean Borys and the Dean Borys Family Trust (2018)

Ross McFadyen, Thompson Dorfman Sweatman LLP, counsel for National Flooring Limited Partnership and its general partner, 7252359 Manitoba Ltd.

Jonathan Hillson, Bennett Jones LLP, counsel for Chandos Construction

Kelsey Meyer, Bennett Jones LLP, counsel for Kawneer Company Canada

Graham Phoenix, Loopstra Nixon LLP, counsel for Sallyport Commercial Finance ULC

AS DIRECTED BY THE HONOURABLE MR. JUSTICE BOCK

Schedule A – Form of Monitor’s Certificate

Court File No. CI 23-01-39360

THE KING'S BENCH

WINNIPEG CENTRE

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

AND IN THE MATTER OF A PLAN OF COMPROMISE OR ARRANGEMENT OF POLAR WINDOW OF CANADA LTD., ACCURATE DORWIN (2020) INC., GLASS 8 INC., NATIONAL INTERIORS (2021) INC., 12986647 CANADA LTD. o/a ALLSCO WINDOWS & DOORS, 12986591 CANADA LTD. o/a ALWEATHER WINDOWS & DOORS, POLAR HOLDING LTD., 10064720 MANITOBA LTD. AND 12986914 CANADA LTD.

APPLICATION UNDER: THE *COMPANIES' CREDITORS ARRANGEMENT ACT*, R.S.C., c. C-36, AS AMENDED

MONITOR’S CERTIFICATE

RECITALS

A. Pursuant to an Order of the Honourable Mr. Justice Bock of the Manitoba Court of King's Bench (the "**Court**") dated February 10, 2023, Deloitte Restructuring Inc. was appointed as the Monitor (the "**Monitor**") of the undertaking, property and assets of Polar Window of Canada Ltd., Accurate Dorwin (2020) Inc., Glass 8 Inc., National Interiors (2021) Inc., 12986647 Canada Ltd. o/a Allsco Windows & Doors, 12986591 Canada Ltd. o/a Alweather Windows & Doors, Polar Holding Ltd., 10064720 Manitoba Ltd. and 12986914 Canada Ltd. (collectively, the "**Applicants**").

B. Pursuant to an Order of the Court dated July 21, 2023, the Court approved the agreement of purchase and sale made as of [DATE OF AGREEMENT] (the "**Sale Agreement**") between the Monitor, in its capacity as court-appointed monitor of the Applicants and not in its personal or corporate capacity, and Stephen Segal (in trust for a corporation or corporations to be formed) (the "**Purchaser**") and provided for the vesting in the Purchaser of the Applicants' right, title and interest in and to the Purchased Assets, which vesting is to be effective with respect to the

Purchased Assets upon the delivery by the Monitor to the Purchaser of a certificate confirming (i) the payment by the Purchaser of the Purchase Price for the Purchased Assets; (ii) that the conditions to Closing have been satisfied or waived by the Monitor and the Purchaser; and (iii) the Transaction has been completed to the satisfaction of the Monitor.

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

THE MONITOR CERTIFIES the following:

1. The Purchaser has paid and the Monitor has received the Purchase Price for the Purchased Assets payable on the Closing Date pursuant to the Sale Agreement;
2. The conditions to Closing the Sale Agreement have been satisfied or waived by the Monitor and the Purchaser; and
3. The Transaction has been completed to the satisfaction of the Monitor.
4. This Certificate was delivered by the Monitor at _____ [TIME] on _____ [DATE].

Deloitte Restructuring Inc., in its capacity as Monitor of the undertaking, property and assets of the Applicants, and not in its personal capacity

Per: _____

Name:

Title:

Schedule B – Permitted Encumbrances

All security granted by of the Debtors in favour of Sallyport Commercial Finance ULC (“Sallyport”) in connection with the factoring services pursuant to the Account Sale and Purchase Agreement with Sallyport dated May 31, 2021, as amended, or otherwise, including but not limited to all registrations made in connection therewith in favour of Sallyport pursuant to *The Personal Property Security Act* (Manitoba), the *Personal Property Security Act* (Ontario), the *Personal Property Security Act* (New Brunswick) and the *Personal Property Security Act* (Nova Scotia).

This is Exhibit "C" referred to in the Affidavit of Stephen Segal
sworn June 14, 2024.

A handwritten signature in cursive script that reads "Sean Blakeley".

Commissioner for Taking Affidavits (or as may be)

Sean Blakeley
LSO# 79894V

**THE KING'S BENCH
WINNIPEG CENTRE**

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

AND IN THE MATTER OF A PLAN OF COMPROMISE OR ARRANGEMENT OF
POLAR WINDOW OF CANADA LTD., ACCURATE DORWIN (2020) INC., GLASS 8
INC., NATIONAL INTERIORS (2021) INC., 12986647 CANADA LTD. o/a ALLSCO
WINDOWS & DOORS, 12986591 CANADA LTD. o/a ALWEATHER WINDOWS &
DOORS, POLAR HOLDING LTD., 10064720 MANITOBA LTD. AND 12986914
CANADA LTD.

(the "Applicants")

APPLICATION UNDER: THE *COMPANIES' CREDITORS ARRANGEMENT ACT*,
R.S.C., c. C-36, AS AMENDED

MONITOR'S CERTIFICATE

**McDougall Gauley LLP
500 616 Main Street
Saskatoon SK S7J 0H6**

FILED DEC 08 2023

**IAN A. SUTHERLAND, K.C. / CRAIG FRITH
PHONE: (306) 665-5417
FAX: (306) 664-4431**

THE KING'S BENCH

WINNIPEG CENTRE

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

AND IN THE MATTER OF A PLAN OF COMPROMISE OR ARRANGEMENT OF POLAR WINDOW OF CANADA LTD., ACCURATE DORWIN (2020) INC., GLASS 8 INC., NATIONAL INTERIORS (2021) INC., 12986647 CANADA LTD. o/a ALLSCO WINDOWS & DOORS, 12986591 CANADA LTD. o/a ALWEATHER WINDOWS & DOORS, POLAR HOLDING LTD., 10064720 MANITOBA LTD. AND 12986914 CANADA LTD.

APPLICATION UNDER: THE *COMPANIES' CREDITORS ARRANGEMENT ACT*, R.S.C., c. C-36, AS AMENDED

MONITOR'S CERTIFICATE

RECITALS

A. Pursuant to an Order of the Honourable Mr. Justice Bock of the Manitoba Court of King's Bench (the "**Court**") dated February 10, 2023, Deloitte Restructuring Inc. was appointed as the Monitor (the "**Monitor**") of Polar Window of Canada Ltd., Accurate Dorwin (2020) Inc., Glass 8 Inc., National Interiors (2021) Inc., 12986647 Canada Ltd. o/a Allsco Windows & Doors, 12986591 Canada Ltd. o/a Alweather Windows & Doors, Polar Holding Ltd., 10064720 Manitoba Ltd. and 12986914 Canada Ltd. (collectively, the "**Applicants**").

B. Pursuant to an Order of the Court dated July 21, 2023, the Court approved the agreement of purchase and sale (the "**Sale Agreement**") between the Monitor, in its capacity as court-appointed monitor for and on behalf of the Applicants and not in its personal or corporate capacity, and Stephen Segal (in trust for a corporation or corporations to be formed) (the "**Purchaser**") and provided for the vesting in the Purchaser of the Applicants' right, title and interest in and to the Purchased Assets, which vesting is to be effective with respect to the Purchased Assets upon the delivery by the Monitor to the

Purchaser of a certificate confirming (i) the payment by the Purchaser of the Purchase Price for the Purchased Assets; (ii) that the conditions to Closing have been satisfied or waived by the Monitor and the Purchaser; and (iii) the Transaction has been completed to the satisfaction of the Monitor.

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

THE MONITOR CERTIFIES the following:

1. The Purchaser has paid and the Monitor has received the Purchase Price for the Purchased Assets payable on the Closing Date pursuant to the Sale Agreement;
2. The conditions to Closing the Sale Agreement have been satisfied or waived by the Monitor and the Purchaser; and
3. The Transaction has been completed to the satisfaction of the Monitor and the outstanding principal amount owing under the DIP Facility (as defined in the Amended and Restated Order of the Honourable Mr. Justice Bock dated February 14, 2023) is no greater than \$1,800,000 in compliance with the Fifth Amendment to Interim Facility Loan Agreement dated December 1, 2023.
4. This Certificate was delivered by the Monitor at 5:30pm on December 7, 2023

Deloitte Restructuring Inc., in its capacity as Monitor of the undertaking, property and assets of the Applicants, and not in its personal capacity

Per: _____

Name: John Frite, LIT
Title: Vice-President

This is Exhibit "D" referred to in the Affidavit of Stephen Segal sworn June 14, 2024.

A handwritten signature in cursive script that reads "Sean Blakeley".

Commissioner for Taking Affidavits (or as may be)

Sean Blakeley
LSO# 79894V



ROYAL BANK OF CANADA
100-1700 CORYDON AVE
WINNIPEG MB R3N 0K1

Your Royal Credit Line® Statement

From July 18, 2023 to August 15, 2023

RBRCL 10020_6385560 E D 07287

27149

STEPHEN SEGAL
2241 WEST TAYLOR BLVD
WINNIPEG MB R3P 2J5

Statement date: August 15, 2023

Your loan account number: 77910156-001

How to reach us: 1-800-769-2511
www.rbcroyalbank.com

Borrower(s): STEPHEN SEGAL

Details of your account

Your credit limit	\$20,000.00
Your available credit on August 15, 2023	\$150.00
Principal balance on July 18, 2023	\$19,850.00
LoanProtector® insurance premium paid	\$0.00
Sum of withdrawals including adjustments on your account	\$0.00
Sum of payments including adjustments on your account	\$149.04
Total interest costs including adjustments on your account	\$149.04
Total fees including adjustments on your account	\$0.00
Principal balance on August 15, 2023	\$19,850.00
Current interest rate	Prime Rate + 2.250 % = 9.450 %
Interest payment due date	September 15, 2023
Interest past due	N/A
Insurance premium due	N/A
Payment amount	N/A
Payment due date	N/A
Amount past due	N/A

We do not charge overlimit fees on Royal Credit Line accounts.

You could save interest costs by transferring balances with your line of credit

It's fast, easy & secure

Sign in to RBC Online Banking, go to the Accounts Summary page under the My Accounts tab:

1. Scroll down to Switch to RBC, click Get Started under Use Your RBC Royal Credit Line to Save
2. Click Transfer Now at the bottom right of the page
3. On the Pay Bills & Transfer Funds page select payee, enter amount and click Submit

Details of your account activity

Date	Description	Interest/Fees/Insurance (\$)	Withdrawals (\$)	Payments (\$)	Balance owing (\$)
15 Aug	Interest Payment	149.04			-19,850.00



Your Royal Credit Line Statement

From July 18, 2023 to August 15, 2023

Your loan account number: 77910156-001

Your Loan Protector insurance coverage summary

Stephen Segal, you do not have life and disability or critical illness insurance for this Royal Credit Line account. If there are any discrepancies between the above coverage status and your Certificate of insurance, the provisions of your Certificate of insurance govern. Please contact the insurance Service Centre at 1-800-769-2523 for details.

Rate History for your Statement Period

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

Rate from and including	Rate to and including	Prime Rate	Premium/discount	Your Rate	Applicable Interest (\$)
July 18, 2023	August 15, 2023	7.200 %	+2.250 %	9.450 %	149.04

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

Important information about your account

Royal Credit Line account annual statements are now available through e-statements. Opt to receive an e-statement and you can access/manage up to 7 years of statements in our secure archive! Sign onto Online Banking, select Edit Profile and follow the links. To receive a paper copy of any statement, call us at 1-800-769-2511.

Helpful explanations of key terms to understand your statement

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

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

Insurance premium due - Insurance premium that was due on your last payment date, but was not paid with your last payment plus any premium accrued as a result of an "insurance status" change.

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

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

Total fees - Fees and other charges related to your loan account. These fees include (but are not limited to): NSF (non-sufficient funds) fee, Stop payment fee and Cheque fee. Overlimit fees are not charged on your loan account. Account balances exceeding their credit limits may be reported to Credit Bureaus and may be one of the factors that impact the credit score of an individual. If you require further advice related to your financial situation, we are here to help and answer your questions.

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

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

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

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

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

Review your statement - Please review your Royal Credit Line statement carefully. If you think there is an error you must contact us within 45 days of your statement period end date at 1-800-769-2511. If you don't tell us of any mistakes, our statements and records showing the amounts we have lent you and the amounts you have repaid will be considered accurate.



Your Royal Credit Line Statement

From July 18, 2023 to August 15, 2023

Your loan account number: 77910156-001

Helpful explanations of key terms to understand your statement - continued

† **LoanProtector**

This creditor's group insurance program is subject to terms, conditions, exclusions and eligibility restrictions. Please see the LoanProtector Certificate of Insurance for full details.

**Additional copies of your statement may be subject to a fee.

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

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

This is Exhibit "E" referred to in the Affidavit of Stephen Segal sworn June 14, 2024.

A handwritten signature in cursive script that reads "Sean Blakeley".

Commissioner for Taking Affidavits (or as may be)

Sean Blakeley
LSO# 79894V



Royal Bank

RBC® Cash Back Mastercard[‡]

STEPHEN SEGAL 5415 90** **** 6992
STATEMENT FROM JUL 12 TO AUG 11, 2023

1 OF 2

PREVIOUS ACCOUNT BALANCE \$86,051.63

STEPHEN SEGAL
5415 90** **** 6992 - PRIMARY

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
AUG 11	AUG 11	PURCHASE INTEREST 25.99%	\$1,851.08

TOTAL ACCOUNT BALANCE \$87,902.71

Time to Pay

If you make only the Minimum Payment each month, we estimate it will take 736 year(s) and 4 month(s) to fully repay the outstanding balance. Our estimate is based on the Total Account Balance shown on this statement and your current credit card account terms. This estimate is intended solely to illustrate how making only the Minimum Payment will increase the time it takes to pay your balance and is not a recommended long term repayment plan.

Please Note:

Due to your missed payment, you will continue to pay the higher interest rate of 25.99 % for purchases and 27.99 % (1% lower if you reside in Quebec and hold a Credit Card other than the RBC Visa Classic Low Rate Option) for cash advances until such time as you have paid the Minimum Payment by the next Statement Date for 12 consecutive months.

RO242

IMPORTANT INFORMATION

CASH BACK SUMMARY

Previous Cash Back Balance	\$0
Cash Back on Grocery Purchases	\$0
Cash Back on Other Purchases	\$0
New Cash Back Balance	\$0
-Cash Back Rewarded to Date	-\$164.31

CONTACT US

Customer Service/Lost & Stolen	1-800-769-2512
Collect Outside North America	(416) 974-7780
Website	rbc.com/cashbackmcinfo

PAYMENTS & INTEREST RATES

Minimum payment	\$4,071.88
Payment due date	SEP 05, 2023
Credit limit	\$85,000.00
Available credit	\$0.00
Past due amount	\$2,210.88
Annual interest rates:	
Purchases	25.99%
Cash advances	27.99%

CALCULATING YOUR BALANCE

Previous Account Balance	\$86,051.63
Payments & credits	\$0.00
Purchases & debits	\$0.00
Cash advances	\$0.00
Interest	\$1,851.08
Fees	\$0.00
Total Account Balance	\$87,902.71

NEW BALANCE \$87,902.71



RBC ROYAL BANK
CREDIT CARD PAYMENT CENTRE
P.O. BOX 4016, STATION "A"
TORONTO, ONTARIO M5W 2E6

NEW BALANCE
\$87,902.71

MINIMUM PAYMENT
\$4,071.88

PAYMENT DUE DATE
SEP 05, 2023

AMOUNT PAID
\$

RBC® Cash Back Mastercard[‡]
5415 90 **** 6992**

Quick, convenient and secure ways to pay your credit card bill:
· RBC Online Banking at www.rbcroyalbank.com/online
· RBC Mobile app - text "RBC" to 722722 to download

Other payment options include:
· RBC Royal Bank ATM
· Telephone Banking 1-800-769-2511
· Visit an RBC Royal Bank branch

RBC0190000_6341328_034-165798

00765

STEPHEN SEGAL
2241 WEST TAYLOR BLVD
WINNIPEG MB R3P 2J5



Royal Bank

RBC® Cash Back Mastercard†

STEPHEN SEGAL 5415 90** **** 6992

STATEMENT FROM JUL 12 TO AUG 11, 2023

2 OF 2

Please Note:

During this statement period, a transaction or other activity on this account resulted in the credit limit being exceeded one or more times. Your account should remain within the credit limit. Otherwise, we may not authorize future transactions. There are various ways in which RBC can help you manage your account and remain within your credit limit. Contact us or visit rbc.com/help to learn more.

Please Note:

Your account is currently two payments in arrears. In order to safeguard your credit privileges, please forward your remittance without further delay.

INTEREST RATE CHART

Description	Rate (%)	Remaining Balance**	Expiry Date
Purchases & Fees	25.99	\$83,859.16	

** The "Determination of Interest" section on the back of your statement explains how interest is charged and how you may avoid interest charges on purchases and fees and the "Applying your payments" section explains how payments are applied to the Remaining Balances shown above.

This is Exhibit "F" referred to in the Affidavit of Stephen Segal sworn June 14, 2024.

A handwritten signature in black ink that reads "Sean Blakeley". The signature is written in a cursive style with a large, stylized 'S' and 'B'.

Commissioner for Taking Affidavits (or as may be)

Sean Blakeley
LSO# 79894V



Royal Bank

RBC® Cash Back Mastercard[‡]

STEPHEN SEGAL 5415 90** **** 1134
STATEMENT FROM JUN 22 TO JUL 21, 2023

1 OF 3

Earn 2% Cash Back[†] on grocery store purchases!

For all other purchases, earn up to 1% in cash back[†]. Set up pre-authorized payments and earn effortlessly!

[†]Restrictions apply.
Visit www.rbc.com/nofeecashback

PREVIOUS ACCOUNT BALANCE \$6,941.59

STEPHEN SEGAL
5415 90** **** 1134 - PRIMARY

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JUN 30	JUL 04	ARTHUR J. GALLAGHER CA WINNIPEG MB 55134423181800130645519	\$4,488.00
JUN 30	JUL 04	WCB ALBERTA EDMONTON AB 75259113181920356199902	\$1,427.27
JUN 30	JUN 30	PAYMENT - THANK YOU / PAIEMENT - MERCI 75105393181619981642401	-\$6,941.59
JUN 30	JUN 30	PAYMENT - THANK YOU / PAIEMENT - MERCI 75105393181619981643409	-\$1,070.00
JUL 05	JUL 07	WCB ALBERTA EDMONTON AB 75259113186920248110203	\$2,150.00
JUL 17	JUL 18	CASH BACK REWARD 00393763204	-\$224.43

TOTAL ACCOUNT BALANCE \$6,770.84

Time to Pay

If you make only the Minimum Payment each month, we estimate it will take 59 year(s) and 6 month(s) to fully repay the outstanding balance. Our estimate is based on the Total Account Balance shown on this statement and your current credit card account terms. This estimate is intended solely to illustrate how making only the Minimum Payment will increase the time it takes to pay your balance and is not a recommended long term repayment plan.

Please read this carefully and keep it for future reference.

Effective November 1st, 2023, RBC Insurance Company of Canada is updating your Certificate(s) of Insurance to add clarity to your coverage as well as to make the following key changes:

1. RBC Insurance Company of Canada has appointed AZGA Service Canada

IMPORTANT INFORMATION

CASH BACK SUMMARY

Previous Cash Back Balance	\$143.78
Cash Back on Grocery Purchases	\$0
Cash Back on Other Purchases	\$80.65
New Cash Back Balance	\$0
--Cash Back Rewarded to Date	-\$569.71

CONTACT US

Customer Service/Lost & Stolen	1-800-769-2512
Collect Outside North America	(416) 974-7780
Website	rbc.com/cashbackmcfinfo

PAYMENTS & INTEREST RATES

Minimum payment	\$10.00
Payment due date	AUG 11, 2023
Credit limit	\$7,000.00
Available credit	\$229.16
Annual interest rates:	
Purchases	20.99%
Cash advances	22.99%

CALCULATING YOUR BALANCE

Previous Account Balance	\$6,941.59
Payments & credits	-\$8,236.02
Purchases & debits	\$8,065.27
Cash advances	\$0.00
Interest	\$0.00
Fees	\$0.00
Total Account Balance	\$6,770.84

NEW BALANCE \$6,770.84



RBC ROYAL BANK
CREDIT CARD PAYMENT CENTRE
P.O. BOX 4016, STATION "A"
TORONTO, ONTARIO M5W 2E6

NEW BALANCE
\$6,770.84

MINIMUM PAYMENT
\$10.00

PAYMENT DUE DATE
AUG 11, 2023

AMOUNT PAID
\$

RBC® Cash Back Mastercard[‡]
5415 90 **** 1134**

Quick, convenient and secure ways to pay your credit card bill:
· RBC Online Banking at www.rbcroyalbank.com/online
· RBC Mobile app - text "RBC" to 722722 to download

Other payment options include:
· RBC Royal Bank ATM
· Telephone Banking 1-800-769-2511
· Visit an RBC Royal Bank branch

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STEPHEN SEGAL
2241 WEST TAYLOR BLVD
WINNIPEG MB R3P 2J5



Royal Bank

RBC® Cash Back Mastercard[‡]

STEPHEN SEGAL 5415 90** **** 1134

STATEMENT FROM JUN 22 TO JUL 21, 2023

2 OF 3

Inc. (operating as "Allianz Global Assistance") as the administrator for the embedded insurance benefits included with your RBC® credit card.

2. RBC Insurance Company of Canada will be replacing Aviva General Insurance Company as the Insurer in Quebec for the following embedded insurance coverages included with certain RBC credit cards: Purchase Security and Extended Warranty, Hotel/Motel Burglary, Emergency Purchases, Lost or Stolen Baggage and Mobile Device Insurance.

3. The RBC Rewards Program is now called Avion Rewards™.

4. New exclusion: The following exclusion has been added to your embedded certificate under **Trip Cancellation** and **Trip Interruption** coverage (if applicable to your RBC credit card):

"...this insurance does not cover any loss, claim or expense of any kind caused directly or indirectly as a result of:

A travel advisory ("Avoid Non-Essential Travel" or "Avoid all Travel") issued by the Government of Canada specifically related to COVID-19 (including any mutation or variation)."

Note: This change is effective for any trips booked/purchased on or after November 1st, 2023.

To view all of the updates to your Certificate(s) of Insurance, please refer to the November 1, 2023 Insurance Certificate Changes document for your specific credit card located at rbc.com/carddocs, or you may contact us at 1-800 ROYAL® 1-2 (1-800-769-2512) to request to have a paper copy of this document mailed to you.

A copy of your updated Certificate(s) of Insurance will be available as of November 1st, 2023 for your specific credit card at rbc.com/carddocs.

If you have any questions or concerns about your insurance coverage, call toll-free at 1-800-533-2778, 24 hours a day, 7 days a week, to speak with a Customer Service Representative.

Should these changes no longer meet your needs, you have the option to close your RBC credit card account without cost, penalty or cancellation indemnity by notifying us no later than October 31, 2023 and by paying the total amount you owe on your RBC credit card account. If you have any questions regarding your RBC credit card account, we'd be happy to discuss them. Call us at 1-800 ROYAL® 1-2 (1-800-769-2512). Visit us at any RBC Royal Bank® branch.



Royal Bank

RBC® Cash Back Mastercard[‡]

STEPHEN SEGAL 5415 90** **** 1134

STATEMENT FROM JUN 22 TO JUL 21, 2023

3 OF 3

INTEREST RATE CHART

Description	Rate (%)	Remaining Balance**	Expiry Date
Purchases & Fees	20.99	\$6,770.84	

** The "Determination of Interest" section on the back of your statement explains how interest is charged and how you may avoid interest charges on purchases and fees and the "Applying your payments" section explains how payments are applied to the Remaining Balances shown above.

This is Exhibit "G" referred to in the Affidavit of Stephen Segal sworn June 14, 2024.

A handwritten signature in cursive script that reads "Sean Blakeley".

Commissioner for Taking Affidavits (or as may be)

Sean Blakeley
LSO# 79894V

Account Number XXXX XXXX XXXX 6880

Account Holder MR STEPHEN SEGAL

Page 1 of 6

Statement Period Jul 8, 2023 - Aug 7, 2023			
Account Details		Calculating your balance	
Minimum payment	\$376.74	Previous balance	\$18,376.60
Payment due date	Aug 28, 2023	Payments & credits	\$18,503.13
Credit limit	\$20,000.00	New purchases & debits	\$18,963.34
Available credit	\$1,163.19	Cash advances	\$0.00
Amount Due	\$18,836.81	Promotional balances	\$0.00
		Fees	\$0.00
		Interest	\$0.00
		New Balance	\$18,836.81

In the new Rogers Bank app, you can redeem cash back rewards and manage your Rogers Bank Mastercard account!

With the Rogers Bank app, you can manage your account, view recent purchases, view your current balance, credit limit, redeem cash back rewards and much more, all in one app.

Your rewards. Your way. On your terms.

Once you've earned a minimum of \$10 in cash back rewards, you can start redeeming towards any eligible purchase - whenever and wherever you want.

To redeem, download the Rogers Bank app - available now in the App store or Google Play.

For complete details on the Rogers Bank Mastercard Rewards Program Terms and Conditions, please visit rogersbank.com/legal.

Minimum Payment Notice

If you make only the Minimum Payment each month, we estimate it will take 68 year(s) and 11 month(s) to fully repay the outstanding balance. Our estimate is based on the New Balance shown on this statement and your current credit card account terms.

Please allow 3 - 5 business days for your payment to be processed.

Transaction Details

Trans Date	Post Date	Description	Amount (\$)
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Card Number XXXX XXXX XXXX 6880

Jul 7	Jul 10	BROADLUME NEW YORK NY FOREIGN CURRENCY USD	615.43 449.00 @ 1.370668151
Jul 10	Jul 11	PAYMENT, THANK YOU	-3,000.00
Jul 14	Jul 17	TGP CANADA ENTERPRISES Milton ON	3,736.98
Jul 14	Jul 17	PAYMENT, THANK YOU	-2,000.00
Jul 19	Jul 21	PAY BY PHONE WINNIPEG MB	1.75
Jul 21	Jul 24	SP ORANGELAKENURSE LARGO FL FOREIGN CURRENCY USD	66.43 48.99 @ 1.355991018
Jul 21	Jul 24	PAY BY PHONE WINNIPEG MB	5.50



5579 1401 1979 6880

PO BOX 4022 STN A
TORONTO, ON
M5W 0G7

AMOUNT DUE	NEW BALANCE	MINIMUM PAYMENT	PAYMENT DUE DATE	AMOUNT PAID
\$18,836.81	\$18,836.81	\$376.74	Aug 28, 2023	\$

5579140119796880 000037674 001883681 4

MR STEPHEN SEGAL
2241 WEST TAYLOR BLVD
WINNIPEG, MB R3P 2J5
CANADA

Customer Service Questions?

Call toll-free 1 855 775-2265 (or collect at 1 705 522-7412 if you are outside Canada and the U.S.)

Fax 1 833 270-7212 or 1 855 572-7961

Mail Rogers Bank
P.O. 57130
RPO Jackson Square
Hamilton, ON L8P 4W9

Lost or Stolen Cards / Unauthorized Use of Account

You must inform us immediately about any actual or suspected loss, theft or unauthorized use of any Card, PIN, other security codes or Account information for the Account. You may contact us toll free at 1 855 775-2265 (or collect at 1 705 522-7412 if you are outside Canada and the U.S.).

Disputed Transactions

You must review your Statement and check that the information about your Purchases, Cash Advances, interest charges and Fees is accurate. If you disagree with any item shown on a Statement, you agree to contact us within 30 days of the last day of the Statement period for that Statement. Otherwise, each Statement and our records will be considered to be accurate, complete and binding on you. However, we may at any time remove from the Account any credits which have been posted in error.

Making Your Payments

You may pay the Account balance on the Account in full or in part at any time. The payment due date shown on your Statement will be a minimum of 21 days from the last day of the Statement period. For any payment due date that falls on a weekend or holiday, we will extend it to the next business day. You must make at least the greater of the Required Payment or the minimum payment by the payment due date each month. You are responsible for ensuring the payment is received and applied to the Account by us by this date, even if normal postal service or electronic communication (if you requested electronic communication) is disrupted or not possible for any reason whatsoever. Payments that are sent to us by mail or made online may take several days to reach us. These payments are not credited to the Account until we have processed them and your payment has cleared. Payments, particularly those made by cheque or in a bank branch, can take more than a week to clear. All payments must be made in Canadian currency.

How We Apply Payments

When we receive a payment, we apply it to the Account as outlined in your Cardholder Agreement. Your payments are processed the day we receive them. You must make sure that we receive your payment on or before the payment due date shown on your Statement.

Interest Rates

The interest rates we charge are shown on your Statement. For information on how we calculate interest charges, refer to your Cardholder Agreement available at www.rogersbank.com.

Foreign Currency Conversion

Transactions on the Account will be billed in Canadian currency. Transactions in a foreign currency are converted to Canadian dollars at the rate established by Mastercard International in effect on the date that we post the Transaction to your Account and no later than the date the Transaction is posted to the Account (which may not be the same date as the date of the Transaction). The rate that applies to amounts charged to the Account ("debits") may be different than the rate that applies to amounts credited to the Account ("credits"), as the rates established by Mastercard International are different for debits and credits and such rates are subject to change from time to time. This means that if you make a Purchase in a foreign currency (a debit) and then return the Purchase and the merchant credits the Account (a credit), the Canadian Dollar amount debited to the Account for the Purchase may be different (and could be higher) than the Canadian Dollar amount credited to the Account for the Purchase return. We will also charge you the foreign currency conversion fee as set out in the Disclosure Summary. We will not refund any part of a foreign currency conversion fee on Purchase returns.

Cash Back Rewards

Your Cash Back Rewards are earned on a per-Transaction basis and are accumulated on a daily basis as long as the Account is in good standing. To see your current points balance, log into the Account at www.rogersbank.com, or use the Rogers Bank app.

® Mastercard is a registered trademark and the circles design is a trademark of Mastercard International Incorporated. Used under license.

™ Rogers Bank and related logos and brand names are trademarks of Rogers Communications Inc. or affiliates. Used under license.

Payments can be made via:
Online Banking or by Mail

PLEASE NOTE:

1. Rogers Bank Mastercard payments will not be accepted at Rogers, Fido or chatr Mobile stores.
2. Make cheques payable to Rogers Bank. Please write the Account number on the front of the cheque.
3. Payments must be made in Canadian currency.
4. Please do not send cash through the mail

Transaction Details - continued

Trans Date	Post Date	Description	Amount (\$)
Jul 21	Jul 24	PAY BY PHONE WINNIPEG MB	5.50
Jul 26	Jul 26	ROGERS *****4785 888-764-3771 ON	484.81
Jul 26	Jul 27	ROCKETSEED (USA) WASHINGTON CRPA	1,273.04
		FOREIGN CURRENCY USD 940.00 @ 1.354297872	
Jul 26	Jul 27	PAYMENT, THANK YOU	-13,376.60
Jul 28	Jul 31	CashBack / Remises Rebate MO	-64.81
Jul 28	Jul 31	PBS-HOLLY M SHINE DVM GREENVILLE PA	198.08
		FOREIGN CURRENCY USD 145.95 @ 1.357177115	
Jul 28	Jul 31	URBAN MACHINERY CORPOR CAMBRIDGE ON	12,000.00
Jul 31	Jul 31	ROGERS *****1249 888-764-3771 ON	470.82
Jul 31	Aug 1	A. ADAMS SUPPLY (1969) WINNIPEG MB	105.00
Jul 31	Aug 1	CashBack / Remises Rebate MO	-61.72

Interest Rate Chart

Balance Description	Daily Rate	Annual Rate	Interest Charged
PURCHASE	0.054767%	19.99%	\$0.00
CASH	0.062986%	22.99%	\$0.00

Please update your Account information

As a federally regulated Bank, it is our responsibility to ensure that the information we have on file for you is up-to-date and accurate. Rogers Bank uses this information to:

- **Send alerts** - to help you manage your day-to-day finances and avoid unnecessary fees
- **Charge certain fees** - where different terms and conditions apply to residents of different provinces or territories (See your cardholder agreement for details)
- **Protect your Account** and Rogers Bank from fraudulent activities such as Money Laundering

Please notify Rogers Bank immediately if there is any change to your personal information. Changes to personal information include:

- **Contact information** - Name, Address, Email Address and Telephone Number;
- **Employment information** – Occupation or Principal employment and Income; or
- **Government ID** – Changes to any government issued ID that was used to verify your identity when you applied for your Rogers Bank credit card.

To update your Address, Email Address and Telephone Number:

The Rogers Bank app

1. Open the Rogers Bank app on your smartphone.
2. Sign In (using the same user name and password as you do for online banking) and tap **More** on the navigation menu, then **Edit Profile**.

Online Banking

1. **Sign In** to your online bank account at rogersbank.com.
2. Select **View Profile** from the main menu in the top left-hand corner.

To update all other information including your name, employment information and Government ID, please call the number located on the back of your card.

This is Exhibit "H" referred to in the Affidavit of Stephen Segal sworn June 14, 2024.

A handwritten signature in cursive script that reads "Sean Blakeley".

Commissioner for Taking Affidavits (or as may be)

Sean Blakeley
LSO# 79894V



235 MARION STREET
WINNIPEG, MB R2H 0T5

P

Statement Period Jun 21, 2023 - Jul 21, 2023
Statement date Jul 21, 2023
Account # 4538 240 898 374 017
Page 1 of 2

ScotiaLine® Personal Line of Credit

SBVREP_10100_D23202_A E S 60137

MR STEPHEN SEGAL
2241 WEST TAYLOR BLVD
WINNIPEG, MB R3P 2J5

Borrowers on this account;
MR STEPHEN SEGAL

This statement covers transactions posted to your account during the Statement Period.

Transactions since your last statement

TRANS. REF.#	POST DATE	DATE	DETAILS	AMOUNT(\$)
001	Jul 21	Jul 21	INTEREST CHARGES-CASH	112.75
			SUB-TOTAL CREDITS	\$0.00
			SUB-TOTAL DEBITS	\$112.75
MR STEPHEN SEGAL - 4538 240 898 374 017				
002	Jul 12	Jul 12	PC - PAYMENT FROM - *****01* 5386	198.34-
			SUB-TOTAL CREDITS - 4538 240 898 374 017	\$198.34-
			SUB-TOTAL DEBITS - 4538 240 898 374 017	\$0.00

Interest charges posted on statement date

Cash advances/cheques	\$112.75
Special rate offers	\$0.00
Purchases	\$0.00

If you have any questions about this statement, call us at:

1-800-387-6508 / 416-288-8035
TTY Service 1-800-645-0288

Payment due date	Aug 11, 2023
Total minimum payment	\$112.75

Current minimum payment	\$112.75
-------------------------	----------

Previous balance, Jun 20/23	\$9,998.34
Total interest	+ \$112.75
Total payments/credits	- \$198.34
Total purchases/charges	+ \$0.00

New balance	=	\$9,912.75
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Credit limit	\$10,000.00
Credit available	\$87.00

ScotiaLine Personal Line of Credit

INFORMATION ABOUT YOUR SCOTIABANK STATEMENT

Review your statement carefully: If you believe there is an error, contact us through any branch or at any number listed on this statement **within 15 days** of your statement date. Otherwise it is considered correct (except any item or credit posted in error).

Other Important Information: This statement is a summary only. Review the Agreements that apply to your Account including: the Credit Agreement (if you entered into one when you applied), your Personal Credit Agreement Booklet (if you received one), the Revolving Credit Agreement (received with your Card) and the Disclosure Statement or other disclosures we send you (all the "Account Agreements") for more details about this Account.

1. PAYMENTS: The TOTAL MINIMUM PAYMENT on this statement includes your minimum payment and any amount(s) shown as overdue or overlimit. Overdue or overlimit amount(s) must be paid in full. We must receive your minimum payment by the PAYMENT DUE DATE shown on your statement. Your payment options are shown below.

If your Account goes into default and we demand the balance in full, we will no longer send statements. However, we will continue to charge interest on your Account.

We reserve the right to hold funds until your payment has cleared. This may temporarily affect your available credit.

Please refer to your Account Agreements for information about the minimum payment or how your payments are applied to your Account.

2. INTEREST CHARGES: We calculate interest on the portion of your debt to which interest applies using the annual interest rate(s) shown on the front of your statement, or which we have notified you of separately.

For Scotiabank Visa credit card accounts, we will not charge interest on any new purchases and interest-bearing fees (annual fees, dishonoured payment fee, dishonoured Scotia Credit Card Cheque fees, replacement fees and overlimit fees) if we receive payment, by the PAYMENT DUE DATE, of the entire balance on the statement on which they first appear. If your current balance on this statement is not paid in full, we will charge interest on all new purchases and interest-bearing fees from their transaction date to the date they are paid in full. Note that purchases made with your ScotiaLine access card are treated as advances.

Interest is charged and is payable on each cash advance, balance transfer, Scotia® Credit Card Cheque and cash-like transaction on a Scotiabank credit card and all advances on a line of credit from the transaction date shown on the statement to the date it is repaid in full. **There is no interest-free grace period for cash advances, balance transfers, Scotia Credit Card Cheques and cash-like transactions on a credit card or advances on a line of credit.**

We calculate interest on your debt daily but we only add it to your debt once a month on each statement. We calculate the amount of daily interest by adding any new transactions (including new advances) and subtracting any payments and then multiplying the unpaid balance of the debt on which interest is payable by the annual interest rate then dividing by 365 or 366 in a leap year. Interest is charged on a leap day in a leap year. Any unpaid interest on your current statement is added to the balance on your next statement. **However, we do not charge interest on interest.**

Interest is charged at the rate(s) applicable under the Account Agreements both before and after the final payment date, maturity, default and judgment, until the account has been paid off in full.

Interest appearing on this statement is calculated only to the statement date. We will continue to charge interest on the amounts you owe until we receive payment in full. This interest will be reflected on your next statement. To pay off the full amount you owe and stop interest from accruing, ask your branch for your payout balance and pay that amount at the branch the same day. This figure may not include insurance premiums and/or transactions not posted to your Account.

3. INTEREST RATE CHANGES: We will tell you the applicable interest rates on your Account. We may change these rates from time to time as described in our Account Agreements and as permitted by applicable law. For variable interest rate accounts, interest is composed of two factors: our prime rate and an adjustment factor. We will change our prime rate from time to time and will post a notice of this in our branches. We may also change the adjustment factor, but we will give you prior notice with the effective date of the change.

4. TRANSACTION & POSTING DATES: These dates are shown next to each transaction on your statement; "TRANS DATE" is the date the transaction occurred; and "POST DATE" is the date the transaction is applied (posted) to your Account.

5. TRANSACTIONS IN FOREIGN CURRENCY: See the section "Dealing with transactions in a foreign currency" in your Revolving Credit Agreement for full details about Transactions in a Foreign Currency and your Disclosure Statement or other disclosures for any foreign currency conversion mark-up(s) that may apply.

For Scotiabank U.S. Dollar Visa credit card accounts: Transactions in a currency other than U.S. dollars are charged or credited to your Account in U.S. dollars.

For other Scotiabank Visa credit card accounts and ScotiaLine access cards: Transactions in a foreign currency are charged or credited to your Account in Canadian dollars. The exchange rate is determined by Visa Inc. on our behalf on the date that the Transaction is settled with Visa Inc. This exchange rate may be different from the rate in effect on the transaction date. When the Transaction is posted to your Account, in addition to the exchange rate, you may be charged a foreign currency conversion mark-up for each transaction. The mark-up is disclosed in your Disclosure Statement and applies to both debit and credit transactions.

For Scotiabank Visa credit card payments and Scotia Credit Card Cheques: The exchange rate will be the posted rate charged to customers at any of our branches on the date the Transaction occurs. For any reversal of these Transactions, the exchange rate will be determined in the same manner as of the date the Transaction is reversed. The Bank's exchange rate may not be the same rate as the exchange rate set by Visa Inc.

For Scotia Line of Credit accounts: Foreign currency transactions are not permitted, except when using a ScotiaLine access card.

6. HOW TO CONTACT US OR TO REPORT A LOST OR STOLEN CARD, PIN OR UNAUTHORIZED USE. If your Card, (including a Cheque), PIN or Password is LOST OR STOLEN or you suspect UNAUTHORIZED USE of your Card, PIN, Password or Account please contact us IMMEDIATELY at any of these numbers:

- Toronto area 416-288-1440
- All other area codes within Canada 1-800-387-6466
- Outside Canada (Collect) 416-288-1440

When you tell us that a Card, PIN or Password was lost or stolen, we will block the Account to prevent unauthorized use. As such, you will not be liable for any transactions made on the Account that occur after you tell us that a Card, PIN or Password was lost or stolen because we will consider that unauthorized use. Review your Account Agreements to learn more about how you can avoid unauthorized use on your Account.

If you have general questions about your statement or your Account, you can write to us at:

Scotiabank Contact Centres, P. O. Box 4100, Postal Station "A" Toronto, Ontario M5W 1T1

7. PAYMENT OPTIONS:

- Option 1: Pay your Account at:
 - Scotia OnLine® Financial Services: www.scotiaonline.scotiabank.com
 - Scotiabank ABM in Canada (except Scotiabank U.S. Dollar VISA card)
 - TeleScotia® automated telephone banking at 1-800-267-1234
- Option 2: At any Scotiabank branch in Canada.
- Option 3: Use the branch, ABM, telephone or mobile and online banking services of any other financial institution in Canada.
- Option 4: By mail to the address shown above. Make your payment payable to Scotiabank. Complete and return the payment slip attached to your statement (if applicable) along with your payment.

PLEASE WRITE YOUR ACCOUNT NUMBER ON THE FRONT OF YOUR CHEQUE OR MONEY ORDER (payable to Scotiabank).

For Options 3 or 4: Please allow time for your payment to reach us so that we have time to process it and apply it to your Account.

8. * ESTIMATE OF THE TIME IT WILL TAKE TO PAY THE OUTSTANDING BALANCE FOR CREDIT CARD ACCOUNTS:** This calculation is approximate and for informational purposes only. The calculation assumes: (i) the outstanding balance on this statement is rounded up to the nearest \$100; (ii) the first minimum payment is the amount shown in the TOTAL MINIMUM PAYMENT box, including any overlimit or overdue amount; (iii) each subsequent minimum payment is based on a declining balance and a declining minimum payment; (iv) each minimum payment will be received by us on its corresponding payment due date; (v) monthly interest is added to the Account using a constant interest rate equal to the current Preferred Rate for purchases, except that the higher Standard Rate for purchases is used if that rate is currently applicable to your Account; and (vi) monthly interest is calculated by multiplying the entire projected outstanding balance for each statement period by the annual interest rate(s), then dividing by 360, and then multiplying by 30. The actual time to pay your outstanding balance will depend on various factors including actual interest rate(s) that apply and amounts, timing and payment application, the nature of any transactions and any applicable grace periods.

®/™ Registered trademarks or trademarks of The Bank of Nova Scotia. *Visa Int./Lic. User. All other marks are the respective property of their owners.

This is Exhibit "I" referred to in the Affidavit of Stephen Segal sworn June 14, 2024.

A handwritten signature in black ink that reads "Sean Blakeley". The signature is written in a cursive style with a long, sweeping underline.

Commissioner for Taking Affidavits (or as may be)

Sean Blakeley
LSO# 79894V



235 MARION STREET
WINNIPEG, MB R2H 0T5

P

Statement Period Jul 19, 2023 - Aug 15, 2023
Statement date Aug 15, 2023
Account # 4537 038 643 570 017
Page 1 of 3

Scotia Momentum® No-Fee VISA* Card

SBVREP_10100_D23227_A E S 60137

MR STEPHEN SEGAL
2241 WEST TAYLOR BLVD
WINNIPEG, MB R3P 2J5

Borrowers on this account;
MR STEPHEN SEGAL

This statement covers transactions posted to your account during the Statement Period.

Transactions since your last statement

TRANS. REF.#	POST DATE	DATE	DETAILS	AMOUNT(\$)
001	Aug 15	Aug 15	INTEREST CHARGES-PURCHASE	286.28
SUB-TOTAL CREDITS				\$0.00
SUB-TOTAL DEBITS				\$286.28
MR STEPHEN SEGAL - 4537 038 643 570 017				
002	Aug 14	Aug 14	PC - PAYMENT FROM - *****40* 98374017	100.00-
003	Aug 14	Aug 14	PC - PAYMENT FROM - *****01* 5386	247.87-
SUB-TOTAL CREDITS - 4537 038 643 570 017				\$347.87-
SUB-TOTAL DEBITS - 4537 038 643 570 017				\$0.00

Interest charges posted on statement date

Cash advances/cheques	\$0.00
Special rate offers	\$0.00
Purchases	\$286.28

Effective September 1, 2023 we're making changes to the Scotiabank Privacy Agreement that provide more information about our privacy practices, and your rights relating to your personal information. To review the updated version, please visit www.scotiabank.com/privacy, or ask your Branch for a paper copy.

Enjoy some of the lowest rates on Life Insurance across the country with Scotia Term Life. Plus, save 10% on your first year premiums. Please review the enclosed notice for full details or visit scotiainsurance.com/termoffer for a copy of the notice.

If you have any questions about this statement, call us at:

1-800-387-6556 / 416-288-1460
TTY Service 1-800-645-0288

Payment due date	Sep 11, 2023
Total minimum payment	\$296.28

Current minimum payment	\$296.28
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Previous balance, Jul 18/23	\$19,006.97
Interest	+ \$286.28
Payments/credits	- \$347.87
Purchases/charges	+ \$0.00

New balance	=	\$18,945.38
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Credit limit	\$19,500.00
Credit available	\$554.00

Interest Information

Annual interest rates as of statement date:

Cash advances	22.99%
Purchases	19.99%

Scotia Momentum Cash Back Summary

Based on your eligible purchases, we have calculated the earnings on your Scotia Momentum No-Fee VISA card as follows:

1.00% cash back*	=	\$0.00
0.50% cash back	=	\$0.00

*1% cash back is earned on eligible gas station, grocery and drug store purchases and on recurring bill payments.

In November, your annual cash back reward will either be deposited into an eligible Scotiabank Canadian Dollar personal chequing or savings bank account or it will be credited to your credit card statement.

Use your Scotia Momentum No-Fee VISA card for all your day-to-day purchases to maximize your cash back.

Scotia Momentum No-Fee VISA Card

INFORMATION ABOUT YOUR SCOTIABANK STATEMENT

Review your statement carefully: If you believe there is an error, contact us through any branch or at any number listed on this statement **within 15 days** of your statement date. Otherwise it is considered correct (except any item or credit posted in error).

Other Important Information: This statement is a summary only. Review the Agreements that apply to your Account including: the Credit Agreement (if you entered into one when you applied), your Personal Credit Agreement Booklet (if you received one), the Revolving Credit Agreement (received with your Card) and the Disclosure Statement or other disclosures we send you (all the "Account Agreements") for more details about this Account.

1. PAYMENTS: The TOTAL MINIMUM PAYMENT on this statement includes your minimum payment and any amount(s) shown as overdue or overlimit. Overdue or overlimit amount(s) must be paid in full. We must receive your minimum payment by the PAYMENT DUE DATE shown on your statement. Your payment options are shown below.

If your Account goes into default and we demand the balance in full, we will no longer send statements. However, we will continue to charge interest on your Account.

We reserve the right to hold funds until your payment has cleared. This may temporarily affect your available credit.

Please refer to your Account Agreements for information about the minimum payment or how your payments are applied to your Account.

2. INTEREST CHARGES: We calculate interest on the portion of your debt to which interest applies using the annual interest rate(s) shown on the front of your statement, or which we have notified you of separately.

For Scotiabank Visa credit card accounts, we will not charge interest on any new purchases and interest-bearing fees (annual fees, dishonoured payment fee, dishonoured Scotia Credit Card Cheque fees, replacement fees and overlimit fees) if we receive payment, by the PAYMENT DUE DATE, of the entire balance on the statement on which they first appear. If your current balance on this statement is not paid in full, we will charge interest on all new purchases and interest-bearing fees from their transaction date to the date they are paid in full. Note that purchases made with your *ScotiaLine* access card are treated as advances.

Interest is charged and is payable on each cash advance, balance transfer, Scotia® Credit Card Cheque and cash-like transaction on a Scotiabank credit card and all advances on a line of credit from the transaction date shown on the statement to the date it is repaid in full. **There is no interest-free grace period for cash advances, balance transfers, Scotia Credit Card Cheques and cash-like transactions on a credit card or advances on a line of credit.**

We calculate interest on your debt daily but we only add it to your debt once a month on each statement. We calculate the amount of daily interest by adding any new transactions (including new advances) and subtracting any payments and then multiplying the unpaid balance of the debt on which interest is payable by the annual interest rate then dividing by 365 or 366 in a leap year. Interest is charged on a leap day in a leap year. Any unpaid interest on your current statement is added to the balance on your next statement. **However, we do not charge interest on interest.**

Interest is charged at the rate(s) applicable under the Account Agreements both before and after the final payment date, maturity, default and judgment, until the account has been paid off in full.

Interest appearing on this statement is calculated only to the statement date. We will continue to charge interest on the amounts you owe until we receive payment in full. This interest will be reflected on your next statement. To pay off the full amount you owe and stop interest from accruing, ask your branch for your payout balance and pay that amount at the branch the same day. This figure may not include insurance premiums and/or transactions not posted to your Account.

3. INTEREST RATE CHANGES: We will tell you the applicable interest rates on your Account. We may change these rates from time to time as described in our Account Agreements and as permitted by applicable law. For variable interest rate accounts, interest is composed of two factors: our prime rate and an adjustment factor. We will change our prime rate from time to time and will post a notice of this in our branches. We may also change the adjustment factor, but we will give you prior notice with the effective date of the change.

4. TRANSACTION & POSTING DATES: These dates are shown next to each transaction on your statement; "TRANS DATE" is the date the transaction occurred; and "POST DATE" is the date the transaction is applied (posted) to your Account.

5. TRANSACTIONS IN FOREIGN CURRENCY: See the section "Dealing with transactions in a foreign currency" in your Revolving Credit Agreement for full details about Transactions in a Foreign Currency and your Disclosure Statement or other disclosures for any foreign currency conversion mark-up(s) that may apply.

For Scotiabank U.S. Dollar Visa credit card accounts: Transactions in a currency other than U.S. dollars are charged or credited to your Account in U.S. dollars.

For other Scotiabank Visa credit card accounts and ScotiaLine access cards: Transactions in a foreign currency are charged or credited to your Account in Canadian dollars. The exchange rate is determined by Visa Inc. on our behalf on the date that the Transaction is settled with Visa Inc. This exchange rate may be different from the rate in effect on the transaction date. When the Transaction is posted to your Account, in addition to the exchange rate, you may be charged a foreign currency conversion mark-up for each transaction. The mark-up is disclosed in your Disclosure Statement and applies to both debit and credit transactions.

For Scotiabank Visa credit card payments and Scotia Credit Card Cheques: The exchange rate will be the posted rate charged to customers at any of our branches on the date the Transaction occurs. For any reversal of these Transactions, the exchange rate will be determined in the same manner as of the date the Transaction is reversed. The Bank's exchange rate may not be the same rate as the exchange rate set by Visa Inc.

For Scotia Line of Credit accounts: Foreign currency transactions are not permitted, except when using a ScotiaLine access card.

6. HOW TO CONTACT US OR TO REPORT A LOST OR STOLEN CARD, PIN OR UNAUTHORIZED USE. If your Card, (including a Cheque), PIN or Password is LOST OR STOLEN or you suspect UNAUTHORIZED USE of your Card, PIN, Password or Account please contact us IMMEDIATELY at any of these numbers:

- Toronto area 416-288-1440
- All other area codes within Canada 1-800-387-6466
- Outside Canada (Collect) 416-288-1440

When you tell us that a Card, PIN or Password was lost or stolen, we will block the Account to prevent unauthorized use. As such, you will not be liable for any transactions made on the Account that occur after you tell us that a Card, PIN or Password was lost or stolen because we will consider that unauthorized use. Review your Account Agreements to learn more about how you can avoid unauthorized use on your Account.

If you have general questions about your statement or your Account, you can write to us at:

Scotiabank Contact Centres, P. O. Box 4100, Postal Station "A" Toronto, Ontario M5W 1T1

7. PAYMENT OPTIONS:

- Option 1: Pay your Account at:
 - Scotia OnLine® Financial Services: www.scotiaonline.scotiabank.com
 - Scotiabank ABM in Canada (except Scotiabank U.S. Dollar VISA card)
 - TeleScotia® automated telephone banking at 1-800-267-1234
- Option 2: At any Scotiabank branch in Canada.
- Option 3: Use the branch, ABM, telephone or mobile and online banking services of any other financial institution in Canada.
- Option 4: By mail to the address shown above. Make your payment payable to Scotiabank. Complete and return the payment slip attached to your statement (if applicable) along with your payment.

PLEASE WRITE YOUR ACCOUNT NUMBER ON THE FRONT OF YOUR CHEQUE OR MONEY ORDER (payable to Scotiabank).

For Options 3 or 4: Please allow time for your payment to reach us so that we have time to process it and apply it to your Account.

8. * ESTIMATE OF THE TIME IT WILL TAKE TO PAY THE OUTSTANDING BALANCE FOR CREDIT CARD ACCOUNTS:** This calculation is approximate and for informational purposes only. The calculation assumes: (i) the outstanding balance on this statement is rounded up to the nearest \$100; (ii) the first minimum payment is the amount shown in the TOTAL MINIMUM PAYMENT box, including any overlimit or overdue amount; (iii) each subsequent minimum payment is based on a declining balance and a declining minimum payment; (iv) each minimum payment will be received by us on its corresponding payment due date; (v) monthly interest is added to the Account using a constant interest rate equal to the current Preferred Rate for purchases, except that the higher Standard Rate for purchases is used if that rate is currently applicable to your Account; and (vi) monthly interest is calculated by multiplying the entire projected outstanding balance for each statement period by the annual interest rate(s), then dividing by 360, and then multiplying by 30. The actual time to pay your outstanding balance will depend on various factors including actual interest rate(s) that apply and amounts, timing and payment application, the nature of any transactions and any applicable grace periods.

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Scotia Momentum No-Fee VISA Card

Estimate of the time it will take to pay the "New Balance" shown on this statement, through minimum payments*** :
156 Years and 0 Months.

This is Exhibit "J" referred to in the Affidavit of Stephen Segal sworn June 14, 2024.

A handwritten signature in cursive script that reads "Sean Blakeley".

Commissioner for Taking Affidavits (or as may be)

Sean Blakeley
LSO# 79894V



ROYAL BANK OF CANADA
100-1700 CORYDON AVE
WINNIPEG MB R3N 0K1

Your Royal Credit Line® Statement

From November 16, 2023 to December 15, 2023

RBRCL 10020_2099112 E D 07287

27176

STEPHEN SEGAL
2241 WEST TAYLOR BLVD
WINNIPEG MB R3P 2J5

Statement date: December 15, 2023

Your loan account number: 77910156-001

How to reach us: 1-800-769-2511
www.rbcroyalbank.com

Borrower(s): STEPHEN SEGAL

Details of your account

Your credit limit	\$20,000.00
Your available credit on December 15, 2023	\$25.00

Principal balance on November 16, 2023	\$19,975.00
LoanProtector® insurance premium paid	\$0.00
Sum of withdrawals including adjustments on your account	\$0.00
Sum of payments including adjustments on your account	\$155.14
Total interest costs including adjustments on your account	\$155.14
Total fees including adjustments on your account	\$0.00
Principal balance on December 15, 2023	\$19,975.00

Current interest rate	Prime Rate + 2.250 % = 9.450 %
Interest payment due date	January 15, 2024
Interest past due	N/A
Insurance premium due	N/A
Payment amount	N/A
Payment due date	N/A
Amount past due	N/A

We do not charge overlimit fees on Royal Credit Line accounts.

You could save interest costs by transferring balances with your line of credit

It's fast, easy & secure
Sign in to RBC Online Banking, go to the Accounts Summary page under the My Accounts tab:
1. Scroll down to Switch to RBC, click Get Started under Use Your RBC Royal Credit Line to Save
2. Click Transfer Now at the bottom right of the page
3. On the Pay Bills & Transfer Funds page select payee, enter amount and click Submit

Details of your account activity

Date	Description	Interest/Fees/Insurance (\$)	Withdrawals (\$)	Payments (\$)	Balance owing (\$)
15 Dec	Interest Payment	155.14			-19,975.00



Your Royal Credit Line Statement

From November 16, 2023 to December 15, 2023

Your loan account number: 77910156-001

Your LoanProtector insurance coverage summary

Stephen Segal, you do not have life and disability or critical illness insurance for this Royal Credit Line account. If there are any discrepancies between the above coverage status and your Certificate of insurance, the provisions of your Certificate of insurance govern. Please contact the insurance Service Centre at 1-800-769-2523 for details.

Rate History for your Statement Period

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

Rate from and including	Rate to and including	Prime Rate	Premium/discount	Your Rate	Applicable Interest (\$)
November 16, 2023	December 15, 2023	7.200 %	+2.250 %	9.450 %	155.15

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

Important information about your account

Royal Credit Line account annual statements are now available through e-statements. Opt to receive an e-statement and you can access/manage up to 7 years of statements in our secure archive! Sign onto Online Banking, select Edit Profile and follow the links. To receive a paper copy of any statement, call us at 1-800-769-2511.

Helpful explanations of key terms to understand your statement

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

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

Insurance premium due - Insurance premium that was due on your last payment date, but was not paid with your last payment plus any premium accrued as a result of an "insurance status" change.

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

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

Total fees - Fees and other charges related to your loan account. These fees include (but are not limited to): NSF (non-sufficient funds) fee, Stop payment fee and Cheque fee. Overlimit fees are not charged on your loan account. Account balances exceeding their credit limits may be reported to Credit Bureaus and may be one of the factors that impact the credit score of an individual. If you require further advice related to your financial situation, we are here to help and answer your questions.

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

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

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

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

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

Review your statement - Please review your Royal Credit Line statement carefully. If you think there is an error you must contact us within 45 days of your statement period end date at 1-800-769-2511. If you don't tell us of any mistakes, our statements and records showing the amounts we have lent you and the amounts you have repaid will be considered accurate.



Your Royal Credit Line Statement

From November 16, 2023 to December 15, 2023

Your loan account number: 77910156-001

Helpful explanations of key terms to understand your statement - continued

† **LoanProtector**

This creditor's group insurance program is subject to terms, conditions, exclusions and eligibility restrictions. Please see the LoanProtector Certificate of Insurance for full details.

**Additional copies of your statement may be subject to a fee.

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

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This is Exhibit "K" referred to in the Affidavit of Stephen Segal sworn June 14, 2024.

A handwritten signature in cursive script that reads "Sean Blakeley".

Commissioner for Taking Affidavits (or as may be)

Sean Blakeley
LSO# 79894V



Royal Bank

RBC® Cash Back Mastercard[‡]

STEPHEN SEGAL 5415 90** **** 6992
STATEMENT FROM NOV 15 TO DEC 11, 2023

1 OF 2

PREVIOUS ACCOUNT BALANCE \$88,801.70

STEPHEN SEGAL
5415 90** **** 6992 - PRIMARY

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
DEC 05	DEC 05	PAYMENT - THANK YOU / PAIEMENT - MERCI	-\$1,400.00
75105393339619985422405			
DEC 11	DEC 11	PURCHASE INTEREST 25.99%	\$1,611.69

TOTAL ACCOUNT BALANCE \$89,013.39

Time to Pay

If you make only the Minimum Payment each month, we estimate it will take 735 year(s) and 11 month(s) to fully repay the outstanding balance. Our estimate is based on the Total Account Balance shown on this statement and your current credit card account terms. This estimate is intended solely to illustrate how making only the Minimum Payment will increase the time it takes to pay your balance and is not a recommended long term repayment plan.

Please Note:

Your account is currently two payments in arrears. In order to safeguard your credit privileges, please forward your remittance without further delay.

Please Note:

Due to your missed payment, you will continue to pay the higher interest rate of 25.99 % for purchases and 27.99 % (1% lower if you reside in Quebec and hold a Credit Card other than the RBC Visa Classic Low Rate Option) for cash advances until such time as you have paid the Minimum

IMPORTANT INFORMATION

CASH BACK SUMMARY

Previous Cash Back Balance	\$0
Cash Back on Grocery Purchases	\$0
Cash Back on Other Purchases	\$0
New Cash Back Balance	\$0
-Cash Back Rewarded to Date	-\$164.31

CONTACT US

Customer Service/Lost & Stolen	1-800-769-2512
Collect Outside North America	(416) 974-7780
Website	rbc.com/cashbackmcinfo

PAYMENTS & INTEREST RATES

Minimum payment	\$5,220.00
Payment due date	JAN 05, 2024
Credit limit	\$85,000.00
Available credit	\$0.00
Past due amount	\$3,599.00
Annual interest rates:	
Purchases	25.99%
Cash advances	27.99%

CALCULATING YOUR BALANCE

Previous Account Balance	\$88,801.70
Payments & credits	-\$1,400.00
Purchases & debits	\$0.00
Cash advances	\$0.00
Interest	\$1,611.69
Fees	\$0.00
Total Account Balance	\$89,013.39
NEW BALANCE	\$89,013.39



RBC ROYAL BANK
CREDIT CARD PAYMENT CENTRE
P.O. BOX 4016, STATION "A"
TORONTO, ONTARIO M5W 2E6

NEW BALANCE
\$89,013.39

MINIMUM PAYMENT
\$5,220.00

PAYMENT DUE DATE
JAN 05, 2024

AMOUNT PAID
\$

RBC® Cash Back Mastercard[‡]
5415 90 **** 6992**

Quick, convenient and secure ways to pay your credit card bill:
· RBC Online Banking at www.rbcroyalbank.com/online
· RBC Mobile app - text "RBC" to 722722 to download

Other payment options include:
· RBC Royal Bank ATM
· Telephone Banking 1-800-769-2511
· Visit an RBC Royal Bank branch

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STEPHEN SEGAL
2241 WEST TAYLOR BLVD
WINNIPEG MB R3P 2J5



Royal Bank

RBC® Cash Back Mastercard[‡]

STEPHEN SEGAL 5415 90** **** 6992

STATEMENT FROM NOV 15 TO DEC 11, 2023

2 OF 2

Payment by the next Statement Date for 12 consecutive months.
R0242

Please Note:

During this statement period, a transaction or other activity on this account resulted in the credit limit being exceeded one or more times. Your account should remain within the credit limit. Otherwise, we may not authorize future transactions. There are various ways in which RBC can help you manage your account and remain within your credit limit. Contact us or visit [rbc.com/help](https://www.rbc.com/help) to learn more.

INTEREST RATE CHART

Description	Rate (%)	Remaining Balance**	Expiry Date
Purchases & Fees	25.99	\$83,830.83	

** The "Determination of Interest" section on the back of your statement explains how interest is charged and how you may avoid interest charges on purchases and fees and the "Applying your payments" section explains how payments are applied to the Remaining Balances shown above.

This is Exhibit "L" referred to in the Affidavit of Stephen Segal sworn June 14, 2024.

A handwritten signature in cursive script that reads "Sean Blakeley".

Commissioner for Taking Affidavits (or as may be)

Sean Blakeley
LSO# 79894V



Royal Bank

RBC® Cash Back Mastercard[‡]

STEPHEN SEGAL 5415 90** **** 1134
STATEMENT FROM NOV 22 TO DEC 21, 2023

1 OF 2

Earn 2% Cash Back[†] on grocery store purchases!

For all other purchases, earn up to 1% in cash back[†]. Set up pre-authorized payments and earn effortlessly!

[†]Restrictions apply.
Visit www.rbc.com/nofeecashback

PREVIOUS ACCOUNT BALANCE \$6,998.73

STEPHEN SEGAL
5415 90** **** 1134 - PRIMARY

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
NOV 28	DEC 01	AIR CAN* 00142185015479 AIRCANADA.COMMB 55490533334203266115375	\$1,629.76
NOV 28	NOV 28	PAYMENT - THANK YOU / PAIEMENT - MERCI 75105393332619984552407	-\$1,629.76
NOV 30	DEC 04	DOOR OPENING SOLUTIONS MONCTON NB 55259563338123380699134	\$334.08
NOV 30	DEC 01	WILSON FUEL CO LTD LOWER SACKVILNS 55181363334461643554858	\$1,000.00
NOV 30	NOV 30	PAYMENT - THANK YOU / PAIEMENT - MERCI 75105393334619989208409	-\$1,334.08
DEC 01	DEC 04	ARTHUR J. GALLAGHER CA WINNIPEG MB 55134423335800122359926	\$3,975.00
DEC 01	DEC 01	PAYMENT - THANK YOU / PAIEMENT - MERCI 75105393335619983093400	-\$3,975.00
DEC 03	DEC 04	PAYMENT - THANK YOU / PAIEMENT - MERCI 75105393338619988062407	-\$100.00
DEC 07	DEC 08	IRVING ENERGY SAINT JOHN NB 55306583342004015013963	\$4,913.39
DEC 07	DEC 07	PAYMENT - THANK YOU / PAIEMENT - MERCI 75105393341619983650409	-\$4,813.39
TOTAL ACCOUNT BALANCE			\$6,998.73

Time to Pay

If you make only the Minimum Payment each month, we estimate it will take 61 year(s) and 7 month(s) to fully repay the outstanding balance. Our estimate is based on the Total Account Balance shown on this statement and your current credit card account terms. This estimate is intended solely

IMPORTANT INFORMATION

CASH BACK SUMMARY

Previous Cash Back Balance	\$142.72
Cash Back on Grocery Purchases	\$0
Cash Back on Other Purchases	\$118.52
New Cash Back Balance	\$261.24
-Cash Back Rewarded to Date	-\$790.12

CONTACT US

Customer Service/Lost & Stolen 1-800-769-2512
Collect Outside North America (416) 974-7780
Website rbc.com/cashbackmcfinfo

PAYMENTS & INTEREST RATES

Minimum payment	\$10.00
Payment due date	JAN 11, 2024
Credit limit	\$7,000.00
Available credit	\$1.27
Annual interest rates:	
Purchases	20.99%
Cash advances	22.99%

CALCULATING YOUR BALANCE

Previous Account Balance		\$6,998.73
Payments & credits	-\$11,852.23	
Purchases & debits	\$11,852.23	
Cash advances	\$0.00	
Interest	\$0.00	
Fees	\$0.00	
Total Account Balance		\$6,998.73
NEW BALANCE		\$6,998.73



RBC ROYAL BANK
CREDIT CARD PAYMENT CENTRE
P.O. BOX 4016, STATION "A"
TORONTO, ONTARIO M5W 2E6

NEW BALANCE
\$6,998.73

MINIMUM PAYMENT
\$10.00

PAYMENT DUE DATE
JAN 11, 2024

AMOUNT PAID
\$

RBC® Cash Back Mastercard[‡]
5415 90 **** 1134**

Quick, convenient and secure ways to pay your credit card bill:
· RBC Online Banking at www.rbcroyalbank.com/online
· RBC Mobile app - text "RBC" to 722722 to download

Other payment options include:
· RBC Royal Bank ATM
· Telephone Banking 1-800-769-2511
· Visit an RBC Royal Bank branch

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STEPHEN SEGAL
2241 WEST TAYLOR BLVD
WINNIPEG MB R3P 2J5



Royal Bank

RBC® Cash Back Mastercard[‡]

STEPHEN SEGAL 5415 90** **** 1134

STATEMENT FROM NOV 22 TO DEC 21, 2023

2 OF 2

to illustrate how making only the Minimum Payment will increase the time it takes to pay your balance and is not a recommended long term repayment plan.

INTEREST RATE CHART

Description	Rate (%)	Remaining Balance**	Expiry Date
Purchases & Fees	20.99	\$6,998.73	

** The "Determination of Interest" section on the back of your statement explains how interest is charged and how you may avoid interest charges on purchases and fees and the "Applying your payments" section explains how payments are applied to the Remaining Balances shown above.

This is Exhibit "M" referred to in the Affidavit of Stephen Segal sworn June 14, 2024.

A handwritten signature in cursive script that reads "Sean Blakeley".

Commissioner for Taking Affidavits (or as may be)

Sean Blakeley
LSO# 79894V

Account Number XXXX XXXX XXXX 6880

Account Holder MR STEPHEN SEGAL

Page 1 of 6

Statement Period Nov 8, 2023 - Dec 7, 2023			
Account Details		Calculating your balance	
Minimum payment	\$386.16	Previous balance	\$20,209.28
Payment due date	Dec 28, 2023	Payments & credits	\$1,710.00
Credit limit	\$20,000.00	New purchases & debits	\$483.94
Available credit	\$691.82	Cash advances	\$0.00
Amount Due	\$19,308.18	Promotional balances	\$0.00
		Fees	\$0.00
		Interest	\$324.96
		New Balance	\$19,308.18

In the new Rogers Bank app, you can redeem cash back rewards and manage your Rogers Bank Mastercard account!

With the Rogers Bank app, you can manage your account, view recent purchases, view your current balance, credit limit, redeem cash back rewards and much more, all in one app.

Your rewards. Your way. On your terms.

Once you've earned a minimum of \$10 in cash back rewards, you can start redeeming towards any eligible purchase - whenever and wherever you want.

To redeem, download the Rogers Bank app - available now in the App store or Google Play.

For complete details on the Rogers Bank Mastercard Rewards Program Terms and Conditions, please visit rogersbank.com/legal.

Minimum Payment Notice

If you make only the Minimum Payment each month, we estimate it will take 69 year(s) and 6 month(s) to fully repay the outstanding balance. Our estimate is based on the New Balance shown on this statement and your current credit card account terms.

Please allow 3 - 5 business days for your payment to be processed.

Transaction Details

Trans Date	Post Date	Description	Amount (\$)
------------	-----------	-------------	-------------

Card Number XXXX XXXX XXXX 6880

Nov 8	Nov 9	PAYMENT, THANK YOU	-210.00
Nov 16	Nov 17	PAYMENT, THANK YOU	-500.00
Nov 26	Nov 27	ROGERS *****1249 888-764-3771 ON	483.94
Dec 6	Dec 7	PAYMENT, THANK YOU	-1,000.00
Dec 7	Dec 7	PURCHASE INTEREST	324.96



5579 1401 1979 6880

PO BOX 4022 STN A
TORONTO, ON
M5W 0G7

AMOUNT DUE	NEW BALANCE	MINIMUM PAYMENT	PAYMENT DUE DATE	AMOUNT PAID
\$19,308.18	\$19,308.18	\$386.16	Dec 28, 2023	\$

5579140119796880 000038616 001930818 4

MR STEPHEN SEGAL
2241 WEST TAYLOR BLVD
WINNIPEG, MB R3P 2J5
CANADA



96

Customer Service Questions?

Call toll-free 1 855 775-2265 (or collect at 1 705 522-7412 if you are outside Canada and the U.S.)

Fax 1 833 270-7212 or 1 855 572-7961

Mail Rogers Bank
P.O. 57130
RPO Jackson Square
Hamilton, ON L8P 4W9

Lost or Stolen Cards / Unauthorized Use of Account

You must inform us immediately about any actual or suspected loss, theft or unauthorized use of any Card, PIN, other security codes or Account information for the Account. You may contact us toll free at 1 855 775-2265 (or collect at 1 705 522-7412 if you are outside Canada and the U.S.).

Disputed Transactions

You must review your Statement and check that the information about your Purchases, Cash Advances, interest charges and Fees is accurate. If you disagree with any item shown on a Statement, you agree to contact us within 30 days of the last day of the Statement period for that Statement. Otherwise, each Statement and our records will be considered to be accurate, complete and binding on you. However, we may at any time remove from the Account any credits which have been posted in error.

Making Your Payments

You may pay the Account balance on the Account in full or in part at any time. The payment due date shown on your Statement will be a minimum of 21 days from the last day of the Statement period. For any payment due date that falls on a weekend or holiday, we will extend it to the next business day. You must make at least the greater of the Required Payment or the minimum payment by the payment due date each month. You are responsible for ensuring the payment is received and applied to the Account by us by this date, even if normal postal service or electronic communication (if you requested electronic communication) is disrupted or not possible for any reason whatsoever. Payments that are sent to us by mail or made online may take several days to reach us. These payments are not credited to the Account until we have processed them and your payment has cleared. Payments, particularly those made by cheque or in a bank branch, can take more than a week to clear. All payments must be made in Canadian currency.

How We Apply Payments

When we receive a payment, we apply it to the Account as outlined in your Cardholder Agreement. Your payments are processed the day we receive them. You must make sure that we receive your payment on or before the payment due date shown on your Statement.

Interest Rates

The interest rates we charge are shown on your Statement. For information on how we calculate interest charges, refer to your Cardholder Agreement available at www.rogersbank.com.

Foreign Currency Conversion

Transactions on the Account will be billed in Canadian currency. Transactions in a foreign currency are converted to Canadian dollars at the rate established by Mastercard International in effect on the date that we post the Transaction to your Account and no later than the date the Transaction is posted to the Account (which may not be the same date as the date of the Transaction). The rate that applies to amounts charged to the Account ("debits") may be different than the rate that applies to amounts credited to the Account ("credits"), as the rates established by Mastercard International are different for debits and credits and such rates are subject to change from time to time. This means that if you make a Purchase in a foreign currency (a debit) and then return the Purchase and the merchant credits the Account (a credit), the Canadian Dollar amount debited to the Account for the Purchase may be different (and could be higher) than the Canadian Dollar amount credited to the Account for the Purchase return. We will also charge you the foreign currency conversion fee as set out in the Disclosure Summary. We will not refund any part of a foreign currency conversion fee on Purchase returns.

Cash Back Rewards

Your Cash Back Rewards are earned on a per-Transaction basis and are accumulated on a daily basis as long as the Account is in good standing. To see your current points balance, log into the Account at www.rogersbank.com, or use the Rogers Bank app.

® Mastercard is a registered trademark and the circles design is a trademark of Mastercard International Incorporated. Used under license.

™ Rogers Bank and related logos and brand names are trademarks of Rogers Communications Inc. or affiliates. Used under license.

Payments can be made via:
Online Banking or by Mail

PLEASE NOTE:

1. Rogers Bank Mastercard payments will not be accepted at Rogers, Fido or chatr Mobile stores.
2. Make cheques payable to Rogers Bank. Please write the Account number on the front of the cheque.
3. Payments must be made in Canadian currency.
4. Please do not send cash through the mail

Interest Rate Chart

Balance Description	Daily Rate	Annual Rate	Interest Charged
PURCHASE	0.054767%	19.99%	\$324.96
CASH	0.062986%	22.99%	\$0.00

Please update your Account information

As a federally regulated Bank, it is our responsibility to ensure that the information we have on file for you is up-to-date and accurate. Rogers Bank uses this information to:

- **Send alerts** - to help you manage your day-to-day finances and avoid unnecessary fees
- **Charge certain fees** - where different terms and conditions apply to residents of different provinces or territories (See your cardholder agreement for details)
- **Protect your Account** and Rogers Bank from fraudulent activities such as Money Laundering

Please notify Rogers Bank immediately if there is any change to your personal information. Changes to personal information include:

- **Contact information** - Name, Address, Email Address and Telephone Number;
- **Employment information** – Occupation or Principal employment and Income; or
- **Government ID** – Changes to any government issued ID that was used to verify your identity when you applied for your Rogers Bank credit card.

To update your Address, Email Address and Telephone Number:

The Rogers Bank app

1. Open the Rogers Bank app on your smartphone.
2. Sign In (using the same user name and password as you do for online banking) and tap **More** on the navigation menu, then **Edit Profile**.

Online Banking

1. **Sign In** to your online bank account at rogersbank.com.
2. Select **View Profile** from the main menu in the top left-hand corner.

To update all other information including your name, employment information and Government ID, please call the number located on the back of your card.

This is Exhibit "N" referred to in the Affidavit of Stephen Segal sworn June 14, 2024.

A handwritten signature in cursive script that reads "Sean Blakeley".

Commissioner for Taking Affidavits (or as may be)

Sean Blakeley
LSO# 79894V



235 MARION STREET
 WINNIPEG, MB R2H 0T5

ScotiaLine® Personal Line of Credit

SBVREP_10100_D23354_A E S 60137

MR STEPHEN SEGAL
 2241 WEST TAYLOR BLVD
 WINNIPEG, MB R3P 2J5

If you have any questions about this statement, call us at:

1-800-387-6508 / 416-288-8035
 TTY Service 1-800-645-0288

Borrowers on this account;
 MR STEPHEN SEGAL

Payment due date Jan 10, 2024
Total minimum payment \$106.82

Current minimum payment \$106.82

Previous balance, Nov 21/23 \$9,957.33
 Total interest + \$106.82
 Total payments/credits - \$107.33
 Total purchases/charges + \$0.00

New balance = \$9,956.82

Credit limit \$10,000.00
 Credit available \$43.00

This statement covers transactions posted to your account during the Statement Period.

Transactions since your last statement

TRANS. REF.#	POST DATE	DATE	DETAILS	AMOUNT(\$)
001	Dec 20	Dec 20	INTEREST CHARGES-CASH	106.82
			SUB-TOTAL CREDITS	\$0.00
			SUB-TOTAL DEBITS	\$106.82
MR STEPHEN SEGAL - 4538 240 898 374 017				
002	Nov 23	Nov 23	MB-CREDIT CARD/LOC PAY. FROM - *****01* 5386	107.33-
			SUB-TOTAL CREDITS - 4538 240 898 374 017	\$107.33-
			SUB-TOTAL DEBITS - 4538 240 898 374 017	\$0.00

Interest Information

Annual interest rate(s) for cash advances/
 cheques & purchases for the statement period:
 Nov 22 - Dec 20 13.65%
On July 13, 2023, the Scotiabank Prime Rate increased by 0.25%.

Interest charges posted on statement date

Cash advances/cheques	\$106.82
Special rate offers	\$0.00
Purchases	\$0.00

Important Notice About an Increase to Your Annual Interest Rate:

Effective the day following your January statement date, we are increasing the adjustment factor that applies to your annual interest rate on this Line of Credit to 6.70%. Your new annual interest rate will be Scotiabank Prime Rate + 6.70%. We take many factors into consideration in this decision that includes, but is not limited to, information on your credit bureau. You may visit TransUnion at www.transunion.ca to inquire on your report.

ScotiaLine Personal Line of Credit
INFORMATION ABOUT YOUR SCOTIABANK STATEMENT

Review your statement carefully: If you believe there is an error, contact us through any branch or at any number listed on this statement **within 15 days** of your statement date. Otherwise it is considered correct (except any item or credit posted in error).

Other Important Information: This statement is a summary only. Review the Agreements that apply to your Account including: the Credit Agreement (if you entered into one when you applied), your Personal Credit Agreement Booklet (if you received one), the Revolving Credit Agreement (received with your Card) and the Disclosure Statement or other disclosures we send you (all the "Account Agreements") for more details about this Account.

1. PAYMENTS: The TOTAL MINIMUM PAYMENT on this statement includes your minimum payment and any amount(s) shown as overdue or overlimit. Overdue or overlimit amount(s) must be paid in full. We must receive your minimum payment by the PAYMENT DUE DATE shown on your statement. Your payment options are shown below.

If your Account goes into default and we demand the balance in full, we will no longer send statements. However, we will continue to charge interest on your Account.

We reserve the right to hold funds until your payment has cleared. This may temporarily affect your available credit.

Please refer to your Account Agreements for information about the minimum payment or how your payments are applied to your Account.

2. INTEREST CHARGES: We calculate interest on the portion of your debt to which interest applies using the annual interest rate(s) shown on the front of your statement, or which we have notified you of separately.

For Scotiabank Visa credit card accounts, we will not charge interest on any new purchases and interest-bearing fees (annual fees, dishonoured payment fee, dishonoured Scotia Credit Card Cheque fees, replacement fees and overlimit fees) if we receive payment, by the PAYMENT DUE DATE, of the entire balance on the statement on which they first appear. If your current balance on this statement is not paid in full, we will charge interest on all new purchases and interest-bearing fees from their transaction date to the date they are paid in full. Note that purchases made with your *ScotiaLine* access card are treated as advances.

Interest is charged and is payable on each cash advance, balance transfer, Scotia® Credit Card Cheque and cash-like transaction on a Scotiabank credit card and all advances on a line of credit from the transaction date shown on the statement to the date it is repaid in full. **There is no interest-free grace period for cash advances, balance transfers, Scotia Credit Card Cheques and cash-like transactions on a credit card or advances on a line of credit.**

We calculate interest on your debt daily but we only add it to your debt once a month on each statement. We calculate the amount of daily interest by adding any new transactions (including new advances) and subtracting any payments and then multiplying the unpaid balance of the debt on which interest is payable by the annual interest rate then dividing by 365 or 366 in a leap year. Interest is charged on a leap day in a leap year. Any unpaid interest on your current statement is added to the balance on your next statement. **However, we do not charge interest on interest.**

Interest is charged at the rate(s) applicable under the Account Agreements both before and after the final payment date, maturity, default and judgment, until the account has been paid off in full.

Interest appearing on this statement is calculated only to the statement date. We will continue to charge interest on the amounts you owe until we receive payment in full. This interest will be reflected on your next statement. To pay off the full amount you owe and stop interest from accruing, ask your branch for your payout balance and pay that amount at the branch the same day. This figure may not include insurance premiums and/or transactions not posted to your Account.

3. INTEREST RATE CHANGES: We will tell you the applicable interest rates on your Account. We may change these rates from time to time as described in our Account Agreements and as permitted by applicable law. For variable interest rate accounts, interest is composed of two factors: our prime rate and an adjustment factor. We will change our prime rate from time to time and will post a notice of this in our branches. We may also change the adjustment factor, but we will give you prior notice with the effective date of the change.

4. TRANSACTION & POSTING DATES: These dates are shown next to each transaction on your statement; "TRANS DATE" is the date the transaction occurred; and "POST DATE" is the date the transaction is applied (posted) to your Account.

5. TRANSACTIONS IN FOREIGN CURRENCY: See the section "Dealing with transactions in a foreign currency" in your Revolving Credit Agreement for full details about Transactions in a Foreign Currency and your Disclosure Statement or other disclosures for any foreign currency conversion mark-up(s) that may apply.

For Scotiabank U.S. Dollar Visa credit card accounts: Transactions in a currency other than U.S. dollars are charged or credited to your Account in U.S. dollars.

For other Scotiabank Visa credit card accounts and ScotiaLine access cards: Transactions in a foreign currency are charged or credited to your Account in Canadian dollars. The exchange rate is determined by Visa Inc. on our behalf on the date that the Transaction is settled with Visa Inc. This exchange rate may be different from the rate in effect on the transaction date. When the Transaction is posted to your Account, in addition to the exchange rate, you may be charged a foreign currency conversion mark-up for each transaction. The mark-up is disclosed in your Disclosure Statement and applies to both debit and credit transactions.

For Scotiabank Visa credit card payments and Scotia Credit Card Cheques: The exchange rate will be the posted rate charged to customers at any of our branches on the date the Transaction occurs. For any reversal of these Transactions, the exchange rate will be determined in the same manner as of the date the Transaction is reversed. The Bank's exchange rate may not be the same rate as the exchange rate set by Visa Inc.

For Scotia Line of Credit accounts: Foreign currency transactions are not permitted, except when using a ScotiaLine access card.

6. HOW TO CONTACT US OR TO REPORT A LOST OR STOLEN CARD, PIN OR UNAUTHORIZED USE. If your Card, (including a Cheque), PIN or Password is LOST OR STOLEN or you suspect UNAUTHORIZED USE of your Card, PIN, Password or Account please contact us IMMEDIATELY at any of these numbers:

- Toronto area 416-288-1440
- All other area codes within Canada 1-800-387-6466
- Outside Canada (Collect) 416-288-1440

When you tell us that a Card, PIN or Password was lost or stolen, we will block the Account to prevent unauthorized use. As such, you will not be liable for any transactions made on the Account that occur after you tell us that a Card, PIN or Password was lost or stolen because we will consider that unauthorized use. Review your Account Agreements to learn more about how you can avoid unauthorized use on your Account.

If you have general questions about your statement or your Account, you can write to us at:

Scotiabank Contact Centres, P. O. Box 4100, Postal Station "A" Toronto, Ontario M5W 1T1

7. PAYMENT OPTIONS:

- Option 1: Pay your Account at:
 - Scotia OnLine® Financial Services: www.scotiaonline.scotiabank.com
 - Scotiabank ABM in Canada (except Scotiabank U.S. Dollar VISA card)
 - TeleScotia® automated telephone banking at 1-800-267-1234
- Option 2: At any Scotiabank branch in Canada.
- Option 3: Use the branch, ABM, telephone or mobile and online banking services of any other financial institution in Canada.
- Option 4: By mail to the address shown above. Make your payment payable to Scotiabank. Complete and return the payment slip attached to your statement (if applicable) along with your payment.

PLEASE WRITE YOUR ACCOUNT NUMBER ON THE FRONT OF YOUR CHEQUE OR MONEY ORDER (payable to Scotiabank).

For Options 3 or 4: Please allow time for your payment to reach us so that we have time to process it and apply it to your Account.

8. * ESTIMATE OF THE TIME IT WILL TAKE TO PAY THE OUTSTANDING BALANCE FOR CREDIT CARD ACCOUNTS:** This calculation is approximate and for informational purposes only. The calculation assumes: (i) the outstanding balance on this statement is rounded up to the nearest \$100; (ii) the first minimum payment is the amount shown in the TOTAL MINIMUM PAYMENT box, including any overlimit or overdue amount; (iii) each subsequent minimum payment is based on a declining balance and a declining minimum payment; (iv) each minimum payment will be received by us on its corresponding payment due date; (v) monthly interest is added to the Account using a constant interest rate equal to the current Preferred Rate for purchases, except that the higher Standard Rate for purchases is used if that rate is currently applicable to your Account; and (vi) monthly interest is calculated by multiplying the entire projected outstanding balance for each statement period by the annual interest rate(s), then dividing by 360, and then multiplying by 30. The actual time to pay your outstanding balance will depend on various factors including actual interest rate(s) that apply and amounts, timing and payment application, the nature of any transactions and any applicable grace periods.

®/™ Registered trademarks or trademarks of The Bank of Nova Scotia. *Visa Int./Lic. User.

All other marks are the respective property of their owners.

Date revised July 2019

This is Exhibit "O" referred to in the Affidavit of Stephen Segal sworn June 14, 2024.

A handwritten signature in cursive script that reads "Sean Blakeley".

Commissioner for Taking Affidavits (or as may be)

Sean Blakeley
LSO# 79894V



235 MARION STREET
 WINNIPEG, MB R2H 0T5

Scotia Momentum[®] No-Fee VISA* Card

SBVREP_10100_D23349_A E S 60137

MR STEPHEN SEGAL
 2241 WEST TAYLOR BLVD
 WINNIPEG, MB R3P 2J5

If you have any questions about this statement, call us at:

1-800-387-6556 / 416-288-1460
 TTY Service 1-800-645-0288

Borrowers on this account;
 MR STEPHEN SEGAL

Payment due date Jan 10, 2024
Total minimum payment \$305.68

Current minimum payment \$305.68

Previous balance, Nov 16/23		\$18,914.29
Interest	+	\$295.68
Payments/credits	-	\$305.72
Purchases/charges	+	\$0.00

New balance = \$18,904.25

Credit limit \$19,500.00
 Credit available \$595.00

This statement covers transactions posted to your account during the Statement Period.

Transactions since your last statement

TRANS. REF.#	POST DATE	DATE	DETAILS	AMOUNT(\$)
001	Dec 15	Dec 15	INTEREST CHARGES-PURCHASE	295.68
			SUB-TOTAL CREDITS	\$0.00
			SUB-TOTAL DEBITS	\$295.68
MR STEPHEN SEGAL - 4537 038 643 570 017				
002	Dec 11	Dec 11	MB-CREDIT CARD/LOC PAY. FROM - *****01* 5386	305.72-
			SUB-TOTAL CREDITS - 4537 038 643 570 017	\$305.72-
			SUB-TOTAL DEBITS - 4537 038 643 570 017	\$0.00

Interest Information

Annual interest rates as of statement date:
 Cash advances 22.99%
 Purchases 19.99%

Scotia Momentum Cash Back Summary

Based on your eligible purchases, we have calculated the earnings on your *Scotia Momentum* No-Fee VISA card as follows:

1.00% cash back*	=	\$0.00
0.50% cash back	=	\$0.00

*1% cash back is earned on eligible gas station, grocery and drug store purchases and on recurring bill payments.

Interest charges posted on statement date

Cash advances/cheques	\$0.00
Special rate offers	\$0.00
Purchases	\$295.68

In November, your annual cash back reward will either be deposited into an eligible Scotiabank Canadian Dollar personal chequing or savings bank account or it will be credited to your credit card statement.

Estimate of the time it will take to pay the "New Balance" shown on this statement, through minimum payments*** :
 155 Years and 11 Months.

Use your *Scotia Momentum* No-Fee VISA card for all your day-to-day purchases to maximize your cash back.

Scotia Momentum No-Fee VISA Card
INFORMATION ABOUT YOUR SCOTIABANK STATEMENT

Review your statement carefully: If you believe there is an error, contact us through any branch or at any number listed on this statement **within 15 days** of your statement date. Otherwise it is considered correct (except any item or credit posted in error).

Other Important Information: This statement is a summary only. Review the Agreements that apply to your Account including: the Credit Agreement (if you entered into one when you applied), your Personal Credit Agreement Booklet (if you received one), the Revolving Credit Agreement (received with your Card) and the Disclosure Statement or other disclosures we send you (all the "Account Agreements") for more details about this Account.

1. PAYMENTS: The TOTAL MINIMUM PAYMENT on this statement includes your minimum payment and any amount(s) shown as overdue or overlimit. Overdue or overlimit amount(s) must be paid in full. We must receive your minimum payment by the PAYMENT DUE DATE shown on your statement. Your payment options are shown below.

If your Account goes into default and we demand the balance in full, we will no longer send statements. However, we will continue to charge interest on your Account.

We reserve the right to hold funds until your payment has cleared. This may temporarily affect your available credit.

Please refer to your Account Agreements for information about the minimum payment or how your payments are applied to your Account.

2. INTEREST CHARGES: We calculate interest on the portion of your debt to which interest applies using the annual interest rate(s) shown on the front of your statement, or which we have notified you of separately.

For Scotiabank Visa credit card accounts, we will not charge interest on any new purchases and interest-bearing fees (annual fees, dishonoured payment fee, dishonoured Scotia Credit Card Cheque fees, replacement fees and overlimit fees) if we receive payment, by the PAYMENT DUE DATE, of the entire balance on the statement on which they first appear. If your current balance on this statement is not paid in full, we will charge interest on all new purchases and interest-bearing fees from their transaction date to the date they are paid in full. Note that purchases made with your *ScotiaLine* access card are treated as advances.

Interest is charged and is payable on each cash advance, balance transfer, Scotia® Credit Card Cheque and cash-like transaction on a Scotiabank credit card and all advances on a line of credit from the transaction date shown on the statement to the date it is repaid in full. **There is no interest-free grace period for cash advances, balance transfers, Scotia Credit Card Cheques and cash-like transactions on a credit card or advances on a line of credit.**

We calculate interest on your debt daily but we only add it to your debt once a month on each statement. We calculate the amount of daily interest by adding any new transactions (including new advances) and subtracting any payments and then multiplying the unpaid balance of the debt on which interest is payable by the annual interest rate then dividing by 365 or 366 in a leap year. Interest is charged on a leap day in a leap year. Any unpaid interest on your current statement is added to the balance on your next statement. **However, we do not charge interest on interest.**

Interest is charged at the rate(s) applicable under the Account Agreements both before and after the final payment date, maturity, default and judgment, until the account has been paid off in full.

Interest appearing on this statement is calculated only to the statement date. We will continue to charge interest on the amounts you owe until we receive payment in full. This interest will be reflected on your next statement. To pay off the full amount you owe and stop interest from accruing, ask your branch for your payout balance and pay that amount at the branch the same day. This figure may not include insurance premiums and/or transactions not posted to your Account.

3. INTEREST RATE CHANGES: We will tell you the applicable interest rates on your Account. We may change these rates from time to time as described in our Account Agreements and as permitted by applicable law. For variable interest rate accounts, interest is composed of two factors: our prime rate and an adjustment factor. We will change our prime rate from time to time and will post a notice of this in our branches. We may also change the adjustment factor, but we will give you prior notice with the effective date of the change.

4. TRANSACTION & POSTING DATES: These dates are shown next to each transaction on your statement; "TRANS DATE" is the date the transaction occurred; and "POST DATE" is the date the transaction is applied (posted) to your Account.

5. TRANSACTIONS IN FOREIGN CURRENCY: See the section "Dealing with transactions in a foreign currency" in your Revolving Credit Agreement for full details about Transactions in a Foreign Currency and your Disclosure Statement or other disclosures for any foreign currency conversion mark-up(s) that may apply.

For Scotiabank U.S. Dollar Visa credit card accounts: Transactions in a currency other than U.S. dollars are charged or credited to your Account in U.S. dollars.

For other Scotiabank Visa credit card accounts and ScotiaLine access cards: Transactions in a foreign currency are charged or credited to your Account in Canadian dollars. The exchange rate is determined by Visa Inc. on our behalf on the date that the Transaction is settled with Visa Inc. This exchange rate may be different from the rate in effect on the transaction date. When the Transaction is posted to your Account, in addition to the exchange rate, you may be charged a foreign currency conversion mark-up for each transaction. The mark-up is disclosed in your Disclosure Statement and applies to both debit and credit transactions.

For Scotiabank Visa credit card payments and Scotia Credit Card Cheques: The exchange rate will be the posted rate charged to customers at any of our branches on the date the Transaction occurs. For any reversal of these Transactions, the exchange rate will be determined in the same manner as of the date the Transaction is reversed. The Bank's exchange rate may not be the same rate as the exchange rate set by Visa Inc.

For Scotia Line of Credit accounts: Foreign currency transactions are not permitted, except when using a ScotiaLine access card.

6. HOW TO CONTACT US OR TO REPORT A LOST OR STOLEN CARD, PIN OR UNAUTHORIZED USE. If your Card, (including a Cheque), PIN or Password is LOST OR STOLEN or you suspect UNAUTHORIZED USE of your Card, PIN, Password or Account please contact us IMMEDIATELY at any of these numbers:

- Toronto area 416-288-1440
- All other area codes within Canada 1-800-387-6466
- Outside Canada (Collect) 416-288-1440

When you tell us that a Card, PIN or Password was lost or stolen, we will block the Account to prevent unauthorized use. As such, you will not be liable for any transactions made on the Account that occur after you tell us that a Card, PIN or Password was lost or stolen because we will consider that unauthorized use. Review your Account Agreements to learn more about how you can avoid unauthorized use on your Account.

If you have general questions about your statement or your Account, you can write to us at:

Scotiabank Contact Centres, P. O. Box 4100, Postal Station "A" Toronto, Ontario M5W 1T1

7. PAYMENT OPTIONS:

- Option 1: Pay your Account at:
 - Scotia OnLine® Financial Services: www.scotiaonline.scotiabank.com
 - Scotiabank ABM in Canada (except Scotiabank U.S. Dollar VISA card)
 - TeleScotia® automated telephone banking at 1-800-267-1234
- Option 2: At any Scotiabank branch in Canada.
- Option 3: Use the branch, ABM, telephone or mobile and online banking services of any other financial institution in Canada.
- Option 4: By mail to the address shown above. Make your payment payable to Scotiabank. Complete and return the payment slip attached to your statement (if applicable) along with your payment.

PLEASE WRITE YOUR ACCOUNT NUMBER ON THE FRONT OF YOUR CHEQUE OR MONEY ORDER (payable to Scotiabank).

For Options 3 or 4: Please allow time for your payment to reach us so that we have time to process it and apply it to your Account.

8. * ESTIMATE OF THE TIME IT WILL TAKE TO PAY THE OUTSTANDING BALANCE FOR CREDIT CARD ACCOUNTS:** This calculation is approximate and for informational purposes only. The calculation assumes: (i) the outstanding balance on this statement is rounded up to the nearest \$100; (ii) the first minimum payment is the amount shown in the TOTAL MINIMUM PAYMENT box, including any overlimit or overdue amount; (iii) each subsequent minimum payment is based on a declining balance and a declining minimum payment; (iv) each minimum payment will be received by us on its corresponding payment due date; (v) monthly interest is added to the Account using a constant interest rate equal to the current Preferred Rate for purchases, except that the higher Standard Rate for purchases is used if that rate is currently applicable to your Account; and (vi) monthly interest is calculated by multiplying the entire projected outstanding balance for each statement period by the annual interest rate(s), then dividing by 360, and then multiplying by 30. The actual time to pay your outstanding balance will depend on various factors including actual interest rate(s) that apply and amounts, timing and payment application, the nature of any transactions and any applicable grace periods.

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All other marks are the respective property of their owners.

Date revised July 2019

This is Exhibit "P" referred to in the Affidavit of Stephen Segal sworn June 14, 2024.

A handwritten signature in cursive script that reads "Sean Blakeley".

Commissioner for Taking Affidavits (or as may be)

Sean Blakeley
LSO# 79894V

Polar - Segal Open Expense Reports

[Help for this Page](#)

Report Generation Status: Complete

Report Options:

Summarize information by:

Expense Bundle

Show

All payables

Time Frame

Date Field

Issue Date

Range

Custom

From

01/01/2021

To

31/12/2022

[Run Report](#)
[Hide Details](#)
[Customize](#)
[Save](#)
[Save As](#)
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 Filtered By: [Edit](#)

 Expense Bundle not equal to [Clear](#)

 AND Expense Bundle greater than 2022-027 [Clear](#)

 AND Expense Bundle does not contain RBC,Enderle,Jeeves [Clear](#)

Grouped By: Expense Bundle

Vendor

Sorted By: Expense Bundle

Vendor

Payable: Payable Name	Accounting Period	Payee Reference	Expense Method	Posting Status	Payment Status	GST Included	Total
Expense Bundle: 2022-028 (35 records)							\$1,411.09 \$30,732.32
Vendor: Accounting Seed (1 record)							\$0.00 \$881.56
AP-36024	2022-08	Aug 2022	Segal - MC - 7448	Posted	Unpaid	\$0.00	\$881.56
Vendor: AGM Glass Fabricators (17 records)							\$740.80 \$15,556.31
AP-34561	2022-07	5131525	Segal - MC - 7448	Posted	Unpaid	\$7.98	\$167.48
AP-34558	2022-07	5131529	Segal - MC - 7448	Posted	Unpaid	\$6.69	\$140.40
AP-34563	2022-07	5131528	Segal - MC - 7448	Posted	Unpaid	\$7.69	\$161.44
AP-34560	2022-07	5131524	Segal - MC - 7448	Posted	Unpaid	\$273.26	\$5,738.55
AP-34559	2022-07	5131523	Segal - MC - 7448	Posted	Unpaid	\$31.17	\$654.57
AP-34562	2022-07	5131527	Segal - MC - 7448	Posted	Unpaid	\$14.82	\$311.20
AP-34565	2022-07	5131522	Segal - MC - 7448	Posted	Unpaid	\$48.56	\$1,019.73
AP-34564	2022-07	5131521	Segal - MC - 7448	Posted	Unpaid	\$4.02	\$84.37
AP-34585	2022-07	5131605	Segal - MC - 7448	Posted	Unpaid	\$261.56	\$5,492.74
AP-34584	2022-07	5131607	Segal - MC - 7448	Posted	Unpaid	\$5.40	\$113.47
AP-34586	2022-07	5131604	Segal - MC - 7448	Posted	Unpaid	\$4.34	\$91.11
AP-34563	2022-07	5131606	Segal - MC - 7448	Posted	Unpaid	\$2.87	\$60.36
AP-34516	2022-06	5131417	Segal - MC - 7448	Posted	Unpaid	\$17.53	\$368.07
AP-34514	2022-06	5131416	Segal - MC - 7448	Posted	Unpaid	\$13.27	\$278.57
AP-34513	2022-06	5131419	Segal - MC - 7448	Posted	Unpaid	\$24.48	\$514.04
AP-34512	2022-06	5131418	Segal - MC - 7448	Posted	Unpaid	\$6.48	\$136.03
AP-34515	2022-06	5131421	Segal - MC - 7448	Posted	Unpaid	\$10.68	\$224.18
Vendor: Haulaway & More Inc. (7 records)							\$448.94 \$9,427.14
AP-34864	2022-05	16-14017	Segal - VS - 8948	Posted	Unpaid	\$65.87	\$1,383.17
AP-34865	2022-05	16-14018	Segal - VS - 8948	Posted	Unpaid	\$61.41	\$1,289.41
AP-35257	2022-06	16-14175	Segal - VS - 8948	Posted	Unpaid	\$60.74	\$1,275.44
AP-35265	2022-06	16-14172	Segal - VS - 8948	Posted	Unpaid	\$111.69	\$2,345.39
AP-35267	2022-06	16-14171	Segal - VS - 8948	Posted	Unpaid	\$54.18	\$1,137.78
AP-35258	2022-06	16-14174	Segal - VS - 8948	Posted	Unpaid	\$29.56	\$620.76
AP-35259	2022-06	16-14173	Segal - VS - 8948	Posted	Unpaid	\$65.49	\$1,375.19
Vendor: Madero Distribution (4 records)							\$135.00 \$2,835.00
AP-35087	2022-08	254420	Segal - VS - 8948	Posted	Unpaid	\$28.90	\$606.90
AP-35084	2022-08	254421	Segal - VS - 8948	Posted	Unpaid	\$30.30	\$636.30
AP-35086	2022-08	254424	Segal - VS - 8948	Posted	Unpaid	\$49.40	\$1,037.40
AP-35085	2022-08	254423	Segal - VS - 8948	Posted	Unpaid	\$26.40	\$554.40
Vendor: Rogers (1 record)							\$7.60 \$170.30
AP-36151	2022-08	Aug 2022 Segal	Segal - MC - 7448	Posted	Unpaid	\$7.60	\$170.30
Vendor: Royal Bank of Canada (RBC) (2 records)							\$0.00 \$128.41
AP-36152	2022-08	Aug 15 - 2022 RBC CL Interest - SS	Segal - Other	Posted	Unpaid	\$0.00	\$102.25

AP-36153	2022-08	Aug 15 - 2022 RBC CL Interest - MZ	Segal - Other	Posted	Unpaid	\$0.00	\$26.16
Vendor: Royal Building (1 record)							
AP-36154	2022-09	Aug 15 2022	Segal - MC - 1486	Posted	Unpaid	\$78.20	\$1,642.28
Vendor: Stephen Segal Misc Expenses (2 records)							
AP-36162	2022-08	Aug 15 2022 Scotia CC Fee	Segal - VS - 6018	Posted	Unpaid	\$0.55	\$91.32
AP-36155	2022-08	MSFT Aug 13 2022	Segal - MC - 1486	Posted	Unpaid	\$0.00	\$79.00
Grand Totals (35 records)						\$1,411.09	\$30,732.32

Check rows to filter, then drill down by:

Confidential Information - Do Not Circulate

WWW.ACCOUNTINGSEED.COM



Business

\$881.56

Amount

Merchant Name	WWW.ACCOUNTINGSEED.COM	Reference Number	8271116222000004163986
Merchant City	Columbia	Status	Approved
Merchant Province/State	MD	Transaction Card Number	*****7448
Merchant Country	USA	Date	Aug 7, 2022
Merchant Postal Code/Zip	21045	Type	Purchase
		Currency	USD
		Purchase Amount	662.29
		Exchange Fee	21.50
		Conversion Rate	1.33107853

AGM GLASS FABRICATORS IN
30 BURKS WAY
NAVIN, MB
R5T 0C9
(204)256-0570
THANK YOU!

SALE

Manager: 1
TID: A9977207 REF#: 00000003
Batch #: 299 SEQ: 299001001003
08/17/22 13:54:02
APPR CODE: 02070J
MASTERCARD
*****7448M
**/*

AMOUNT \$15,556.31

00 - APPROVED - 001

X

CARDHOLDER ACKNOWLEDGES RECEIPT
OF GOODS AND/OR SERVICES IN THE
AMOUNT OF THE TOTAL SHOWN ABOVE

Thank You
Please Come Again

MERCHANT COPY



Payment receipt

You paid CA\$1,383.17

to Haulaway on August 6, 2022

Invoice no.	16-14017
Invoice amount	CA\$1,383.17
Total	CA\$1,383.17

Status	Paid
Payment method	VISA****8948
Authorization ID	MU0102215704

Thank you



Haulaway

1 2042901883

tyler@haulawayandmore.com

538-3336 Portage Ave, Winnipeg, MB R3K 2H9

Payment services brought by:

Intuit Payments Inc.
2700 Coast Avenue, Mountain
View, CA 94043
Phone number 1-888-536-4801
NMLS

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Payment receipt

You paid CA\$1,289.41

to Haulaway on August 6, 2022

Invoice no.	16-14018
Invoice amount	CA\$1,289.41
Total	CA\$1,289.41

Status	Paid
Payment method	VISA****8948
Authorization ID	MQ0111562201

Thank you



Haulaway

1 2042901883

tyler@haulawayandmore.com

538-3336 Portage Ave, Winnipeg, MB R3K 2H9

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Payment receipt

You paid CA\$1,275.44

to Haulaway on August 6, 2022

Invoice no.	16-14175
Invoice amount	CA\$1,275.44
Total	CA\$1,275.44

Status	Paid
Payment method	VISA****8948
Authorization ID	MQ0111565701

Thank you



Haulaway

1 2042901883

tyler@haulawayandmore.com

538-3336 Portage Ave, Winnipeg, MB R3K 2H9

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Payment receipt

You paid CA\$2,345.39

to Haulaway on August 6, 2022

Invoice no.	16-14172
Invoice amount	CA\$2,345.39
Total	CA\$2,345.39

Status	Paid
Payment method	VISA****8948
Authorization ID	MU0102218325

Thank you



Haulaway

1 2042901883

tyler@haulawayandmore.com

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Payment receipt

You paid CA\$1,137.78

to Haulaway on August 6, 2022

Invoice no.	16-14171
Invoice amount	CA\$1,137.78
Total	CA\$1,137.78

Status	Paid
Payment method	VISA****8948
Authorization ID	MU0102217436

Thank you



Haulaway

1 2042901883

tyler@haulawayandmore.com

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Payment receipt

You paid CA\$620.76

to Haulaway on August 6, 2022

Invoice no.	16-14174
-------------	----------

Invoice amount	CA\$620.76
----------------	------------

Total	CA\$620.76
-------	------------

Status	Paid
--------	------

Payment method	VISA****8948
----------------	--------------

Authorization ID	MQ0111565254
------------------	--------------

Thank you



Haulaway

1 2042901883

tyler@haulawayandmore.com

538-3336 Portage Ave, Winnipeg, MB R3K 2H9

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Phone number 1-888-536-4801
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Payment receipt

You paid CA\$1,375.19

to Haulaway on August 6, 2022

Invoice no.	16-14173
Invoice amount	CA\$1,375.19
Total	CA\$1,375.19

Status	Paid
Payment method	VISA****8948
Authorization ID	MS0110168873

Thank you



Haulaway

1 2042901883

tyler@haulawayandmore.com

538-3336 Portage Ave, Winnipeg, MB R3K 2H9

Payment services brought by:

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2700 Coast Avenue, Mountain
View, CA 94043
Phone number 1-888-536-4801
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Subject: PLW - Madero - CC Payment of Over 60 - \$2,835,00
Date: Friday, August 19, 2022 at 8:24:33 AM Central Daylight Time
From: Stephen Segal
To: Geno Cortes
CC: Mark Fafard, Annette Lawlor
Attachments: Madero_Polar Account.pdf, image001.png

Geno,

Charge **\$2,835.00** to the CC below and send a digital receipt.

I will pay the next set early next week.

Visa
Stephen A Segal
4500 0372 8230 8948
EXP 04/25
CVV 258

Regards,

STEPHEN SEGAL | President and CEO

Glass 8 Group of Companies

Glass 8 | Accurate Dorwin | Polar Windows

Contact: ssegal@g8group.ca | M. 204.227.5722 | 1535 Seel Avenue Winnipeg, Manitoba R3T 1C6



Web: www.glass8.ca | www.accuratedorwin.com | www.polarwindows.com

Confidentiality Notice

The information contained in this e-mail is confidential and is intended only for the addressee(s). If you have received this communication in error, please immediately notify the sender at the address shown above, and delete or destroy any copies of it.

Wireless 204-227-5722

STEPHEN A. SEGAL

Monthly charges	Aug 13 - Sep 12	\$
Infinite +10 Financing		95.00
Savings: Wireless Plan		-10.00
Wi-Fi Calling		0.00
iPhone Value Pack		9.99
Enhanced VM included in Plan		0.00
Total monthly charges		94.99

One-time charges and credits		\$
Credit: July 8th Service Outage	Aug 12	-15.32
Total one-time charges and credits		-15.32

Usage summary	Ending Aug 12, 2022	
Usage type	You used	\$
Voice (S) Unlimited Shared Minutes	1418:00 min:sec	✓
Voice Non-shared Minutes	265:00 min:sec	✓
Data (S) Data Used - Included	32.75 GB	✓
Msg (S) Messaging Bundle - Sent	5 msgs	✓
Text Msg Canada & Roaming - Received	536 msgs	✓
Text Msg Within Canada - Included - Sent	387 msgs	✓
MMS US/Int'l Picture & Video - Incl - Sent	1 msg	✓
Total usage		0.00

Total before taxes	79.67
GST: 815781448	3.98
PST	5.58
Total after taxes	89.23

Additional charges & credits (after applicable taxes)		\$
Financed: Monthly Device Payment	Jul 18	72.38
Financed: Monthly Device Tax Payment - GST	Jul 18	3.62
Financed: Monthly Device Tax Payment - PST	Jul 18	5.07
Total additional charges and credits		81.07

(*Credits include GST/HST/QST where applicable)

Total for Wireless 204-227-5722 \$170.30

You saved \$10.00 on your Wireless services this bill.

- Your services include:**
- Infinite +10 Financing**
- 10GB Shared High Speed Data
 - Unlimited Can+US Calling (to/from)
 - Unlimited Can+US Sent & Received Text, Picture & Video Msgs
 - Access your data from Can+US
 - Call & Name Display
 - Voicemail
 - 2500 Call Frwd Mins
 - Conference Calling
 - Call Waiting
 - If removed, Can+US plan cannot be readded for 12 mths
 - Beyond high speed data, unlimited data at reduced speeds. See rogers.com/terms for Data Policy
 - 5G access (requires 5G device & coverage)
- Value Pack w/Vvmail+ for iPhone**
- Name Display
 - Visual Voicemail Plus
 - WhoCalled
- For your complete billing details including talk, text and data usage please visit rogers.com/myrogers.

Legend: (S) Shared Services | ✓ No charge



ROYAL BANK OF CANADA
100-1700 CORYDON AVE
WINNIPEG MB R3N 0K1

Your Royal Credit Line[®] Statement

From July 16, 2022 to August 15, 2022

RBRCL 10020_6512999 E D 07287 37401

STEPHEN SEGAL
2241 WEST TAYLOR BLVD
WINNIPEG MB R3P 2J5

Statement date: August 15, 2022

Your loan account number: 77910156-001

How to reach us: 1-800-769-2511
www.rbcroyalbank.com

Borrower(s): STEPHEN SEGAL

Details of your account

Your credit limit	\$20,000.00
Your available credit on August 15, 2022	\$2,000.00

Principal balance on July 16, 2022	\$16,000.00
LoanProtector [®] insurance premium paid	\$0.00
Sum of withdrawals including adjustments on your account	-\$4,000.00
Sum of payments including adjustments on your account	\$2,102.25
Total interest costs including adjustments on your account	\$102.25
Total fees including adjustments on your account	\$0.00
Principal balance on August 15, 2022	\$18,000.00

Current interest rate	Prime Rate + 2.250 % = 6.950 %
Interest payment due date	September 15, 2022
Interest past due	N/A
Insurance premium due	N/A
Payment amount	N/A
Payment due date	N/A
Amount past due	N/A

We do not charge overlimit fees on Royal Credit Line accounts.

You could save interest costs by transferring balances with your line of credit

It's fast, easy & secure
Sign in to RBC Online Banking, go to the Accounts Summary page under the My Accounts tab:
1. Scroll down to Switch to RBC, click Get Started under Use Your RBC Royal Credit Line to Save
2. Click Transfer Now at the bottom right of the page
3. On the Pay Bills & Transfer Funds page select payee, enter amount and click Submit

Details of your account activity

Date	Description	Interest/Fees/Insurance (\$)	Withdrawals (\$)	Payments (\$)	Balance owing (\$)
27 Jul	WWW TFR VINO-07788		1,000.00		-17,000.00
27 Jul	WWW TFR VINO-07807		1,000.00		-18,000.00
28 Jul	WWW TFR VINO-03348		1,000.00		-19,000.00



Your Royal Credit Line Statement

From July 16, 2022 to August 15, 2022

Your loan account number: 77910156-001

Details of your account activity - continued

Date	Description	Interest/Fees/Insurance (\$)	Withdrawals (\$)	Payments (\$)	Balance owing (\$)
5 Aug	WWW PMT VIN0-02988 (1,000.00) Principal			1,000.00	-18,000.00
5 Aug	WWW PMT VIN0-00854 (1,000.00) Principal			1,000.00	-17,000.00
10 Aug	WWW TFR VIN0-00321		1,000.00		-18,000.00
15 Aug	Interest Payment	102.25			-18,000.00

Your LoanProtector insurance coverage summary

Stephen Segal, you do not have life and disability or critical illness insurance for this Royal Credit Line account. If there are any discrepancies between the above coverage status and your Certificate of insurance, the provisions of your Certificate of insurance govern. Please contact the insurance Service Centre at 1-800-769-2523 for details.

Rate History for your Statement Period

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

Rate from and including	Rate to and including	Prime Rate	Premium/discount	Your Rate	Applicable Interest (\$)
July 16, 2022	August 15, 2022	4.700 %	+2.250 %	6.950 %	102.63

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

Important information about your account

Royal Credit Line account annual statements are now available through e-statements. Opt to receive an e-statement and you can access/manage up to 7 years of statements in our secure archive! Sign onto Online Banking, select Edit Profile and follow the links. To receive a paper copy of any statement, call us at 1-800-769-2511.

Helpful explanations of key terms to understand your statement

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

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

Insurance premium due - Insurance premium that was due on your last payment date, but was not paid with your last payment plus any premium accrued as a result of an "insurance status" change.

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

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

Total fees - Fees and other charges related to your loan account. These fees include (but are not limited to): NSF (non-sufficient funds) fee, Stop payment fee and Cheque fee. Overlimit fees are not charged on your loan account. Account balances exceeding their credit limits may be reported to Credit Bureaus and may be one of the factors that impact the credit score of an individual. If you require further advice related to your financial situation, we are here to help and answer your questions.

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



ROYAL BANK OF CANADA
1219 GRANT AVE
WINNIPEG MB R3M 1Z1

Your Royal Credit Line® Statement

From July 19, 2022 to August 16, 2022

RBRCL 10020_6539058 E D 07437 07100

MARA ZIMMERMAN
2241 TAYLOR BLVD
WINNIPEG MB R3P 2J5

Statement date: August 16, 2022

Your loan account number: 17943184-001

How to reach us: 1-800-769-2511
www.rbcroyalbank.com

Borrower(s): MARA ZIMMERMAN

Details of your account

Your credit limit	\$24,500.00
Your available credit on August 16, 2022	\$20,500.00
Principal balance on July 19, 2022	\$4,000.00
LoanProtector® insurance premium paid	\$0.00
Sum of withdrawals including adjustments on your account	\$0.00
Sum of payments including adjustments on your account	\$26.16
Total interest costs including adjustments on your account	\$26.16
Total fees including adjustments on your account	\$0.00
Principal balance on August 16, 2022	\$4,000.00
Current interest rate	Prime Rate + 3.000 % = 7.700 %
Interest payment due date	September 15, 2022
Interest past due	N/A
Insurance premium due	N/A
Payment amount	N/A
Payment due date	N/A
Amount past due	N/A

We do not charge overlimit fees on Royal Credit Line accounts.

You could save interest costs by transferring balances with your line of credit

It's fast, easy & secure
Sign in to RBC Online Banking, go to the Accounts Summary page under the My Accounts tab:
1. Scroll down to Switch to RBC, click Get Started under Use Your RBC Royal Credit Line to Save
2. Click Transfer Now at the bottom right of the page
3. On the Pay Bills & Transfer Funds page select payee, enter amount and click Submit

Details of your account activity

Date	Description	Interest/Fees/Insurance (\$)	Withdrawals (\$)	Payments (\$)	Balance owing (\$)
15 Aug	Interest Payment	26.16			-4,000.00

ROYAL BUILDING SOLUT WINNIPEG MB

\$1,642.28

Transaction date Aug 15, 2022

Credit card charged MasterCard 1486

Posted date Aug 16, 2022

167 Hutchings Street Unit 1
Winnipeg, MB R2X 2R4 CA
Tel: 204 694-1918
Fax: 204 694-4491

Page #

1 of 1

SOLD TO 1130651
Polar Windows of Canada
672 Kimberly Avenue
Winnipeg MB R2K 0Y2

SHIP TO 1130651
Polar Windows of Canada
672 Kimberly Avenue
Winnipeg MB R2K 0Y2

INVOICE DATE	ORDER NO	CUSTOMER PO	CUSTOMER TAG	ORDER DATE	PAYMENT TERMS	
7/26/2022	2299756 SR	77 Bannister		7/14/2022	C.O.D.	
BRANCH PLANT	CARRIER		FREIGHT TERMS	CR AUTH#	SALES REP	
H23			FOB:Origin-CPU			
LINE	ITEM NUMBER	DESCRIPTION	ORDER QTY UOM	SHIP QTY UOM	UNIT PRICE	EXTENDED PRICE
1.000	254075040800 XD2837-8 T1S	TRIM SHEET PVC TEX/SM 3/4"X4' 1X8'	5.00 EA	5.00 EA	312.8150 Per EA	1,564.08

Ship Date: 7/18/2022

Pack #: 5212534

We Appreciate Your Business!

GST# 139239172RT0001 Customer PST Exempt #: 684454-5	Sub Total	\$1,564.08
	Tax	GST 5 % \$78.20
Your purchase and receipt of goods and services from Westlake Royal Building Products indicates your irrevocable agreement to Westlake Royal Building Products Terms and Conditions of Sale located at https://westlakeroyalbuildingproducts.com/terms-conditions	Invoice Amount	\$1,642.28
	TOTAL NET (CAD)	\$1,642.28

Last Statement (View e-Statements)

Aug. 15, 2022

ANNUAL FEE

79.00

August 13, 2022 | Order number ebda9f58-88b0-4381-adf3-6e76809a6f88



Microsoft 365 Family

CAD \$11.00

| Subscription

Completed

[Manage subscription](#)

[Tax invoice](#)

Total CAD \$12.32

Paid with MasterCard **1486

[Hide details](#) ^

Shipping details

2241 West Taylor Blvd., 2241 West Taylor Blvd.
Winnipeg, MB, R3P2J5
CA

Billing details

Subtotal	CAD \$11.00
GST/HST	CAD \$0.55
PST	CAD \$0.77

Total CAD \$12.32

Paid with MasterCard **1486

HST/GST Registration number: 135625069RT0001

Related links: [Print order](#)
[Order help](#)

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This is Exhibit "Q" referred to in the Affidavit of Stephen Segal sworn June 14, 2024.



Commissioner for Taking Affidavits (or as may be)

Sean Blakeley
LSO# 79894V



Royal Bank

RBC® Cash Back Mastercard†

STEPHEN SEGAL 5415 90** **** 6992
STATEMENT FROM JAN 12 TO FEB 13, 2023

1 OF 10

Earn 2% Cash Back† on grocery store purchases!

For all other purchases, earn up to 1% in cash back†. Set up pre-authorized payments and earn effortlessly!

†Restrictions apply.

Visit www.rbc.com/nofeecashback

PREVIOUS ACCOUNT BALANCE \$84,341.30

STEPHEN SEGAL
5415 90** **** 6992 - PRIMARY

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JAN 11	JAN 12	SKIP THE DISHES WINNIPEG MB 82300093011000002980693	\$50.59
JAN 11	JAN 12	TIM HORTONS #9759 WINNIPEG MB 55419213012208422908247	\$3.35
JAN 12	JAN 13	TIM HORTONS #2046 WINNIPEG MB 55419213013208681889533	\$12.99
JAN 12	JAN 13	TIM HORTONS #9759 WINNIPEG MB 55419213013208699450385	\$7.59
JAN 12	JAN 12	PAYMENT - THANK YOU / PAIEMENT - MERCI 75105393012619981651407	-\$2,000.00
JAN 13	JAN 16	TIM HORTONS #4156 WINNIPEG MB 55419213013208903975284	\$7.59
JAN 13	JAN 16	KFC #1602 WINNIPEG MB 55181363013463607656610	\$38.83
JAN 13	JAN 13	PAYMENT - THANK YOU / PAIEMENT - MERCI 75105393013619989790404	-\$1,000.00
JAN 14	JAN 16	EXPEDIA 72470223072808 EXPEDIA.CA ON 12305013014000008560132	\$60.29
JAN 14	JAN 16	SKIP THE DISHES WINNIPEG MB 82300093014000003775016	\$22.09
JAN 14	JAN 16	TIM HORTONS #2683 WINNIPEG MB 55419213015209234187407	\$6.27
JAN 15	JAN 16	TIM HORTONS #1851 WINNIPEG MB 55419213016209491815830	\$8.15
JAN 16	JAN 17	SKIP THE DISHES WINNIPEG MB 82300093016000003454180	\$22.09
JAN 16	JAN 17	TIM HORTONS #9759 WINNIPEG MB 55419213017209785311248	\$6.27
JAN 17	JAN 18	SKIP THE DISHES WINNIPEG MB 82300093017000002888536	\$26.48
JAN 17	JAN 18	TIM HORTONS #9759 WINNIPEG MB 55419213018200057215307	\$6.27

IMPORTANT INFORMATION

CASH BACK SUMMARY

Previous Cash Back Balance	\$28.85
Cash Back on Grocery Purchases	\$0
Cash Back on Other Purchases	\$132.69
New Cash Back Balance	\$161.54

CONTACT US

Customer Service/Lost & Stolen	1-800-769-2512
Collect Outside North America	(416) 974-7780
Website	rbc.com/cashbackmcfinfo

PAYMENTS & INTEREST RATES

Minimum payment	\$1,532.00
Payment due date	MAR 10, 2023
Credit limit	\$85,000.00
Available credit	\$0.00
Annual interest rates:	
Purchases	19.99%
Cash advances	22.99%

CALCULATING YOUR BALANCE

Previous Account Balance		\$84,341.30
Payments & credits	-\$14,050.00	
Purchases & debits	\$13,565.06	
Cash advances	\$0.00	
Interest	\$1,522.07	
Fees	\$0.00	
Total Account Balance		\$85,378.43
NEW BALANCE		\$85,378.43



RBC ROYAL BANK
CREDIT CARD PAYMENT CENTRE
P.O. BOX 4016, STATION "A"
TORONTO, ONTARIO M5W 2E6

NEW BALANCE
\$85,378.43

MINIMUM PAYMENT
\$1,532.00

PAYMENT DUE DATE
MAR 10, 2023

AMOUNT PAID
\$

RBC0190000_2644919_099-494059

03961

STEPHEN SEGAL
2241 WEST TAYLOR BLVD
WINNIPEG MB R3P 2J5

RBC® Cash Back Mastercard†
5415 90 **** 6992**

Quick, convenient and secure ways to pay your credit card bill:
· RBC Online Banking at www.rbcroyalbank.com/online
· RBC Mobile app - text "RBC" to 722722 to download

Other payment options include:
· RBC Royal Bank ATM
· Telephone Banking 1-800-769-2511
· Visit an RBC Royal Bank branch



Royal Bank

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STEPHEN SEGAL 5415 90** **** 6992

STATEMENT FROM JAN 12 TO FEB 13, 2023

STEPHEN SEGAL 5415 90** **** 6992 - PRIMARY (continued)

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JAN 17	JAN 19	WENDY'S 6710 WINNIPEG MB 55134423018800123947327	\$14.99
JAN 17	JAN 17	PAYMENT - THANK YOU / PAIEMENT - MERCI 75105393017619981764403	-\$1,000.00
JAN 18	JAN 19	SKIPTHE DISHES WINNIPEG MB 82300093018000003240199	\$22.09
JAN 18	JAN 19	TIM HORTONS #9759 WINNIPEG MB 55419213019200331373871	\$7.59
JAN 18	JAN 19	SKIPTHE DISHES WINNIPEG MB 8230009301900000566538	\$45.59
JAN 18	JAN 18	PAYMENT - THANK YOU / PAIEMENT - MERCI 75105393018619981819404	-\$750.00
JAN 19	JAN 23	QDOBA #2984 WINNIPEG MB 55419213020200733646293	\$20.73
JAN 19	JAN 23	MCDONALD'S #2135 WINNIPEG MB 55134423020800127914139	\$17.65
JAN 19	JAN 20	MCDONALD'S #14203 WINNIPEG MB 55134423019800198527474	\$4.13
JAN 19	JAN 20	TIM HORTONS #9759 WINNIPEG MB 55419213020200601313109	\$7.59
JAN 20	JAN 23	SQ *EARLS POLO PARK WINNIPEG MB 02709113020344636310442	\$174.45
JAN 20	JAN 23	TIM HORTONS #9759 WINNIPEG MB 55419213021200881993967	\$7.59
JAN 20	JAN 23	MCDONALD'S #15611 WINNIPEG MB 55134423021800129487281	\$6.81
JAN 21	JAN 23	TIM HORTONS #9759 WINNIPEG MB 55419213022201133346995	\$7.59
JAN 21	JAN 23	MCDONALD'S #15611 WINNIPEG MB 55134423022800125909287	\$6.47
JAN 22	JAN 23	BK #4277 WINNIPEG MB 55419213023201407034235	\$38.12
JAN 22	JAN 24	CANADIANA MOTOR INN WINNIPEG MB 55259563023160230163572	\$427.80
JAN 22	JAN 24	TIM HORTONS #1904 WINNIPEG MB 55419213023201523615438	\$7.59
JAN 22	JAN 24	TAYLOR ESSO WINNIPEG MB 55134423023800116330526	\$100.66
JAN 22	JAN 24	MCDONALD'S #11928 WINNIPEG MB 55134423023800128647925	\$9.60
JAN 22	JAN 23	PAYMENT - THANK YOU / PAIEMENT - MERCI 75105393023619981459402	-\$1,000.00
JAN 23	JAN 30	CANADIANA MOTOR INN WINNIPEG MB 55259563027170243701363	-\$300.00
JAN 23	JAN 25	MCDONALD'S #15611 WINNIPEG MB 55134423024800124935695	\$14.53
JAN 23	JAN 24	TIM HORTONS #2046 WINNIPEG MB 55419213024201645967310	\$4.25
JAN 23	JAN 24	TIM HORTONS #9759 WINNIPEG MB 55419213024201661456412	\$6.27
JAN 24	JAN 25	SKIPTHE DISHES WINNIPEG MB 82300093024000002830018	\$20.09



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STEPHEN SEGAL 5415 90** **** 6992

STATEMENT FROM JAN 12 TO FEB 13, 2023

STEPHEN SEGAL 5415 90** **** 6992 - PRIMARY (continued)

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JAN 24	JAN 25	TIM HORTONS #9759 WINNIPEG MB 55419213025201933352158	\$6.27
JAN 24	JAN 24	PAYMENT - THANK YOU / PAIEMENT - MERCI 75105393024619981879400	-\$2,000.00
JAN 25	JAN 27	WENDY'S #6566 Q1R WINNIPEG MB 55134423026800121816334	\$28.31
JAN 25	JAN 26	SKIPTHEDISHES WINNIPEG MB 82300093025000002931831	\$18.47
JAN 25	JAN 26	TIM HORTONS #9759 WINNIPEG MB 55419213026202195768684	\$7.59
JAN 26	JAN 30	PAY BY PHONE WINNIPEG MB 55181363027656668171403	\$5.04
JAN 26	JAN 27	SKIPTHEDISHES WINNIPEG MB 82300093026000003178928	\$26.91
JAN 26	JAN 27	MCDONALD'S #14203 WINNIPEG MB 55134423026800191644392	\$9.15
JAN 27	JAN 30	SKIPTHEDISHES WINNIPEG MB 82300093027000003565651	\$22.59
JAN 27	JAN 30	TIM HORTONS #9759 WINNIPEG MB 55419213028202765616535	\$6.27
JAN 28	JAN 30	MCDONALD'S #40700 WINNIPEG MB 55134423029800128156574	\$7.83
JAN 29	JAN 30	TIM HORTONS #0118 WINNIPEG MB 55419213030200325931739	\$6.31
JAN 29	JAN 30	TIM HORTONS #2046 WINNIPEG MB 55419213030200325004230	\$4.80
JAN 30	JAN 31	SKIPTHEDISHES WINNIPEG MB 82300093030000002943672	\$26.81
JAN 30	JAN 31	TIM HORTONS #9759 WINNIPEG MB 55419213031200604429701	\$6.27
JAN 30	JAN 30	PAYMENT - THANK YOU / PAIEMENT - MERCI 75105393030619983576402	-\$500.00
JAN 31	FEB 01	MCDONALD'S #40700 WINNIPEG MB 55134423031800197217022	\$24.62
JAN 31	FEB 01	TIM HORTONS #9759 WINNIPEG MB 55419213032200858398239	\$6.27
JAN 31	JAN 31	PAYMENT - THANK YOU / PAIEMENT - MERCI 75105393031619986981400	-\$1,000.00
FEB 01	FEB 02	SKIPTHEDISHES WINNIPEG MB 8230009303200004173276	\$24.79
FEB 01	FEB 02	RED RIVER CO-OP CHARLE WINNIPEG MB 55134423032800201306208	\$125.15
FEB 01	FEB 02	TIM HORTONS #9759 WINNIPEG MB 55419213033201155547402	\$7.59
FEB 02	FEB 03	SKIPTHEDISHES WINNIPEG MB 82300093033000003630911	\$22.09
FEB 02	FEB 02	PAYMENT - THANK YOU / PAIEMENT - MERCI 75105393033619984497407	-\$1,000.00
FEB 03	FEB 06	SKIPTHEDISHES WINNIPEG MB 82300093034000003584869	\$26.31
FEB 03	FEB 06	TIM HORTONS #9759 WINNIPEG MB 55419213035108842546309	\$7.59



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STEPHEN SEGAL 5415 90** **** 6992
STATEMENT FROM JAN 12 TO FEB 13, 2023

4 OF 10

STEPHEN SEGAL 5415 90** **** 6992 - PRIMARY (continued)

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
FEB 03	FEB 03	PAYMENT - THANK YOU / PAIEMENT - MERCI 75105393034619987736404	-\$500.00
FEB 04	FEB 06	UBER CANADA/UBERTRIP TORONTO ON 55134423035800151970059	\$16.98
FEB 04	FEB 06	MCDONALD'S #40700 WINNIPEG MB 55134423035800196263387	\$9.60
FEB 05	FEB 07	MCDONALD'S #11928 WINNIPEG MB 55134423037800131378207	\$11.74
FEB 05	FEB 06	PAYMENT - THANK YOU / PAIEMENT - MERCI 75105393037619983005405	-\$500.00
FEB 06	FEB 07	SKIPTHEDISHES WINNIPEG MB 82300093037000003171367	\$15.97
FEB 06	FEB 08	PAY BY PHONE WINNIPEG MB 55181363038656639504317	\$5.50
FEB 06	FEB 06	PAYMENT - THANK YOU / PAIEMENT - MERCI 75105393037619983004408	-\$1,000.00
FEB 07	FEB 08	SKIPTHEDISHES WINNIPEG MB 82300093038000003260268	\$24.89
FEB 07	FEB 07	PAYMENT - THANK YOU / PAIEMENT - MERCI 75105393038619982500405	-\$1,000.00
FEB 09	FEB 09	PAYMENT - THANK YOU / PAIEMENT - MERCI 75105393040619982809406	-\$500.00
FEB 10	FEB 13	PAY BY PHONE WINNIPEG MB 55181363042656678001039	\$5.50
FEB 10	FEB 13	PAY BY PHONE WINNIPEG MB 55181363042656678018629	\$2.75
FEB 10	FEB 13	PAY BY PHONE WINNIPEG MB 55181363042656678023488	\$2.75
FEB 10	FEB 13	PAY BY PHONE WINNIPEG MB 55181363042656678039641	\$5.50
FEB 13	FEB 13	PURCHASE INTEREST 19.99% SUBTOTAL OF MONTHLY ACTIVITY	\$1,522.07 -\$10,748.69

DAN HOWELL 5415 90** **** 6081 - AUTHORIZED USER MONTHLY CARD LIMIT - \$1.00

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JAN 11	JAN 12	ALL GLASS PARTS INC EDMONTON AB 55259563012150120664717	\$10.34
JAN 11	JAN 13	PETROCAN SHERWOOD PARKAB 55134423012800114814771	\$109.73
JAN 12	JAN 13	22130 MACS CONV. STORE CALGARY AB 55134423012800128860463	\$95.27
JAN 13	JAN 16	PETROCAN BEAUMONT AB 55134423014800116985849	\$89.26
JAN 15	JAN 16	RIMS AND ROVERS AUTO & BEAUMONT AB 55419213016209521648284	\$16.50
JAN 16	JAN 19	MOBIL@ - 1767 SHERWOOD PARKAB 55134423018800112962840	\$140.26
JAN 18	JAN 19	MSFT * E0500LWIWL 425-7038358 ON 75182683018165389776945	\$17.92



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STEPHEN SEGAL 5415 90** **** 6992

STATEMENT FROM JAN 12 TO FEB 13, 2023

5 OF 10

DAN HOWELL
5415 90** **** 6081 - AUTHORIZED USER (continued)

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JAN 19	JAN 20	SHELL C20898 VERMILION AB 55134423019800201744330	\$118.66
JAN 21	JAN 23	BEAUMONT ESSO BEAUMONT AB 55134423022800110569518	\$100.00
JAN 24	JAN 26	SHELL C10404 EDMONTON AB 55134423025800130052880	\$120.59
JAN 25	JAN 26	LOWE'S EDMONTON GATEWA EDMONTON AB 55181363025380694124276	\$118.67
JAN 26	JAN 27	SHELL C22571 EDMONTON AB 55134423026800192588879	\$123.10
JAN 26	JAN 27	RIMS AND ROVERS AUTO & BEAUMONT AB 55419213027202499320702	\$28.25
JAN 27	JAN 30	PETROCAN EDMONTON AB 55134423028800115072330	\$212.50
JAN 30	FEB 01	SHELL C22278 BEAUMONT AB 55134423031800129458850	\$113.15
JAN 30	FEB 01	THE HOME DEPOT #7248 EDMONTON AB 52706353031004033313418	\$446.66
JAN 31	FEB 02	THE HOME DEPOT #7111 CALGARY AB 52706353032004031579340	\$116.36
JAN 31	FEB 02	THE KEG STEAKHOUSE (SO CALGARY AB 55181363032461619741609	\$96.64
JAN 31	FEB 03	ESSO 7-ELEVEN 37797 CROSSFIELD AB 55134423033800113397120	\$80.83
FEB 03	FEB 06	AGI* BESTBUY.CA/BILLING 866-237-8289 ON 55490533034201664342941	\$22.39
FEB 03	FEB 06	PETROCAN EDMONTON AB 55134423035800114196966	\$110.24
FEB 06	FEB 07	RONA 66160 EDMONTON AB 55181363037380687893594	\$108.99
FEB 07	FEB 09	THE HOME DEPOT #7172 SHERWOOD PARK AB 52706353039004034203792	\$84.15
FEB 07	FEB 08	CPC / SCP 570583 BEAUMONT AB 55134423038800186630410	\$37.25
FEB 07	FEB 08	SHELL C22571 EDMONTON AB 55134423038800193863574	\$105.70
FEB 08	FEB 10	PETROCAN EDMONTON AB 55134423040800114228390	\$108.75
FEB 09	FEB 10	STAPLES STORE #60 EDMONTON AB 55134423040800190120263	\$51.71
SUBTOTAL OF MONTHLY ACTIVITY			\$2,783.87

JOSUE RODRIGUEZ
5415 90** **** 1906 - AUTHORIZED USER
MONTHLY CARD LIMIT - \$1.00

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JAN 11	JAN 12	RED RIVER COOPGAS QPE WINNIPEG MB 55134423011800184886601	\$113.43
JAN 11	JAN 13	WASTE CONNECTIONS OF C WINNIPEG MB 75259113011920112422909	\$83.84
JAN 12	JAN 13	SHELL C00265 WINNIPEG MB 55134423012800129428047	\$17.91



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STEPHEN SEGAL 5415 90** **** 6992

STATEMENT FROM JAN 12 TO FEB 13, 2023

6 OF 10

JOSUE RODRIGUEZ

5415 90** **** 1906 - AUTHORIZED USER (continued)

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JAN 12	JAN 13	TIM HORTONS #0118 WINNIPEG MB 55419213013208683870507	\$16.88
JAN 13	JAN 16	THE HOME DEPOT #7057 WINNIPEG MB 52706353014004037334163	\$202.70
JAN 13	JAN 16	THE HOME DEPOT #7180 WINNIPEG MB 52706353014004038115363	\$178.06
JAN 13	JAN 16	RED RIVER COOPGAS P@P WINNIPEG MB 55134423014800125617260	\$75.00
JAN 14	JAN 16	WASTE CONNECTIONS OF C WINNIPEG MB 75259113014920156537502	\$95.39
JAN 14	JAN 16	7 ELEVEN STORE #32317 WINNIPEG MB 55181363015461654926983	\$14.56
JAN 15	JAN 16	RED RIVER COOPGAS QPE WINNIPEG MB 55134423015800183343303	\$22.38
JAN 18	JAN 19	DOMO GAS # W-53 WINNIPEG MB 55181363018463673432214	\$30.00
JAN 19	JAN 23	WASTE CONNECTIONS OF C WINNIPEG MB 75259113019920121111305	\$84.37
JAN 20	JAN 23	SHELL C00265 WINNIPEG MB 55134423020800131527224	\$100.00
JAN 20	JAN 23	WASTE CONNECTIONS OF C WINNIPEG MB 75259113020920152936403	\$82.48
JAN 20	JAN 23	THE HOME DEPOT #7180 WINNIPEG MB 52706353021004037198304	\$76.19
JAN 21	JAN 23	MCMUNN & YATES - MCPHI WINNIPEG MB 55134423021800193720872	\$231.38
JAN 21	JAN 23	DOLLARAMA # 346 WINNIPEG MB 55134423021800192500739	\$8.41
JAN 21	JAN 23	PISTON RING SERVICE EA WINNIPEG MB 55134423021800206027828	\$1.26
JAN 21	JAN 23	204 FUELS INC WINNIPEG MB 72653863022005091540610	\$43.05
JAN 22	JAN 24	PETROCAN WINNIPEG MB 55134423023800118748253	\$50.00
JAN 23	JAN 25	WASTE CONNECTIONS OF C WINNIPEG MB 75259113023920106939609	\$85.10
JAN 23	JAN 24	SHELL C00265 WINNIPEG MB 55134423023800131538848	\$100.00
JAN 24	JAN 26	THE HOME DEPOT #7086 WINNIPEG MB 52706353025004031532306	\$68.13
JAN 24	JAN 26	PETROCAN DUGALD MB 55134423025800114938187	\$86.30
JAN 27	JAN 30	SHELL C00265 WINNIPEG MB 55134423027800132587626	\$100.00
JAN 27	JAN 30	THE HOME DEPOT #7180 WINNIPEG MB 52706353028004038182789	\$35.29
JAN 31	FEB 02	RED RIVER CO-OP ST MAR WINNIPEG MB 55134423032800127284570	\$50.00
FEB 02	FEB 06	TIM HORTONS #1246 WINNIPEG MB 55419213034201579427990	\$7.14
FEB 02	FEB 06	THE HOME DEPOT #7057 WINNIPEG MB 52706353034004039347367	\$369.72



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STEPHEN SEGAL 5415 90** **** 6992

STATEMENT FROM JAN 12 TO FEB 13, 2023

JOSUE RODRIGUEZ 5415 90** **** 1906 - AUTHORIZED USER (continued)

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
FEB 02	FEB 03	PRIME FASTENERS WINNIP WINNIPEG MB 55134423033800127089788	\$60.46
FEB 02	FEB 03	204 FUELS INC WINNIPEG MB 72653863033005177539475	\$37.17
FEB 02	FEB 03	AIR-SERV A PS711342 WINNIPEG MB 55419213034201454080708	\$2.00
FEB 04	FEB 06	THE HOME DEPOT #7180 WINNIPEG MB 52706353036004028219120	\$156.77
FEB 04	FEB 06	ESSO WINNIPEG #288 WINNIPEG MB 55134423036800109689834	\$100.67
FEB 06	FEB 07	MCMUNN & YATES - MCPHI WINNIPEG MB 55134423037800189831164	\$161.08
FEB 07	FEB 08	AIR-SERV A PS711342 WINNIPEG MB 55419213039109965428131	\$2.00
FEB 08	FEB 09	SHELL C00265 WINNIPEG MB 55134423039800131292760	\$100.00
SUBTOTAL OF MONTHLY ACTIVITY			\$3,049.12

MIKE TSCHETTER 5415 90** **** 0305 - AUTHORIZED USER MONTHLY CARD LIMIT - \$1.00

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JAN 11	JAN 12	SHELL C00265 WINNIPEG MB 55134423011800129519390	\$130.46
JAN 11	JAN 12	SHELL C00265 WINNIPEG MB 55134423011800129519473	\$100.00
JAN 11	JAN 13	THE HOME DEPOT #7057 WINNIPEG MB 52706353012004033438580	\$138.95
JAN 16	JAN 18	RED RIVER CO-OP BROOKS WINNIPEG MB 55134423017800124865636	\$184.70
JAN 17	JAN 18	204 FUELS INC WINNIPEG MB 72653863017005060596285	\$44.06
JAN 17	JAN 19	THE HOME DEPOT #7057 WINNIPEG MB 52706353018004037367128	\$95.61
JAN 18	JAN 20	PETROCAN DUGALD MB 55134423019800114297210	\$21.26
JAN 18	JAN 20	PETROCAN DUGALD MB 55134423019800114784357	\$170.17
JAN 18	JAN 19	WOODLAND SUPPLY WINNIPEG MB 55134423018800190563775	\$108.26
JAN 18	JAN 19	RED RIVER COOPGAS QPE KENORA ON 55134423018800191691369	\$6.32
JAN 19	JAN 23	THE HOME DEPOT #7057 WINNIPEG MB 52706353020004035354801	\$24.06
JAN 20	JAN 23	LOWE'S WINNIPEG EAST 8 WINNIPEG MB 55181363020380624140215	\$23.31
JAN 20	JAN 23	RED RIVER COOPGAS P@P WINNIPEG MB 55134423021800127540198	\$40.00
JAN 23	JAN 25	RED RIVER CO-OP BROOKS WINNIPEG MB 55134423024800124320377	\$134.84
JAN 23	JAN 24	SUBWAY 19740 RUSSELL MB 12305013023000706707075	\$29.11



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STEPHEN SEGAL 5415 90** **** 6992

STATEMENT FROM JAN 12 TO FEB 13, 2023

8 OF 10

MIKE TSCHETTER 5415 90** **** 0305 - AUTHORIZED USER (continued)

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JAN 23	JAN 24	HERITAGE COOP STRATHCL STRATHCLAIR MB 55134423023800134060097	\$14.54
JAN 23	JAN 24	PARKWAY COOP ROBLIN MB 55134423023800185941930	\$209.02
JAN 23	JAN 24	SHELL C01851 BRANDON MB 55134423023800197904033	\$45.22
JAN 23	JAN 24	A & W BRANDON MB 55134423023800201180554	\$28.53
JAN 26	JAN 30	RED RIVER CO-OP BROOKS WINNIPEG MB 55134423027800127743101	\$250.00
JAN 27	JAN 30	THE HOME DEPOT #7057 WINNIPEG MB 52706353028004037352433	\$29.09
FEB 08	FEB 09	LOWE'S WINNIPEG EAST 8 WINNIPEG MB 55181363039380652716612	\$106.86
FEB 09	FEB 10	ROYAL BUILDING SOLUT WINNIPEG MB 55419213040100425848973	\$480.64
SUBTOTAL OF MONTHLY ACTIVITY			\$2,415.01

NICK BILLS 5415 90** **** 7622 - AUTHORIZED USER MONTHLY CARD LIMIT - \$1.00

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JAN 12	JAN 16	SUPER SAVE GROUP GT SURREY BC 55181363013672473556601	\$656.62
JAN 30	JAN 31	PIT STOP GAS SANGUDO AB 55419213031200589607545	\$206.69
JAN 31	FEB 02	PENNY BLACK BAR AND KI CALGARY AB 55134423032800124122054	\$38.08
FEB 01	FEB 03	THE HOME DEPOT #7082 CALGARY AB 52706353033004031479524	\$220.02
FEB 01	FEB 03	WINKIN' OWL PUB & KITC CALGARY AB 55134423033800127668003	\$42.42
FEB 02	FEB 06	THE HOME DEPOT #7067 CALGARY AB 52706353034004039401503	\$112.41
FEB 02	FEB 06	PENNY BLACK BAR AND KI CALGARY AB 55134423034800125495838	\$47.71
FEB 02	FEB 03	TIM HORTONS CALGARY AB 55419213033201366060237	\$8.55
FEB 03	FEB 06	TIM HORTONS CALGARY AB 55419213034201655006387	\$3.52
FEB 03	FEB 06	BOSTON PIZZA #198 BEAUMONT AB 75259113035920116536607	\$20.14
FEB 03	FEB 06	ESSO 7-ELEVEN 37797 CROSSFIELD AB 55134423036800110675947	\$9.48
FEB 05	FEB 07	FIVE-O BAR AND GRILL BEAUMONT AB 55306583038004010308060	\$62.11
FEB 06	FEB 07	WINDSOR PLYWOOD 99ST EDMONTON AB 55134423037800136232599	\$858.04
SUBTOTAL OF MONTHLY ACTIVITY			\$2,285.79



Royal Bank

RBC® Cash Back Mastercard†

STEPHEN SEGAL 5415 90** **** 6992

STATEMENT FROM JAN 12 TO FEB 13, 2023

9 OF 10

ROBIN TETREAU
5415 90** **** 1059 - AUTHORIZED USER
MONTHLY CARD LIMIT - \$1.00

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JAN 10	JAN 12	REXALL POST OFFICE #72 BEAUMONT AB 75259113010920414036002	\$64.91
JAN 19	JAN 20	STAPLES.CA MISSISSAUGA ON 55134423019800141150226	\$118.76
JAN 21	JAN 23	AMZN MKTP CA* AQ1Z07W13 WWW.AMAZON.CAON 55490533021201023058597	\$57.73
JAN 21	JAN 23	SHELL FLYING J 850 EDMONTON AB 55134423021800166337159	\$100.00
JAN 23	JAN 24	AMZN MKTP CA* HX8J51N50 WWW.AMAZON.CAON 55490533023201486370099	\$24.47
JAN 31	FEB 03	NC CO-OP @ SUMMERSIDE EDMONTON AB 55134423033800131132475	\$50.84
FEB 03	FEB 06	SERVICE PLUS INNS & SU CALGARY AB 55181363035461625589841	\$417.66
FEB 03	FEB 06	SERVICE PLUS INNS & SU CALGARY AB 55181363035461625589833	\$417.66
SUBTOTAL OF MONTHLY ACTIVITY			\$1,252.03
TOTAL ACCOUNT BALANCE			\$85,378.43

Time to Pay

If you make only the Minimum Payment each month, we estimate it will take 735 year(s) and 0 month(s) to fully repay the outstanding balance. Our estimate is based on the Total Account Balance shown on this statement and your current credit card account terms. This estimate is intended solely to illustrate how making only the Minimum Payment will increase the time it takes to pay your balance and is not a recommended long term repayment plan.

Notice:

Please review and keep for future reference.

On November 20, 2021, RBC Insurance Company of Canada appointed AZGA Service Canada Inc. (operating as "Allianz Global Assistance") as the administrator for the embedded insurance benefits included with your RBC Credit Card.

Note: There is no change to your existing coverage in force. Details in your Certificate of Insurance including service support, assistance, contact information or how to make claims remains the same. No action is required.

If you have any questions about the change to our administrator please call us toll-free at 1-800-769-2512.



Royal Bank

RBC® Cash Back Mastercard[‡]

STEPHEN SEGAL 5415 90** **** 6992

STATEMENT FROM JAN 12 TO FEB 13, 2023

10 OF 10

Important Information:

The following changes will be made to your RBC Royal Bank credit card account, effective in April 2023:

- The standard Annual Interest Rate on Purchases will increase from 19.99% to 20.99%; and
- The increased Annual Interest Rate on Purchases if you do not make your minimum payment by the payment due date and you have not paid it by your new statement date two (or more) times in any 12-month period will increase from 24.99% to 25.99%

These changes will take effect on the first day of your statement period beginning in April 2023 and will be reflected on your May 2023 monthly statement.

Other changes are also being made to your RBC Royal Bank Credit Card Agreement. For complete details, please refer to the enclosed document (provided you receive paper monthly statements) or to the document we sent you via the RBC Online Banking Message Centre (provided you receive electronic monthly statements). Please read that document carefully and keep it for your records.

SPR23B

Please Note:

During this statement period, a transaction or other activity on this account resulted in the credit limit being exceeded one or more times. Your account should remain within the credit limit. Otherwise, we may not authorize future transactions. There are various ways in which RBC can help you manage your account and remain within your credit limit. Contact us or visit rbc.com/help to learn more.

INTEREST RATE CHART

Description	Rate (%)	Remaining Balance**	Expiry Date
Purchases & Fees	19.99	\$83,856.36	

** The "Determination of Interest" section on the back of your statement explains how interest is charged and how you may avoid interest charges on purchases and fees and the "Applying your payments" section explains how payments are applied to the Remaining Balances shown above.

This is Exhibit "R" referred to in the Affidavit of Stephen Segal sworn June 14, 2024.

A handwritten signature in black ink that reads "Sean Blakeley". The signature is written in a cursive style with a long, sweeping underline.

Commissioner for Taking Affidavits (or as may be)

Sean Blakeley
LSO# 79894V



ROYAL BANK OF CANADA
100-1700 CORYDON AVE
WINNIPEG MB R3N 0K1

Your Royal Credit Line® Statement

From April 16, 2024 to May 15, 2024

RBRCL 10020_5306485 E D 07287 **27464**

STEPHEN SEGAL
2241 WEST TAYLOR BLVD
WINNIPEG MB R3P 2J5

Statement date: May 15, 2024

Your loan account number: 77910156-001

How to reach us: 1-800-769-2511
www.rbcroyalbank.com

Borrower(s): STEPHEN SEGAL

Details of your account

Your credit limit	\$20,000.00
Your available credit on May 15, 2024	\$25.00

Principal balance on April 16, 2024	\$19,975.00
LoanProtector® insurance premium paid	\$0.00
Sum of withdrawals including adjustments on your account	\$0.00
Sum of payments including adjustments on your account	\$154.72
Total interest costs including adjustments on your account	\$154.72
Total fees including adjustments on your account	\$0.00
Principal balance on May 15, 2024	\$19,975.00

Current interest rate	Prime Rate + 2.250 % = 9.450 %
Interest payment due date	June 15, 2024
Interest past due	N/A
Insurance premium due	N/A
Payment amount	N/A
Payment due date	N/A
Amount past due	N/A

We do not charge overlimit fees on Royal Credit Line accounts.

You could save interest costs by transferring balances with your line of credit

It's fast, easy & secure

Sign in to RBC Online Banking, go to the Accounts Summary page under the My Accounts tab:

1. Scroll down to Switch to RBC, click Get Started under Use Your RBC Royal Credit Line to Save
2. Click Transfer Now at the bottom right of the page
3. On the Pay Bills & Transfer Funds page select payee, enter amount and click Submit

Details of your account activity

Date	Description	Interest/Fees/Insurance (\$)	Withdrawals (\$)	Payments (\$)	Balance owing (\$)
15 May	Interest Payment	154.72			-19,975.00



Your Royal Credit Line Statement

From April 16, 2024 to May 15, 2024

Your loan account number: 77910156-001

Your LoanProtector insurance coverage summary

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

If there are any discrepancies between the above coverage status and your Certificate of insurance, the provisions of your Certificate of insurance govern. Please contact the insurance Service Centre at 1-800-769-2523 for details.

Rate History for your Statement Period

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

Rate from and including	Rate to and including	Prime Rate	Premium/discount	Your Rate	Applicable Interest (\$)
April 16, 2024	May 15, 2024	7.200 %	+2.250 %	9.450 %	154.72

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

Important information about your account

Royal Credit Line account annual statements are now available through e-statements. Opt to receive an e-statement and you can access/manage up to 7 years of statements in our secure archive! Sign onto Online Banking, select Edit Profile and follow the links. To receive a paper copy of any statement, call us at 1-800-769-2511.

Helpful explanations of key terms to understand your statement

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

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

Insurance premium due - Insurance premium that was due on your last payment date, but was not paid with your last payment plus any premium accrued as a result of an "insurance status" change.

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

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

Total fees - Fees and other charges related to your loan account. These fees include (but are not limited to): NSF (non-sufficient funds) fee, Stop payment fee and Cheque fee. Overlimit fees are not charged on your loan account. Account balances exceeding their credit limits may be reported to Credit Bureaus and may be one of the factors that impact the credit score of an individual. If you require further advice related to your financial situation, we are here to help and answer your questions.

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

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

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

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

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

Review your statement - Please review your Royal Credit Line statement carefully. If you think there is an error you must contact us within 45 days of your statement period end date at 1-800-769-2511. If you don't tell us of any mistakes, our statements and records showing the amounts we have lent you and the amounts you have repaid will be considered accurate.



Your Royal Credit Line Statement

From April 16, 2024 to May 15, 2024

Your loan account number: 77910156-001

Helpful explanations of key terms to understand your statement - continued

† **LoanProtector**

This creditor's group insurance program is subject to terms, conditions, exclusions and eligibility restrictions. Please see the LoanProtector Certificate of Insurance for full details.

**Additional copies of your statement may be subject to a fee.

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

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This is Exhibit "S" referred to in the Affidavit of Stephen Segal sworn June 14, 2024.

A handwritten signature in cursive script that reads "Sean Blakeley".

Commissioner for Taking Affidavits (or as may be)

Sean Blakeley
LSO# 79894V



Royal Bank

RBC® Cash Back Mastercard†

STEPHEN SEGAL 5415 90** **** 6992
STATEMENT FROM APR 12 TO MAY 13, 2024

1 OF 2

PREVIOUS ACCOUNT BALANCE \$89,198.62

STEPHEN SEGAL
5415 90** **** 6992 - PRIMARY

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
MAY 05	MAY 06	PAYMENT - THANK YOU / PAIEMENT - MERCI	-\$5,433.00
75105394127619980936403			
MAY 13	MAY 13	PURCHASE INTEREST 25.99%	\$1,903.74

TOTAL ACCOUNT BALANCE \$85,669.36

Time to Pay

If you make only the Minimum Payment each month, we estimate it will take 735 year(s) and 8 month(s) to fully repay the outstanding balance. Our estimate is based on the Total Account Balance shown on this statement and your current credit card account terms. This estimate is intended solely to illustrate how making only the Minimum Payment will increase the time it takes to pay your balance and is not a recommended long term repayment plan.

Please Note:

During this statement period, a transaction or other activity on this account resulted in the credit limit being exceeded one or more times. Your account should remain within the credit limit. Otherwise, we may not authorize future transactions. There are various ways in which RBC can help you manage your account and remain within your credit limit. Contact us or visit rbc.com/help to learn more.

Activate your card now!

Activating your RBC® credit card is extremely important. It is a security measure to guard against fraud. If you have not yet done so, activate by simply visiting www.rbc.com/activate or calling the number provided with your new card.

IMPORTANT INFORMATION

CASH BACK SUMMARY

Previous Cash Back Balance	\$0
Cash Back on Grocery Purchases	\$0
Cash Back on Other Purchases	\$0
New Cash Back Balance	\$0

CONTACT US

Customer Service/Lost & Stolen	1-800-769-2512
Collect Outside North America	(416) 974-7780
Website	rbc.com/cashbackmcfinfo

PAYMENTS & INTEREST RATES

Minimum payment	\$1,913.00
Payment due date	JUN 07, 2024
Credit limit	\$85,000.00
Available credit	\$0.00
Annual interest rates:	
Purchases	25.99%
Cash advances	27.99%

CALCULATING YOUR BALANCE

Previous Account Balance	\$89,198.62
Payments & credits	-\$5,433.00
Purchases & debits	\$0.00
Cash advances	\$0.00
Interest	\$1,903.74
Fees	\$0.00
Total Account Balance	\$85,669.36

NEW BALANCE \$85,669.36



RBC ROYAL BANK
CREDIT CARD PAYMENT CENTRE
P.O. BOX 4016, STATION "A"
TORONTO, ONTARIO M5W 2E6

NEW BALANCE
\$85,669.36

MINIMUM PAYMENT
\$1,913.00

PAYMENT DUE DATE
JUN 07, 2024

AMOUNT PAID
\$

RBC® Cash Back Mastercard†
5415 90 **** 6992**

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Quick, convenient and secure ways to pay your credit card bill:
· RBC Online Banking at www.rbcroyalbank.com/online
· RBC Mobile app - text "RBC" to 722722 to download

Other payment options include:
· RBC Royal Bank ATM
· Telephone Banking 1-800-769-2511
· Visit an RBC Royal Bank branch

STEPHEN SEGAL
2241 WEST TAYLOR BLVD
WINNIPEG MB R3P 2J5



Royal Bank

RBC® Cash Back Mastercard[‡]

STEPHEN SEGAL 5415 90** **** 6992

STATEMENT FROM APR 12 TO MAY 13, 2024

2 OF 2

INTEREST RATE CHART

Description	Rate (%)	Remaining Balance**	Expiry Date
Purchases & Fees	25.99	\$83,765.62	

** The "Determination of Interest" section on the back of your statement explains how interest is charged and how you may avoid interest charges on purchases and fees and the "Applying your payments" section explains how payments are applied to the Remaining Balances shown above.

IMPORTANT INFORMATION ABOUT YOUR RBC ROYAL BANK CREDIT CARD STATEMENT

The following is a summary of certain terms and conditions of your credit card account and details about some of the information shown on your statement. Please refer to your credit card agreement for complete terms and conditions for your account. For more tips on reading your statement, go to rbc.com/credstatement.

New Balance: The total Account Balance as of your Statement Date minus the total amount of installments Not Yet Due as shown on your statement. This is the amount you must pay to avoid interest on your regular purchases and fees shown on this statement.

Statement Period: Your statement covers activity in your account from the day after your previous statement was prepared to the last day of this statement period (your **Statement Date**). If the date we would ordinarily prepare your statement falls on a date on which we do not process statements (such as weekends) we will prepare it on our next statement processing date. Your **Payment Due Date** will be calculated accordingly.

Total Account Balance: The total amount of your previous account balance, plus all new purchases and debits, cash advances, interest, and fees shown on your statement, minus the amount of any payments and credits which have been posted to your account on or before your **Statement Date**. The Total Account Balance includes the total amount of installments Not Yet Due as shown on your statement, and is the same as your **New Balance** if you do not have any installment plans.

YOUR RESPONSIBILITIES

Review your statement carefully. If you think there is an error, omission or irregularity, you must contact us no later than 30 days following your **Statement Date** at 1-800-769-2512. After 30 days, our records will be considered correct, except for errors improperly applied to your account.

Report lost or stolen cards. If your card is lost or stolen, or if you have your card but suspect that it or your account number is being used by someone else, log in to RBC Online Banking or the RBC Mobile app and select the "Report Lost or Stolen Card" option, or call 1-800-769-2512, immediately. This obligation applies to Primary cardholders, Co-applicant cardholders and Authorized Users.

Making your payment. You may pay the **New Balance** (or if you have installment plans, the **Total Account Balance**) in full or in part at any time. However, you must pay at least the **Minimum Payment** by the **Payment Due Date** shown on the statement each month. If the **Payment Due Date** falls on a weekend or holiday, we will extend it to the next business day. Remember to allow sufficient time for payments to reach us by the **Payment Due Date**. Payments made by mail or through another financial institution may take several days to reach us and are not credited to your account until we have processed them. Branch payments will be credited to your account on the same day if made before the earlier of 5:00 p.m. local time or the branch closing time.

Missed payments: Missing payments (which means not making at least the **Minimum Payment** by the next **Statement Date**) will affect your interest rates as follows:

- If you miss making any **Minimum Payment**, you will lose the benefit of any introductory or promotional interest rate offer in which you are participating, and your standard cash advance and purchase interest rates will apply to any remaining balances which were subject to that offer (subject to any further increases set out below) as of the first day of the third **Statement Period** following the missed payment (or the expiry date if it is earlier).
- Where you have installment plans and you miss making any **Minimum Payment** (including the one due in the same **Statement Period** in which an installment plan is created), all your installment plans will be cancelled. Any Monthly Principal amount(s) that you missed paying and your Installments Not Yet Due ("Unpaid Plan Principal") will be subject to the interest rate applicable to regular purchases set out on this statement in the "Payments & Interest Rates" section under "Regular Interest Rates" for "Purchases", subject to any further increase as described immediately below. This will also be the case for the Unpaid Plan Principal if you choose to cancel your installment plans. See your Installment Plan Terms and Conditions for further details.

READING YOUR STATEMENT

Activity Description. Each transaction and amount credited or charged to your account during the **Statement Period** is described in this section, including the transaction and posting dates. If the transaction date is not available for any transaction, its posting date is used as the transaction date. Transactions converted to installment plans are marked by a "symbol" in the activity description. Interest is always calculated from the transaction date. If there is more than one credit card on the account, transactions will be grouped by cardholder name, card number and, if applicable to the account, Primary and Co-applicant cardholders (but not Authorized Users), are responsible for all amounts charged to the account.

Payments & Interest Rates. This section displays the **Minimum Payment** and its **Payment Due Date**, your current credit limit, and available details of the **Statement Date**. Your available credit does not reflect transactions or payments made but not received by us by the **Statement Date**. Our current interest rates for cash advances and purchases are also shown, as well as the expiry date if any of those rates are temporary. Any promotional or installment plan rates are shown in the Interest Rate Chart.

Interest Rate Chart. This chart sets out the interest rate(s) that apply to the total Account Balance, any remaining balances associated with those rates, and expiry dates for any promotional and installment plan rates. Offers that we may have made to you but which you are not using are not shown as they will not have any associated balances. If you lose a promotional rate due to a missed payment, the Interest Rate Chart will continue to display that promotional rate until the loss takes effect. The expiry date for an installment plan rate reflects the due date of the final installment plan payment for that plan. If you lose an installment plan rate before its expiry date due to a missed payment, your Interest Rate Chart will be updated in your next statement to reflect this, and any Unpaid Plan Principal will be moved to your Purchases & Fees category. If an expiry date falls on a date on which we do not process statements, we will continue to provide you with the benefit of the promotional or installment plan rate until our next statement processing date.

Installment Plan Summary. If you have any installment plans, this chart sets out the details of such plans.

INTEREST AND OTHER CALCULATIONS

Determination of interest. You have a minimum 21 day interest-free grace period for new purchases. You can avoid interest on these new purchases by (i) for new purchases (except those converted to installment plans) and fees paying your **New Balance** in full by your **Payment Due Date**, and (ii) for new purchases converted to installment plans, paying your **Total Account Balance** in full by your **Payment Due Date**. If you do not pay your **New Balance** in full by your **Payment Due Date**, you must pay interest on all new purchases retroactively from the transaction date until the date we process your payment in full for those purchases. The accrued interest will appear on your next statement. We continue to charge interest on the unpaid portion of those purchases until you pay the **New Balance** in full on or before its **Payment Due Date**. Interest related to your purchases could appear on the first statement you receive after we process that payment. This is interest that was not included in the **New Balance** you paid in full because it accrued between the date the monthly statement, which showed that **New Balance** was prepared and the date you made your payment. For installment plans, interest is not included on your first statement after you install a purchase to allow you to benefit from the interest-free grace period. If you pay the **Total Account Balance** in full by the **Payment Due Date** for that statement, if you do not pay this balance in full by the **Payment Due Date**, the accrued interest on the installment plan will appear on your next statement. Fees are treated in the same manner as purchases for the purpose of charging interest. Interest is always charged on cash advances from the day the cash advance is made until the date we process the payment in full for those cash advances. Balance transfers, cash-like transactions and all payments made using your credit card at our branch, an ATM or our digital banking service are treated as cash advances. We do not charge interest on interest.

To calculate your interest shown in the Calculating Your Balance section of your statement, where there is only one applicable interest rate in a **Statement Period**, we add the amount you owe each day, and divide the total by the number of days in the **Statement Period**. This is your average daily balance. Where you have an installment plan, we use the total principal amount of your installment plan still outstanding (including Installments Not Yet Due) as the amount that you owe each day to calculate your average daily balance. Where you have more than one applicable interest rate in a **Statement Period**, we determine your average daily balance for each rate. We then multiply the average daily balance for each rate by the applicable daily interest rate (obtained by taking the annual interest rate and dividing it by the number of days in the year). We then multiply this value by the total number of days in the **Statement Period** to determine the interest we charge you.

Applying your payments. We apply payments to your **Minimum Payment** first, then to the remainder of your **New Balance**. If the different amounts that make up your **New Balance** are subject to different interest rates, we will allocate any payment in excess of your **Minimum Payment** in the same proportion as each amount bears to your **New Balance**. If you have paid more than your **New Balance**, we will apply any excess payment to amounts that have not yet appeared on your monthly statement in the same manner as set out above until then to Installments Not Yet Due.

Foreign currency conversion. The exchange rate shown on your statement, to six decimal places, is calculated by dividing the converted Canadian dollar (CAD) amount, rounded to the nearest cent, by the transaction currency amount. It may differ from the original benchmark rate because of this rounding. The CAD amount charged to your account is 2.5% over the benchmark rate. Some foreign currency transactions are converted directly to CAD, while others may be converted first to U.S. dollars (USD), then to CAD. In either case, the benchmark rate will be the actual exchange rate applied at the time of the conversion, and is generally set daily. The original benchmark rate at the time a transaction was converted may be obtained via www.bankexchange.com, if set by Visa or Mastercard, or www.bankofamerica.com, if set by Mastercard. You can also call us at 1-800-769-2512. For U.S. Dollar Visa Gold Cardholders, transactions are shown in USD and the same processes will apply if an amount is charged in a currency other than USD.

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This is Exhibit "T" referred to in the Affidavit of Stephen Segal sworn June 14, 2024.

A handwritten signature in black ink that reads "Sean Blakeley". The signature is written in a cursive style with a long, sweeping underline.

Commissioner for Taking Affidavits (or as may be)

Sean Blakeley
LSO# 79894V



Royal Bank

RBC® Cash Back Mastercard†

STEPHEN SEGAL 5415 90** **** 1134

STATEMENT FROM APR 23 TO MAY 21, 2024

1 OF 2

Earn 2% Cash Back† on grocery store purchases!

For all other purchases, earn up to 1% in cash back†. Set up pre-authorized payments and earn effortlessly!

†Restrictions apply.

Visit www.rbc.com/nofeecashback

PREVIOUS ACCOUNT BALANCE

\$6,942.63

STEPHEN SEGAL
5415 90** **** 1134 - PRIMARY

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
MAY 03	MAY 06	EIC SHARED SERVICES WINNIPEG MB 55503804125004001096471	\$3,000.00
MAY 03	MAY 03	PAYMENT - THANK YOU / PAIEMENT - MERCI 75105394124619980804406	-\$3,000.00
MAY 11	MAY 13	PAYMENT - THANK YOU / PAIEMENT - MERCI 75105394134619985388403	-\$1,546.10
MAY 13	MAY 14	CASH BACK REWARD 00439091995	-\$234.09
MAY 16	MAY 17	EIC SHARED SERVICES WINNIPEG MB 55503804138004001092111	\$1,800.00
MAY 21	MAY 21	INSTALLMENT INTEREST 6.99%	\$13.84
TOTAL ACCOUNT BALANCE			\$6,976.28

Time to Pay

If you make only the Minimum Payment each month, we estimate it will take 40 year(s) and 2 month(s) to fully repay the outstanding balance. Our estimate is based on the Total Account Balance shown on this statement and your current credit card account terms. This estimate is intended solely to illustrate how making only the Minimum Payment will increase the time it takes to pay your balance and is not a recommended long term repayment plan.

Please Note:

Your installed purchase(s) is currently benefiting from installment plan interest rate(s). Your 'Total Monthly Plan Payment' has been added to your Minimum Payment.

If you fail to make the Minimum Payment by the day we prepare your next statement, your installment plan(s) will be cancelled. Any Monthly

IMPORTANT INFORMATION

CASH BACK SUMMARY

Previous Cash Back Balance	\$204.09
Cash Back on Grocery Purchases	\$0
Cash Back on Other Purchases	\$48.00
New Cash Back Balance	\$18.00
-Cash Back Rewarded to Date	-\$234.09

CONTACT US

Customer Service/Lost & Stolen	1-800-769-2512
Collect Outside North America	(416) 974-7780
Website	rbc.com/cashbackmcinfo

PAYMENTS & INTEREST RATES

Minimum payment	\$322.42
Payment due date	JUN 11, 2024
Credit limit	\$7,000.00
Available credit	\$23.72
Annual interest rates:	
Purchases	20.99%
Cash advances	22.99%

CALCULATING YOUR BALANCE

Previous Account Balance		\$6,942.63
Payments & credits	-\$4,780.19	
Purchases & debits	\$4,800.00	
Cash advances	\$0.00	
Interest	\$13.84	
Fees	\$0.00	
Total Account Balance		\$6,976.28
Installments not yet due	-\$2,097.95	

NEW BALANCE*

\$4,878.33

*Inclusive of Total Monthly Plan Payments, see Installment Plan Summary for details.



RBC ROYAL BANK
CREDIT CARD PAYMENT CENTRE
P.O. BOX 4016, STATION "A"
TORONTO, ONTARIO M5W 2E6

NEW BALANCE
\$4,878.33

MINIMUM PAYMENT
\$322.42

PAYMENT DUE DATE
JUN 11, 2024

AMOUNT PAID
\$

RBC® Cash Back Mastercard†
5415 90** **** 1134

RBC0190000_5436926_190-945895

00706

STEPHEN SEGAL
2241 WEST TAYLOR BLVD
WINNIPEG MB R3P 2J5

Quick, convenient and secure ways to pay your credit card bill:

- RBC Online Banking at www.rbcroyalbank.com/online
- RBC Mobile app - text "RBC" to 722722 to download

Other payment options include:

- RBC Royal Bank ATM
- Telephone Banking 1-800-769-2511
- Visit an RBC Royal Bank branch



Royal Bank

RBC® Cash Back Mastercard[‡]

STEPHEN SEGAL 5415 90** **** 1134

STATEMENT FROM APR 23 TO MAY 21, 2024

2 OF 2

Principal amount(s) that you missed paying and your Installments Not Yet Due will be charged the 20.99 % interest rate applicable to regular purchases beginning on the first day of your next statement period after the missed payment.

For further details, refer to the "Missed Payments" section on the back of your statement.

RO920

INTEREST RATE CHART

Description	Rate (%)	Remaining Balance**	Expiry Date
Installment Plan	6.99	\$2,396.53	Feb 21, 2025
Purchases & Fees	20.99	\$4,565.91	

** The "Determination of Interest" section on the back of your statement explains how interest is charged and how you may avoid interest charges on purchases and fees and the "Applying your payments" section explains how payments are applied to the Remaining Balances shown above.

Installment Plan Summary

Plan Start Date	Plan Description ¹	Original Purchase Amount	Monthly Principal	Monthly Fee or Interest	Total Monthly Plan Payment ²	Installment Not Yet Due ³
Feb 17 2024	12 Months 6.99% Interest	\$3,610.84	\$298.58	\$13.84	\$312.42	\$2,097.95
Total		\$3,610.84			\$312.42	\$2,097.95

¹ If your plan had a one-time fee, it is shown in your Activity Description on the statement your transaction was converted, and not in the Installment Plan Summary chart

² Total Monthly Plan Payment (made up of Monthly Principal + Monthly Fee or Interest) is included in New Balance and Minimum Payment

³ Installments Not Yet Due = Monthly Principal that is to be paid in future statement periods;
Installments Not Yet Due + New Balance = Total Account Balance

IMPORTANT INFORMATION ABOUT YOUR RBC ROYAL BANK CREDIT CARD STATEMENT

The following is a summary of certain terms and conditions of your credit card account and details about some of the information shown on your statement. Please refer to your credit card agreement for complete terms and conditions for your account. For more tips on reading your statement, go to [rbc.com/cardsstatement](#).

New Balance. The Total Account Balance as of your Statement Date minus the total amount of Installments Not Yet Due as shown on your statement. This is the amount you must pay to avoid interest on your regular purchases and fees shown on this statement.

Statement Period. Your statement covers activity in your account from the day after your previous statement was prepared to the last day of this statement period (your **Statement Date**). If the date we would ordinarily prepare your statement falls on a date on which we do not process statements (such as weekends) we will prepare it on our next statement processing date. Your Payment Due Date will be calculated accordingly.

Total Account Balance. The total amount of your previous account balance, plus all new purchases and debts, cash advances, interest, and fees shown on your statement, minus the amount of any payments and credits which have been posted to your account on or before your Statement Date. The Total Account Balance includes the total amount of Installments Not Yet Due as shown on your statement, and is the same as your New Balance if you do not have any installment plans.

YOUR RESPONSIBILITIES

Review your statement carefully. If you think there is an error, omission or irregularity, you must contact us no later than 30 days following your Statement Date at 1-800-769-2512. After 30 days, our records will be considered correct except for credits improperly applied to your account.

Report lost or stolen cards. If your card is lost or stolen, or if you have your card but suspect it may be on your account number is being used by someone else, log in to RBC Online Banking or the RBC Mobile app and select the "Report Lost or Stolen Card" option or call 1-800-769-2512 immediately. This obligation applies to Primary cardholders, Co-applicant cardholders and Authorized Users.

Making your payment. You may pay the New Balance (or if you have installment plans, the Total Account Balance) in full or in part at any time. However, you must pay at least the Minimum Payment by the Payment Due Date shown on the statement each month. If the Payment Due Date falls on a weekend or holiday, we will extend it to the next business day. Remember to allow sufficient time for payments to reach us by the Payment Due Date. Payments made by mail or through another financial institution may take several days to reach us and are not credited to your account until we have processed them. Branch payments will be credited to your account on the same day if made before the earlier of 6:00 p.m. local time or the branch closing time.

Missed payments. Missing payments (which means not making at least the Minimum Payment by the next Statement Date) will affect your interest rates as follows:

- If you miss making any Minimum Payment, you will lose the benefit of any introductory or promotional interest rate offer in which you are participating, and your standard cash advance and purchase interest rates will apply to any remaining balances which were subject to that offer (subject to any further increases set out below) as of the first day of the third Statement Period following the missed payment (or the expiry date, if applicable).
- Where you have installment plans and you miss making any Minimum Payment (including the one due in the same Statement Period in which an installment plan is created), all your installment plans will be cancelled. Any Monthly Plan (or amounts) that you missed paying and your Installments Not Yet Due (Unpaid Plan Principal) will be subject to the interest rate applicable to regular purchases set out on this statement in the "Payments & Interest Rates" section under "Annual Interest Rates" for "Purchases", subject to any further increase as described immediately below. This will also be the case for the Unpaid Plan Principal if you choose to cancel your installment plan(s). See your Installment Plan Terms and Conditions for further details.

READING YOUR STATEMENT

Activity Description. Each transaction and amount credited or charged to your account during the Statement Period is described in this section, including the transaction and posting dates. If the transaction date is not available for any transaction, its posting date is used as the transaction date. Transactions converted to installment plans are marked by a "d" symbol in the activity description. Interest is always calculated from the transaction date. If there is more than one credit card on the account, transactions will be grouped by cardholder name, card number and relationship to the account. Primary and Co-applicant cardholders (and not Authorized Users) are responsible for all amounts charged to the account.

Payments & Interest Rates. This section displays the Minimum Payment and its Payment Due Date, your current credit limit, and available credit as of the Statement Date. Your available credit does not reflect transactions or payments made but not received by us by the Statement Date. Your current interest rates for cash advances and purchases are also shown, as well as the expiry date. Any of those rates are temporary. Any promotional or installment plan rates are shown in the Interest Rate Chart.

Interest Rate Chart. This chart sets out the interest rate(s) that apply to the Total Account Balance, any remaining balances associated with those rates, and expiry dates for any promotional and installment plan rates. Offers that we may have made to you but which you are not using are not shown as they will not have any associated balances. If you lose a promotional rate due to a missed payment, the Interest Rate Chart will continue to display that promotional rate until the loss takes effect. The expiry date for an installment plan rate reflects the due date of the final installment plan payment for that plan. If you lose an installment plan rate before its expiry date due to a missed payment, your Interest Rate Chart will be updated in your next statement to reflect this, and any Unpaid Plan Principal will be moved to your Purchases & Fees category. If an expiry date falls on a date on which we do not process statements, we will continue to provide you with the benefit of the promotional or installment plan rate until our next statement processing date.

Installment Plan Summary. If you have any installment plans, this chart sets out the details of such plans.

INTEREST AND OTHER CALCULATIONS

Determination of interest. You have a minimum 21-day interest-free grace period for new purchases. You can avoid interest on these new purchases with those rates, and expiry dates for any promotional and installment plan rates. Offers that we may have made to you but which you are not using are not shown as they will not have any associated balances. If you lose a promotional rate due to a missed payment, the Interest Rate Chart will continue to display that promotional rate until the loss takes effect. The expiry date for an installment plan rate reflects the due date of the final installment plan payment for that plan. If you lose an installment plan rate before its expiry date due to a missed payment, your Interest Rate Chart will be updated in your next statement to reflect this, and any Unpaid Plan Principal will be moved to your Purchases & Fees category. If an expiry date falls on a date on which we do not process statements, we will continue to provide you with the benefit of the promotional or installment plan rate until our next statement processing date.

To calculate your interest shown in the Calculating Your Balance section of your statement, where there is only one applicable interest rate in a Statement Period, we add the amount you owe each day, and divide the total by the number of days in the Statement Period. This is your average daily balance. Where you have an installment plan, we use the total principal amount of your installment plan still outstanding (including Installments Not Yet Due) as the amount that you owe each day to calculate your average daily balance. Where you have more than one applicable interest rate in a Statement Period, we determine your average daily balance for each rate. We then multiply the average daily balance for each rate by the applicable daily interest rate (obtained by taking the annual interest rate and dividing it by the number of days in the year). We then multiply this value by the total number of days in the Statement Period to determine the interest we charge you.

Applying your payments. We apply payments to your Minimum Payment first, then to the remainder of your New Balance. If the different amounts that make up your New Balance are subject to different interest rates, we will allocate any payment in excess of your Minimum Payment in the same proportion as each amount bears to your New Balance. If you have paid more than your New Balance, we will apply any excess payment to amounts that have not yet been paid on your monthly statement in the same manner as set out above, and then to Installments Not Yet Due.

Foreign currency conversion. The exchange rate shown on your statement, to six decimal places, is calculated by dividing the converted Canadian dollar (CAD) amount, rounded to the nearest cent, by the transaction currency amount. It may differ from the original benchmark rate because of this rounding. The CAD amount charged to your account is 2.5% over the benchmark rate. Some foreign currency transactions are converted directly to CAD, while others may be converted first to U.S. dollars (USD), then to CAD. In either case, the benchmark rate will be the actual exchange rate applied at the time of the conversion, and is generally set daily. The original benchmark rate at the time of conversion was convertible to USD at the highest rate set by Visa, or Mastercard, or Bank of Montreal, or set by Mastercard. You can also call us at 1-800-769-2512. For U.S. Dollar Visa Gold Cardholders, transactions are shown in USD and the same principles will apply if an amount is charged in a currency other than USD.

Applying your payments. We apply payments to your Minimum Payment first, then to the remainder of your New Balance. If the different amounts that make up your New Balance are subject to different interest rates, we will allocate any payment in excess of your Minimum Payment in the same proportion as each amount bears to your New Balance. If you have paid more than your New Balance, we will apply any excess payment to amounts that have not yet been paid on your monthly statement in the same manner as set out above, and then to Installments Not Yet Due.

Foreign currency conversion. The exchange rate shown on your statement, to six decimal places, is calculated by dividing the converted Canadian dollar (CAD) amount, rounded to the nearest cent, by the transaction currency amount. It may differ from the original benchmark rate because of this rounding. The CAD amount charged to your account is 2.5% over the benchmark rate. Some foreign currency transactions are converted directly to CAD, while others may be converted first to U.S. dollars (USD), then to CAD. In either case, the benchmark rate will be the actual exchange rate applied at the time of the conversion, and is generally set daily. The original benchmark rate at the time of conversion was convertible to USD at the highest rate set by Visa, or Mastercard, or Bank of Montreal, or set by Mastercard. You can also call us at 1-800-769-2512. For U.S. Dollar Visa Gold Cardholders, transactions are shown in USD and the same principles will apply if an amount is charged in a currency other than USD.

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This is Exhibit "U" referred to in the Affidavit of Stephen Segal sworn June 14, 2024.

A handwritten signature in cursive script that reads "Sean Blakeley".

Commissioner for Taking Affidavits (or as may be)

Sean Blakeley
LSO# 79894V

Rogers Red World Elite[®] Mastercard[®] ...6880

Current Balance

\$19,357.66

Available Credit: \$642.34

\$20,000.00



I want to... 

 [View Transaction History](#)

 [Lock/unlock card](#)

Statement Balance

\$19,357.66

As of Jun 7

Minimum Payment

\$387.15


Due on Jun 28

Last Payment

\$100.00

Paid on May 31

Cash Back Rewards

Redeem rewards, check your balance and account activity. 

For Rogers Mastercard cardholders: Don't let your benefits go unnoticed! Go to the top left menu and click on Announcements to learn about your exclusive rewards.

This is Exhibit "V" referred to in the Affidavit of Stephen Segal sworn June 14, 2024.

A handwritten signature in cursive script that reads "Sean Blakeley".

Commissioner for Taking Affidavits (or as may be)

Sean Blakeley
LSO# 79894V

(/ebm-resources/public/help-center/client/index.html#/?channel=web&locale=en)

AdChoices (https://www.cibc.com/en/privacy-security/internet-based-advertising.html)

Sign off



LENDING ACCOUNTS

Personal Loan (/ebm-resources/public/banking/cibc/client/web/index.html#/accounts/loans/644a42b7faecaf0c7c9d1f54c6aea6d87a893b418ffbe28acb1535cdaf21d57) 4438375516

\$27,829.28

+ [Whatever you're planning for, we can help you borrow wisely.](#)

DEPOSIT ACCOUNTS

+ [Explore the best CIBC bank account for you.](#)

CREDIT CARDS

+ [Learn more about CIBC credit cards and rewards on everyday purchases.](#)

INVESTMENTS

+ [Trade smarter, not harder with CIBC Investor's Edge. Invest online!](#)

(https://www.cibc.com/en/personal-banking/every-ambition-matters.html?itrc=O800:3)

You've got ambitions, let's make them real

Whether it's retirement or becoming a landlord, we're here to support you and embrace your unique goals. Let's get started on your 5-year plan.

Book a meeting

Note ▼

Trademarks and Disclaimers ▼

CIBC is a member of Canada Deposit Insurance Corporation (CDIC).



(<http://www.cdic.ca/SiteAssets/financial-community/protecting-your-deposits.aspx>)

Quick links

[Today's Rates rates/mortgage-rates.html](https://www.cibc.com/en/interest-rates/mortgage-rates.html)

[Tools and Calculatorscentre/tools.html](https://www.cibc.com/ca/advice-calculatorscentre/tools.html)

[Tax Tips tips.html](https://www.cibc.com/en/personal-savingsbanking/advice-centre/tax-savings-tips.html)

[Retirement Planning banking/smart-advice/enjoying-retirement.html](https://www.cibc.com/en/personal-banking/smart-advice/enjoying-retirement.html)

[Help Centrecenter/client/index.html#/?channel=web&locale=en](/ebm-resources/public/help-centrecenter/client/index.html#/?channel=web&locale=en)

I'm looking for

[Branch and ATM Locator\(https://locations.cibc.com/?locale=en_CA\)](https://locations.cibc.com/?locale=en_CA)

[Site Map\(/ebm-resources/public/banking/cibc/client/web/index.html#/sitemap\)](/ebm-resources/public/banking/cibc/client/web/index.html#/sitemap)

[FAQ\(http://cibc.intelliresponse.com/secure/en/index.jsp?interfaceID=9&requestType=TopQuestionsRequest&TopTenCategoryName=Online%20Banking\)](http://cibc.intelliresponse.com/secure/en/index.jsp?interfaceID=9&requestType=TopQuestionsRequest&TopTenCategoryName=Online%20Banking)

About CIBC

[Ways to banking/ways-to-bank](https://www.cibc.com/banking/ways-to-bank)

[Our Businesscibc.html](https://www.cibc.com/business)

[Careers\(https://www.cibc.com/careers.h](https://www.cibc.com/careers)

Legal information

[Legal\(https://www.cibc.com/en/legal.html\)](https://www.cibc.com/en/legal.html)

[Trademarks\(https://www.cibc.com/en/legal/legal-trademarks.html\)](https://www.cibc.com/en/legal/legal-trademarks.html)

[Privacy and Security\(https://www.cibc.com/en/privacy-security.html\)](https://www.cibc.com/en/privacy-security.html)

[CDIC Deposit Insurance Information\(https://www.cibc.com/en/legal/deposit-insurance.html\)](https://www.cibc.com/en/legal/deposit-insurance.html)

[Electronic Access Agreement\(https://www.cibc.com/en/legal/agreements/electronic-access.html\)](https://www.cibc.com/en/legal/agreements/electronic-access.html)

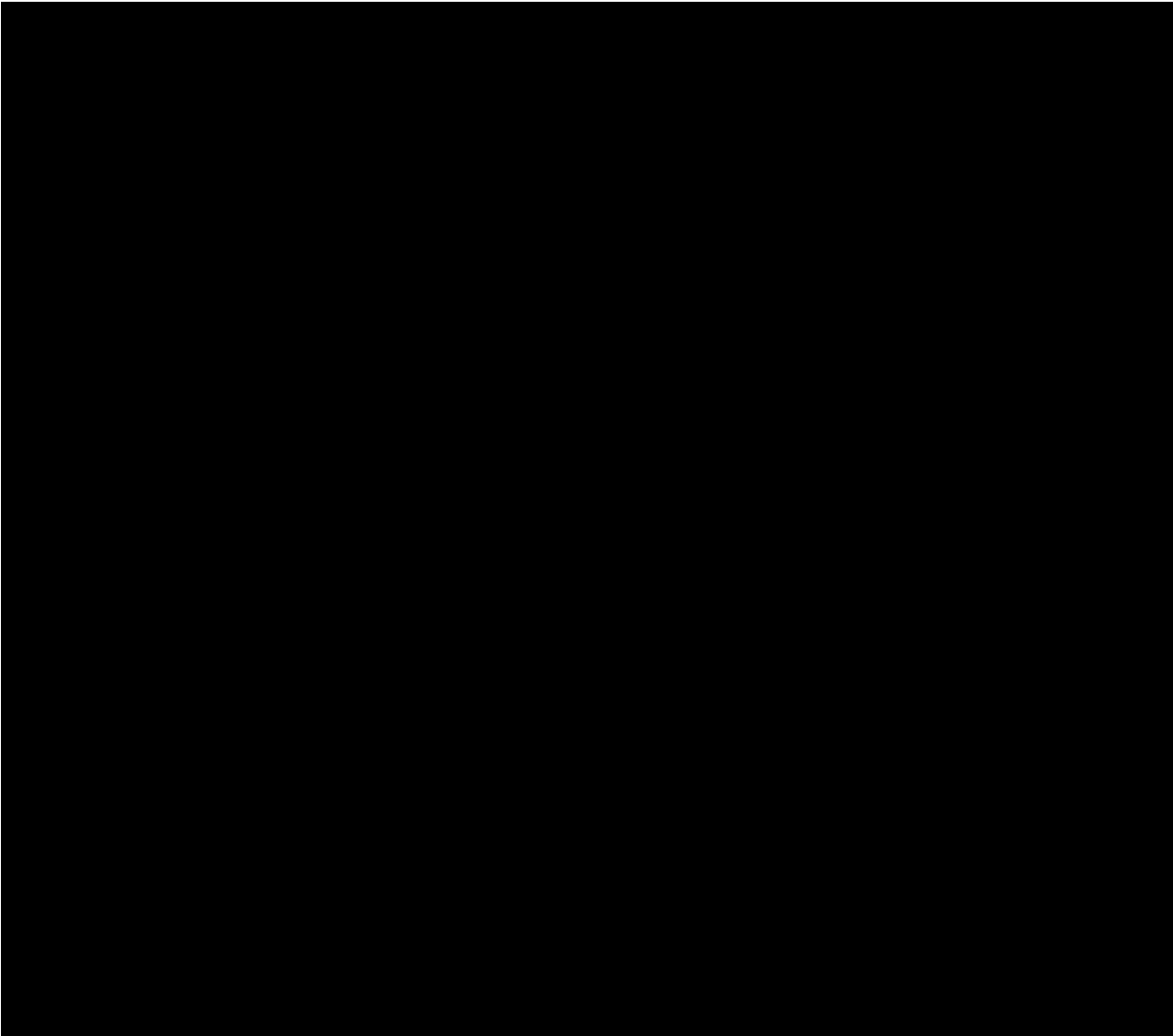
[Cookie Policy\(https://www.cibc.com/en/privacy-security/cookie-policy.html\)](https://www.cibc.com/en/privacy-security/cookie-policy.html)

This is Exhibit "W" referred to in the Affidavit of Stephen Segal sworn June 14, 2024.

A handwritten signature in cursive script that reads "Sean Blakeley".

Commissioner for Taking Affidavits (or as may be)

Sean Blakeley
LSO# 79894V



From: Stephen Segal <ssegal@g8group.ca>

Sent: December 28, 2023 9:59 AM

To: Graham, Sherrie <sherrie.graham@rbc.com>; Huston, Dallas <dallas.huston@rbc.com>

Cc: segal@yahoo.com <segal@yahoo.com>

Subject: FW: IMPORTANT - Stephen Segal - RBC Client - Court Order - Release of Obligations

Hi,

I have not heard back from anyone and on **Dec 28/2023**, I left a package with a teller containing effectively the same info. He said he would place it on the manager's desk.

Please advise if this email and/or package has or will be forwarded to the appropriate group for resolution.

Regards,

STEPHEN SEGAL

2241 West Taylor Blvd.

Winnipeg, MB

R3P 2J5

Contact: ssegal@g8group.ca | M. 204.227.5722

Confidentiality Notice

The information contained in this e-mail is confidential and is intended only for the addressee(s). If you have received this communication in error, please immediately notify the sender at the address shown above, and delete or destroy any copies of it.

From: Stephen Segal <ssegal@g8group.ca>

Date: Monday, December 11, 2023 at 8:54 AM

To: "Graham, Sherrie" <sherrie.graham@rbc.com>, "Huston, Dallas" <dallas.huston@rbc.com>

Cc: "segal@yahoo.com" <segal@yahoo.com>

Subject: IMPORTANT - Stephen Segal - RBC Client - Court Order - Release of Obligations

Hi **Sherrie** and **Dallas**,

Sherrie, you may recall our conversation earlier this year and I have attached the email below from you of **Friday, August 18, 2023**.

At a high level, there are a number of RBC accounts that were used for **The Accurate Group** where the obligations were guaranteed by **Stephen Segal**. The attached Court Order and associated documentation (**Approval and Vesting Order**) releases Stephen Segal from any and all of the obligations associated with these accounts. I realize that there might be some complexity for RBC to technically remove these obligations but the Court Order is instructive that Stephen Segal is to be released and discharged from these obligations.

I am sending this email to you both, but I suspect to it may need to proceed up various levels at RBC and/or RBC Credit Card Services. Once you have read it, please advise as to what next steps may be.

BACKGROUND AND THE COURT ORDERED RELEASES

On February 10, 2023, **The Accurate Group** and associated entities filed an application in the Court of King's Bench in Manitoba (the "Court") and commenced Court supervised restructuring proceedings under the Companies' Creditors Arrangement Act, R.S.C. 1985, c. C-36, as amended (the "CCAA").

The **Amended and Restated Initial Order** provides for a stay of proceedings which prohibits all parties from commencing or continuing any legal action against the Applicants, and all rights and

remedies of any party against or in respect of the Applicants or their assets are stayed and suspended except with the written consent of the Applicants and the Monitor, or leave of the Court. All creditor claims would be caught by the stay of proceedings. Further information in respect of the proceedings can be accessed on the Monitor's website - [Accurate Group \(deloitte.ca\)](https://www.deloitte.ca)

On **July 27/2023**, the Court of King's Bench in Manitoba (the "Court") approved the release of the Principals from obligations as further described below.

On **Dec 5/2023**, the Court approved the sale of the assets of **The Accurate Group to 15244986 CANADA INC.** and, amongst other relief, the extension of the CCAA and *stay* period until **Jan 29/2024**.

Section 9 of the attached **Approval and Vesting Order** whereby the Principals' of the CCAA Applicants "*...are hereby forever and permanently released and discharged from any and all claims, liabilities or obligations in connection with any of the Principal's guarantees of any of the commitments, loans or obligations of any of the Applicants*". Stephen Segal is a Principal that was released from this clause.

As a result of the attached **True Copy** of the **Approval and Vesting Order** combined with the attached and filed **Monitor's Certificate**, Stephen Segal is to be released from any and all obligations for the following **RBC accounts** which are "*Principal's guarantees of any of the commitments, loans or obligations of any of the Applicants*".

- | | | |
|------------------|--------------------|----------------------------|
| ● RBC Mastercard | 5415 **** * 1134 | \$6,998.73 at Dec 11/2023 |
| ● RBC Mastercard | 5415 **** * 6992 | \$87,401.70 at Dec 11/2023 |
| ● Credit Line | 07287-77910156-001 | \$19,975.00 at Dec 11/2023 |

In the event that Stephen Segal has or will make any payments against these accounts on or after July 27/2023 it is/was solely for the purpose of keeping his credit in good standing and any all payments are to be returned to Stephen Segal at the time the obligations of these accounts are removed from and disassociated with Stephen Segal. For greater certainty, any payment or future payment made by Stephen Segal on these accounts are not to be construed by any party including RBC as an admittance or acknowledgment that Stephen Segal is responsible for any debts associated with the aforementioned accounts.

It is the expectation that RBC will remove these obligations as well as notify the appropriate credit bureaus in a manner that the obligations and any missed payments (if any) associated with these obligations are permanently removed from the credit history of Stephen Segal.

I am available at any time, to review this with the appropriate RBC personnel and can be reached at **204-227-5722**.

Regards,

STEPHEN SEGAL

2241 West Taylor Blvd.
Winnipeg, MB
R3P 2J5
Contact: ssegal@g8group.ca | M. 204.227.5722

Confidentiality Notice

The information contained in this e-mail is confidential and is intended only for the addressee(s). If you have received this communication in error, please immediately notify the sender at the address shown above, and delete or destroy any copies of it.

----- Forwarded Message -----

From: Graham, Sherrie <sherrie.graham@rbc.com>
To: segal_stephen@yahoo.com <segal_stephen@yahoo.com>
Cc: Huston, Dallas <dallas.huston@rbc.com>
Sent: Friday, August 18, 2023 at 08:42:11 AM PDT
Subject: RBC

Hi Stephen,

As per our conversation, here are the comments on file as of today:

Client advised he is in the middle of a court case, has not paid his RBC MC. His legal representation has advised him not to pay until resolved legally. Due to potential impact of his credit bureau, client is choosing to pay min payment to not further impact his credit standing with RBC and his overall credit score. Sherrie Graham ABM 07287
--

Thanks,
S~

Sherrie Graham | Assistant Branch Manager, RBC Royal Bank | **Royal Bank of Canada** | 100 –
1700 Corydon Avenue Winnipeg Manitoba R3N 0K1 | Sherrie Graham | Mutual Funds
Representative | RBC | **Royal Mutual Funds Inc.** | T. 204-988-5768 | F. 204-488-9728

This is Exhibit "X" referred to in the Affidavit of Stephen Segal sworn June 14, 2024.

A handwritten signature in cursive script that reads "Sean Blakeley".

Commissioner for Taking Affidavits (or as may be)

Sean Blakeley
LSO# 79894V

BY EMAIL

Dec 30, 2023

Stephen A. Segal
2241 West Taylor Blvd.
Winnipeg, MB R3P 2J5

Rogers Bank Legal Department
C/O Rogers Bank Head Office
Toronto, ON

Re: IMPORTANT - Stephen Segal – Rogers Bank Client - Court Order - Release of Obligations

To Whom It May Concern;

I am sending this letter to the attention of the **Rogers Bank Legal Department** but I suspect to it may need to proceed up various levels at **Rogers Bank**. Once you have read it, please advise as to what next steps may be.

BACKGROUND AND THE COURT ORDERED RELEASES

On February 10, 2023, **The Accurate Group** and associated entities filed an application in the Court of King's Bench in Manitoba (the "Court") and commenced Court supervised restructuring proceedings under the Companies' Creditors Arrangement Act, R.S.C. 1985, c. C-36, as amended (the "CCAA").

The **Amended and Restated Initial Order** provides for a stay of proceedings which prohibits all parties from commencing or continuing any legal action against the Applicants, and all rights and remedies of any party against or in respect of the Applicants or their assets are stayed and suspended except with the written consent of the Applicants and the Monitor, or leave of the Court. All creditor claims would be caught by the stay of proceedings. Further information in respect of the proceedings can be accessed on the Monitor's website - [Accurate Group \(deloitte.ca\)](http://Accurate Group (deloitte.ca))

On **July 27/2023**, the Court of King's Bench in Manitoba (the "Court") approved the release of the Principals from obligations as further described below.

On **Dec 5/2023**, the Court approved the sale of the assets of **The Accurate Group** to **15244986 CANADA INC.** and, amongst other relief, the extension of the CCAA and stay period until **Jan 29/2024**. The sale transaction and filing of the **Monitor's Certificate** occurred on **Dec 7/2023**.

Section 9 of the attached **Approval and Vesting Order** whereby the Principals' of the CCAA Applicants "*...are hereby forever and permanently released and discharged from any and all claims, liabilities or obligations in connection with any of the Principal's guarantees of any of the commitments, loans or obligations of any of the Applicants*". **Stephen Segal** is a Principal that was released from this clause.

As a result of the attached **True Copy** of the **Approval and Vesting Order** combined with the attached and filed **Monitor's Certificate**, Stephen Segal is to be released from any and all **The Accurate Group related** obligations for the following **Rogers Bank Account** which are "*Principal's guarantees of any of the commitments, loans or obligations of any of the Applicants*".

- Rogers Bank No-Fee Visa 5579*****6880 Approx. \$19,000*

* Exact amount to be determined after review and segregation of all business and personal transactions and payments. Suggest a coordinated review between Rogers Bank and Stephen Segal,

In the event that Stephen Segal has or will make any payments against this account on or after Feb 10/2023 that are deemed to be made against any **The Accurate Group** amounts, it is/was solely for the purpose of keeping his credit in good standing. For greater certainty, any payment or future payment made by Stephen Segal on these accounts are not to be construed by any party including **Rogers Bank** as an admittance or acknowledgment that Stephen Segal is responsible for any debts associated with the aforementioned accounts that relate to **The Accurate Group**.

It is the expectation that **Rogers Bank** will remove these specific obligation(s) of approximately \$19,000 upon further review of this matter.

I am available at any time, to review this with the appropriate **Rogers Bank** personnel and can be reached at **204-227-5722**.

Regards,

Stephen A, Segal

2241 West Taylor Blvd.

Winnipeg, MB

R3P 2J5

Phone: 204-227-5722

Email: ssegal@g8group.ca and segal@yahoo.com

Please find attached:

True Copy of the *Approval and Vesting Order* filed **July 28/2023**

True Copy of the *Order - Extension, Sealing, and Other Relief* of **Dec 5/2023**

Executed *Monitor's Certificate* of **Dec 7/2023**

This is Exhibit "Y" referred to in the Affidavit of Stephen Segal sworn June 14, 2024.

A handwritten signature in cursive script that reads "Sean Blakeley".

Commissioner for Taking Affidavits (or as may be)

Sean Blakeley
LSO# 79894V

Dec 27, 2023

Stephen A. Segal
2241 West Taylor Blvd.
Winnipeg, MB R3P 2J5

Scotiabank Legal Department
C/O Scotiabank Head Office
44 King Street West
Toronto, ON
M5H 1H1

Re: IMPORTANT - Stephen Segal - Scotiabank Client - Court Order - Release of Obligations

To Whom It May Concern;

I am sending this letter to the attention of the **Scotiabank Legal Department** but I suspect to it may need to proceed up various levels at **Scotiabank** and/or **Scotiabank Credit Card Services**. Once you have read it, please advise as to what next steps may be.

BACKGROUND AND THE COURT ORDERED RELEASES

On February 10, 2023, **The Accurate Group** and associated entities filed an application in the Court of King's Bench in Manitoba (the "Court") and commenced Court supervised restructuring proceedings under the Companies' Creditors Arrangement Act, R.S.C. 1985, c. C-36, as amended (the "**CCAA**").

The **Amended and Restated Initial Order** provides for a stay of proceedings which prohibits all parties from commencing or continuing any legal action against the Applicants, and all rights and remedies of any party against or in respect of the Applicants or their assets are stayed and suspended except with the written consent of the Applicants and the Monitor, or leave of the Court. All creditor claims would be caught by the stay of proceedings. Further information in respect of the proceedings can be accessed on the Monitor's website - [Accurate Group \(deloitte.ca\)](http://Accurate Group (deloitte.ca))

On **July 27/2023**, the Court of King's Bench in Manitoba (the "Court") approved the release of the Principals from obligations as further described below.

On **Dec 5/2023**, the Court approved the sale of the assets of **The Accurate Group** to **15244986 CANADA INC.** and, amongst other relief, the extension of the CCAA and *stay* period until **Jan 29/2024**. The sale transaction and filing of the **Monitor's Certificate** occurred on **Dec 7/2023**.

Section 9 of the attached **Approval and Vesting Order** whereby the Principals' of the CCAA Applicants "*...are hereby forever and permanently released and discharged from any and all claims, liabilities or obligations in connection with any of the Principal's guarantees of any of the commitments, loans or obligations of any of the Applicants*". **Stephen Segal** is a Principal that was released from this clause.

As a result of the attached **True Copy** of the **Approval and Vesting Order** combined with the attached and filed **Monitor's Certificate**, Stephen Segal is to be released from any and all obligations for the following **Scotiabank Accounts** which are "*Principal's guarantees of any of the commitments, loans or obligations of any of the Applicants*".

- Scotiabank No-Fee Visa 4537*****3570017 \$18,904.25 at Dec 27/2023
- Scotiabank Line of Credit 4538*****8374017 \$9,850.00 at Dec 27/2023

In the event that Stephen Segal has or will make any payments against these accounts on or after July 27/2023 it is/was solely for the purpose of keeping his credit in good standing and any all payments are to be returned to Stephen Segal at the time the obligations of these accounts are removed from and disassociated with Stephen Segal. For greater certainty, any payment or future payment made by Stephen Segal on these accounts are not to be construed by any party including **Scotiabank** as an admittance or acknowledgment that Stephen Segal is responsible for any debts associated with the aforementioned accounts.

It is the expectation that **Scotiabank** will remove these obligations as well as notify the appropriate credit bureaus in a manner that the obligations and any missed payments (if any) associated with these obligations are permanently removed from the credit history of Stephen Segal.

I am available at any time, to review this with the appropriate **Scotiabank** personnel and can be reached at **204-227-5722**.

Regards,

Stephen A, Segal

2241 West Taylor Blvd.

Winnipeg, MB

R3P 2J5

Phone: 204-227-5722

Email: ssegal@g8group.ca and segal@yahoo.com

Please find attached:

True Copy of the *Approval and Vesting Order* filed **July 28/2023**

True Copy of the *Order - Extension, Sealing, and Other Relief* of **Dec 5/2023**

Executed *Monitor's Certificate* of **Dec 7/2023**

This is Exhibit "Z" referred to in the Affidavit of Stephen Segal sworn June 14, 2024.

A handwritten signature in cursive script that reads "Sean Blakeley".

Commissioner for Taking Affidavits (or as may be)

Sean Blakeley
LSO# 79894V

Dec 27, 2023

Stephen A. Segal
2241 West Taylor Blvd.
Winnipeg, MB R3P 2J5

CIBC Legal Department
C/O CIBC Client Care
P.O Box 15, Station A
Toronto, ON
M5W 1A2

Re: IMPORTANT - Stephen Segal – CIBC Client - Court Order - Release of Obligations

To Whom It May Concern;

I am sending this letter to the attention of the **CIBC Legal Department** but I suspect to it may need to proceed up various levels at **CIBC** and/or **CIBC Credit Card Services**. Once you have read it, please advise as to what next steps may be.

BACKGROUND AND THE COURT ORDERED RELEASES

On February 10, 2023, **The Accurate Group** and associated entities filed an application in the Court of King's Bench in Manitoba (the "Court") and commenced Court supervised restructuring proceedings under the Companies' Creditors Arrangement Act, R.S.C. 1985, c. C-36, as amended (the "**CCAA**").

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Section 9 of the attached **Approval and Vesting Order** whereby the Principals' of the CCAA Applicants "*...are hereby forever and permanently released and discharged from any and all claims, liabilities or obligations in connection with any of the Principal's guarantees of any of the commitments, loans or obligations of any of the Applicants*". **Stephen Segal** is a Principal that was released from this clause.

As a result of the attached **True Copy** of the **Approval and Vesting Order** combined with the attached and filed **Monitor's Certificate**, Stephen Segal is to be released from any and all obligations for the following **CIBC Accounts** which are "*Principal's guarantees of any of the commitments, loans or obligations of any of the Applicants*".

- CIBC Loan

4438375516

\$29,474.14 at Dec 27/2023

In the event that Stephen Segal has or will make any payments against these account(s) on or after July 27/2023 it is/was solely for the purpose of keeping his credit in good standing and any all payments are to be returned to Stephen Segal at the time the obligations of these accounts are removed from and disassociated with Stephen Segal. For greater certainty, any payment or future payment made by Stephen Segal on these accounts are not to be construed by any party including **CIBC** as an admittance or acknowledgment that Stephen Segal is responsible for any debts associated with the aforementioned accounts.

It is the expectation that **CIBC** will remove these obligations as well as notify the appropriate credit bureaus in a manner that the obligations and any missed payments (if any) associated with these obligations are permanently removed from the credit history of Stephen Segal.

I am available at any time, to review this with the appropriate **CIBC** personnel and can be reached at **204-227-5722**.

Regards,

Stephen A, Segal

2241 West Taylor Blvd.

Winnipeg, MB

R3P 2J5

Phone: 204-227-5722

Email: ssegal@g8group.ca and segal@yahoo.com

Please find attached:

True Copy of the *Approval and Vesting Order* filed **July 28/2023**

True Copy of the *Order - Extension, Sealing, and Other Relief* of **Dec 5/2023**

Executed *Monitor's Certificate* of **Dec 7/2023**

This is Exhibit "AA" referred to in the Affidavit of Stephen Segal sworn June 14, 2024.

A handwritten signature in cursive script that reads "Sean Blakeley".

Commissioner for Taking Affidavits (or as may be)

Sean Blakeley
LSO# 79894V



May 17, 2024

Stephen Segal
2241 West Taylor Blvd
Winnipeg, MB, R3P2J5

Account Ending in: 6880
Current Balance: \$19114.41
Credit Limit: \$20000

RE: Account Closure

Dear Stephen Segal,

Rogers Bank performs periodic reviews of our customers' accounts and whether the account is being managed according to the terms of the cardholder agreement. Based on the correspondence we received regarding your account use; we regret to inform you that we have closed your account. You do remain responsible for any balance owed to the account.

Please destroy any cards associated with this account to ensure that you don't inadvertently attempt to use the card(s) on this closed account.

Sincerely,

Rogers Bank