

IN THE COURT OF QUEEN'S BENCH OF NEW BRUNSWICK
IN BANKRUPTCY AND INSOLVENCY
JUDICIAL DISTRICT OF EDMUNDSTON

IN THE MATTER OF THE RECEIVERSHIP OF 655873 N.-B. INC. OPERATING AS RIVIÈRE-VERTE RITE STORE., carrying on business at 6 Industrielle Street, in the Village of Rivière-Verte, in the County of Madawaska and Province of New Brunswick;

PURSUANT TO Section 33 of The *Judicature Act*, R.S.N.B. 1973, Ch. J-2, Rule 41, Rules of Court, New Brunswick and Section 243 of the *Bankruptcy and Insolvency Act*, R.S.C. 1985, c. B-3

BETWEEN: **Royal Bank of Canada**, a chartered bank,

APPLICANT

- and -

655873 N.-B. INC., OPERATING AS RIVIÈRE-VERTE RITE STORE,
carrying on business in the Village of Rivière-Verte and
Province of New Brunswick

RESPONDENT

**Fourth Report of BDO Canada Limited,
as Receiver of 655873 N.-B. Inc., operating as Rivière-Verte Rite Store**

I, **JASON BREEZE**, of Halifax, Nova Scotia, say as follows:

1. I am a Licensed Insolvency Trustee and Vice President of BDO Canada Limited ("BDO Canada") Receiver of **655873 N.-B. Inc., operating as Rivière-Verte Rite Store** (the "**Company**"). As such I have personal knowledge of the matters herein, except where otherwise stated.

2. The within report is supplemental to my three prior reports. The purpose of this fourth report is to provide the Court and the parties with background on the sums received from the Company by the Secured Creditor, Royal Bank of Canada (“RBC”) and the application of those funds on account of the indebtedness of the Company to RBC. This report will further detail the costs incurred by RBC on account of the Company from both prior to and following the appointment of BDO Canada by Order of this Court dated February 11, 2016.

Indebtedness and Payments on Account

3. RBC issued demand for payment to the Company by demand letter dated March 25, 2014, which demanded repayment of all debts as of February 12, 2014. As at February 12, 2014, the Company was indebted to RBC as follows:
 - a) \$10,025.21 on account of a revolving line of credit;
 - b) \$577,066.40 on account of a term loan;
 - c) \$15,899.79 on account of a corporate visa; and
 - d) Together with costs which were at that point unspecified.

I attach and mark as Exhibit 1 is a copy of the RBC demand dated March 25, 2016, together with the RBC loan screens from which the information was taken.

4. Following demand, the Company continued to make certain payments on account. These payments were detailed in the Affidavit of Angella White, filed January 26, 2016. I attach and mark as Exhibit 2 a copy of Ms. White’s Affidavit, without Exhibits.
5. On September 20, 2016, I met with Mr. Daniel Johnson, representing the Company. Mr. Johnson provided me with a bank draft in the amount of \$100,000 payable to RBC, to be paid on account.

6. On November 7, 2016, Mr. Daniel Johnson, representing the Company, provided RBC's solicitor, George L. Cooper of Cox & Palmer, with two bank drafts totaling \$50,000, to be paid on account.
7. I am informed by RBC and believe that the \$100,000 received on September 20, 2016 was applied as follows:
 - a) \$9,584.68 on account of the revolving line of credit;
 - b) \$80,908.86 on account of the term loan; and
 - c) \$9,506.46 on account of the corporate visa (which has been converted to a term loan).
8. I am informed by RBC and believe that the \$50,000 received on November 7, 2016 was applied against the remaining term loan, reducing the balance of the term loan to \$412,705.06, as of November 28, 2016.
9. I attach and mark as Exhibit 3 copies of RBC printouts of loan screens detailing the amounts owed as at November 28, 2016, together with RBC Loan Histories for all of the Company's loans:
10. I am informed by RBC and believe that in addition to the above indebtedness, Mr. Johnson also owes RBC, in respect of a corporation related to Mr. Johnson, the sum of \$6,431.84, which he has agreed to pay to RBC from the proceeds of his proposed refinancing.

Costs Incurred by Royal Bank of Canada

11. In addition to the Company's indebtedness detailed above, the Company is also responsible to repay RBC for the costs it has incurred in connection with the indebtedness. These costs include:

- a) fees paid to BDO Canada, both before and after the date of appointment (February 11, 2016);
- b) fees paid to Cox & Palmer, both before and after the date of appointment;
- c) real property appraisal fees;
- d) fees paid to Fundy Engineering on account of a Phase 1 and Phase 2 Environmental Impact Assessment;
- e) fees paid to Castle Appraisals Ltd. for personal property appraisals and attendances in Edmundston in anticipation of a full receivership order being granted by this Honourable Court; and
- f) sundry other fees, disbursements and taxes.

12. A summary of the fees charged and paid to date is as follows:

Ref.	Date	Invoice #	Amount	RBC Demand Loan #
1	May 6, 2014	87803102	5,612.58	09344 51106730 005
2	November 5, 2014	87945317	10,654.09	09344 51106730 007
3	April 27, 2015	88115742	7,481.72	09334 51106730 008
4	July 15, 2015	88219882	10,725.25	09344 51106730 009
5	January 20, 2016	88367251	11,161.61	09344 51106730 010
6	March 14, 2016	88415950	14,848.42	09344 51106730 011
6B	April 21, 2016	88415950-B	9,034.82	09344 51106730 012
7	July 12, 2016	88606882	6,631.25	09344 51106730 013
7B	July 12, 2016	88606882-B	9,904.66	09344 51106730 014
7C	July 12, 2016	88606882-C	9,904.67	09344 51106730 015
8	September 29, 2016	88664851	12,362.45	09344 51106730 016
			\$ 108,321.52	

I attach and mark as Exhibit 4 copies of the BDO Canada and Cox & Palmer invoices referred to above, together with details of disbursements and taxes.

13. As appears from a review of the invoices, the sum of \$45,635.25 was billed prior to the initial order dated February 11, 2016.
14. In addition to the amounts set out above, BDO Canada has unbilled fees of \$9,230.01 (inclusive of HST at 13%); Cox & Palmer has unbilled fees, taxes and disbursements of \$10,435.81 and Castle Appraisals Ltd. has billed and unpaid account totaling \$2,612.80. Once all amounts are billed and invoiced to RBC, RBC's total costs incurred will be \$130,600.14.
15. I make this Report in good faith for the purposes stated above.

DATED at Halifax, Nova Scotia, this 28th day of November, 2016.

BDO CANADA LIMITED, in its capacity as
Proposed Receiver of 655873 N.-B. Inc.,
Rivière-Verte Rite Store

Per: _____
Name: Jason Breeze, CIRP, LIT
Title: Vice President

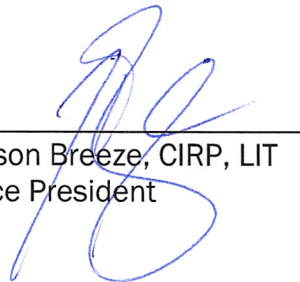


Exhibit 1

Le 25 mars 2014

PAR COURRIER RECOMMANDÉ

DANIEL JOHNSON
655873 N.-B. LTÉE
14, rue Edgar
Saint-Basile NB E7C 3G5

**OBJET: Dette de 655873 N.-B. Inc. opérant sous Rivière Verte Rite Store à la Banque Royale du Canada
Notre dossier: 2140603**

M. Johnson,

Notre étude représente les intérêts de la Banque Royale du Canada (ci-après nommée la "Banque").

Comme vous le savez sans doute, la compagnie 655873 N.-B. Inc. (ci-après nommée le "débitéur") est endettée à la Banque en vertu de divers instruments de prêts, incluant les documents ci-joints énumérés ci-dessous, pour une dette totale de 602 991,40\$, en date du 12 février 2014 :

1. Un prêt renouvelable remboursable sur demande, qui, en date du 12 février 2014, avait un solde dû de 10 025,21\$
2. Un prêt à terme fixe, qui, en date du 12 février 2014, avait un solde dû de 577 066,40\$; et
3. Une Visa Affaires, qui, en date du 12 février 2014, avait un solde dû de 15 899,79\$

en plus des frais encourus ou à encourir par la Banque (collectivement nommés, la « Dette »)

La Dette susmentionnée est garantie par les instruments suivants:

1. Une Convention de sûreté générale, datée le 13 avril 2012; et
2. Une Hypothèque subsidiaire grèvant les NIDs 35295526, 35297092, 35297118 et 35297126, enregistrée au bureau d'enregistrement du comté de Madawaska le 27 avril 2012, sous le numéro 31395131.

Vicky Glna Doucette | Lawyer/Avocate

Direct/Tél. 506 863 0308 Fax/Télé. 506 856 8150 Email/Courriel vdoucette@coxandpalmer.com

Address/Adresse Blue Cross Centre/Centre de la Croix Bleue Suite/Bureau 500 644, rue Main Street Moncton NB E1C 1E2

Le 25 mars 2014

Vous trouverez ci-inclus un Préavis de l'intention de mettre à exécution une garantie et Accusé de réception et consentement à la mise à exécution immédiate d'une garantie émis conformément aux documents susmentionnés.

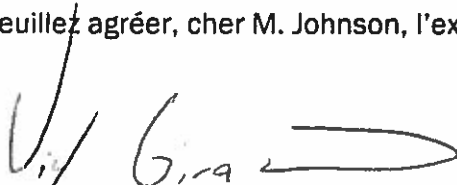
Au nom de la Banque, **NOUS EXIGEONS** que le débiteur acquitte **TOUTES SA DETTE** à la Banque à l'adresse sous-mentionnée:

BANQUE ROYALE DU CANADA
a/s Cox & Palmer
Centre de la Croix Bleue
644, rue Main, Bureau 500
Moncton NB E1C 1E2

A la compétence de Me Vicky Gina Doucette 863-0308

Si vous ne vous conformez pas à cette demande, la Banque entreprendra les démarches nécessaires afin de réaliser sur ces prêts, y inclus, mais non limité à la nomination d'un séquestre et administrateur judiciaire, ainsi que le recours aux garants de la compagnie.

Veuillez agréer, cher M. Johnson, l'expression de nos salutations distinguées.


Vicky Gina Doucette

VGD/nc

Pièces jointes

PRÉAVIS DE L'INTENTION DE METTRE À EXÉCUTION UNE GARANTIE
conformément à l'article 244(1) de la *Loi sur la faillite et l'insolvabilité*
(Formulaire 86)

Destinataire: 655873 N.-B. Inc. opérant sous Rivière Verte Rite Store, personne insolvable

AVIS EST DONNÉ DE CE QUI SUIT:

1. **BANQUE ROYALE DU CANADA**, créancier garanti, se propose de mettre à exécution la garantie qu'elle détient sur les biens suivants de la personne insolvable:
 - a) tout les biens meubles actuels et futurs de la personne insolvable tel que décrits dans une Convention de sûreté générale en date du 13 avril 2012; et
 - b) tout les biens immobiliers de la personne insolvable tel que décrits dans une Hypothèque subsidiaire en date du 27 avril 2012, étant les NIDs 35295526, 35297092, 35297118 et 35297126
2. La garantie qui sera mise à exécution est la suivante:
 - a) Une Convention de sûreté générale, datée le 13 avril 2012; et
 - b) Une Hypothèque subsidiaire enregistrée au bureau d'enregistrement du comté de Madawaska le 27 avril 2012, sous le numéro 31395131.
3. Le montant total de la dette couverte par la garantie est de 602 991,40\$, en plus des frais encourus ou à encourir par la Banque, en date du 12 février 2014.
4. Le créancier garanti n'aura le droit de mettre à exécution sa garantie qu'après l'expiration d'un délai de 10 jours suivant l'envoi du présent préavis, à moins que la personne insolvable consente à la mise à exécution de la garantie avant l'expiration de ce délai de 10 jours.

DATÉ à Moncton, Nouveau-Brunswick, ce 25 mars 2014.

BANQUE ROYALE DU CANADA



VICKY GINA DOUCETTE, avocate
et agente de la Banque Royale du Canada

nom:
Accuse réception et consent
à la mise à exécution de la garantie

Active Client: **655873 N.-B. INC.**

Overview

[Clear Client Profile](#)
[+ Full View](#)

Identification Word: **Account Manager Name:** ANGELLA WHITE
Responsibility Transit: 07474 **Account Manager:** 596

Client Information

Legal Name: 655873 N.-B. INC.
Trade Name:
RBC Royal Bank Client Since: Jan 2012
Client Card: 4519032986274073
 A-016 BB ENHANCED
Address: 14 RUE EDGAR [Show Map](#)
 SAINT-BASILE NEW BRUNSWICK
 E7C1N8
Residence Tax Code: New Brunswick
Primary Phone: (506) 733-1911
Secondary Phone:
Fax:
Correspondence Language: English
Date Established: Feb 16, 2011 (In Business For 2 Years)
Business Segmentation Code: Business Markets - 505
Locations:
Employees:

Owner(s):

Legal Name	% Owned	Permission
JOHNSON, DANIEL	100	No



Active Client: 655873 N.-B. INC.

Accounts

[Print](#) | [Clear Client Profile](#)
[-] **Assets****Total Assets: \$129.99****RBC Assets**

Chequing / Savings	Ownership	Status	Overdraft Limit	Balance
<u>C/A/REG - 00774 1005784</u>	Sole Owner	Active	0	129.99
Total:				\$129.99

Investments	Ownership	Status	Maturity Date	Balance
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There are no items to be displayed.

Other Assets

Other RBC and non-RBC Assets

Type	Where	Maturity Date	Balance	Remove
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There are no items to be displayed.

[-] **Liabilities****Total Liabilities: \$603,006.66****RBC Liabilities**

Credit Cards	Ownership	Status	Limit	Balance
<u>4516070007769369</u>	Joint or	Collection Account	15,000	15.56
Total:				\$15.56

Loans / Mortgages	Ownership	Status	Maturity Date	Balance
<u>RCL - 09344 51106730 001</u>	Sole Owner	Active		10,025.21
<u>DEMAND - 09344 51106730 002</u>	Sole Owner	Closed	Apr 26, 2013	0.00
<u>DEMAND - 09344 51106730 003</u>	Sole Owner	Active	Apr 26, 2014	577,066.40
<u>DEMAND - 09344 51106730 004</u>	Sole Owner	Active		15,899.49

Total: \$602,991.10

Other Liabilities

Other RBC and non-RBC Liabilities

Type	Where	Protection Life	Maturity Date	Limit	Balance	Remove
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There are no items to be displayed.

[Add Other Liability](#)**Additional Services**

Account Type	Ownership	Status	Date Opened	Balance
RFA - 05253 2543288	Sole Owner	Active	Apr 27, 2012	0.00
<u>ACR - 00002 298627407 001</u>	Sole Owner	Active		575,552.62
<u>ACR - 00002 298627407 002</u>	Sole Owner	Active		10,000.00
<u>ACR - 00002 298627407 003</u>	Sole Owner	Closed		0.00
<u>ACR - 00002 298627407 004</u>	Sole Owner	Inactive		0.00
<u>ACR - 00002 298627407 005</u>	Sole Owner	Active		15,525.37

Balance Inquiry - Results

Card Number: 4516-0700-0776-8369

12 FEB 2014

11:27

Last Statement		Current	
Date:	27 Jan 14	Balance:	15.56
Due Date:	13 Feb 14	Minimum Payment:	15.56
		Available Credit:	N/A
		Limit:	15000

Current Balance represents all posted transactions
as of closing of our last business day.
Recent transactions incurred may not be included.

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Close Inquiry

2014 / 02 / 12

OLB014I - Reply messages completed

W994 PRIVATE/COMMERCIAL BANKING LOAN

^ - Required Information

Transaction 230 - Close Inquiry

^ Loan Account Number: Print: Yes No

^ Loan Number:

BackDate Code:

Effective date (YYYY / MM / DD): / /

^ Inquiry Purpose:

Results

Inquiry Type: CLOSE INQ Inquiry Date: FEB 12/14 Inquiry Time: 12:27:45

Loan Account Number - Segment: 51106730-001

Short Name: 655873 NB INC* Deferred Indicator: N

Loan Officer Number: 596

Loan Description: ROYAL CR LINE

Status: AC

Inquiry Effective Date: FEB 12/14

Outstanding Loan: 10,000.00

Interest to Date: 25.21

Insurance to Date: 0.00

Loan Closing Amount: 10,025.21

Amort Term Remaining: N/A

Per Diem Interest: 1.58

Payment / Maturity Date: N/A

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Close Inquiry

2014 / 02 / 12

OLB014I - Reply messages completed

W994 PRIVATE/COMMERCIAL BANKING LOAN

^ - Required Information

Transaction 230 - Close Inquiry

^ Loan Account Number: Print: Yes No
 ^ Loan Number:
 BackDate Code:
 Effective date (YYYY / MM / DD): / /
 ^ Inquiry Purpose:

Results

Inquiry Type: CLOSE INQ **Inquiry Date:** FEB 12/14 **Inquiry Time:** 12:27:55
Loan Account Number - Segment: 51106730-003
Short Name: 655873 NB **Deferred Indicator:**
Loan Officer Number: 596
Loan Description: DEMAND LOAN
Status: AC
Inquiry Effective Date: FEB 12/14
Outstanding Loan: 575,552.62
Interest to Date: 1,513.78
Insurance to Date: 0.00
Loan Closing Amount: 577,066.40
Amort Term Remaining: 159
Per Diem Interest: 94.61
Payment / Maturity Date: FEB 26/14

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Close Inquiry

2014 / 02 / 12

i OLB014 - Reply messages completed

A W994 PRIVATE/COMMERCIAL BANKING LOAN

^ - Required Information

Transaction 230 - Close Inquiry

^ Loan Account Number: Print: Yes No

^ Loan Number:

BackDate Code: AA

Effective date (YYYY / MM / DD): / /

^ Inquiry Purpose:

Results

Number	Messages
1	VS 4516070007769369 \$15 525 37
Inquiry Type:	CLOSE INQ Inquiry Date: FEB 12/14 Inquiry Time: 12:28:02
Loan Account Number - Segment: 51106730-004	
Short Name:	655873 N B VI Deferred Indicator:
Loan Officer Number:	596 Fees Owing: 0.00
Loan Description:	DEMAND LOAN Uncollected Interest: 229.58
Status:	RI Net Capitalization: 0.00
Inquiry Effective Date:	FEB 12/14 Deferred Income: 0.00
Outstanding Loan:	15,525.37 Excess Kilometer Charge: N/A
Interest to Date:	374.12 Student Interest: 0.00
Insurance to Date:	0.00 Interest Relief Months:
Loan Closing Amount:	15,899.49 PSED: N/A
Amort Term Remaining:	N/A
Per Diem Interest:	8.50
Payment / Maturity Date:	N/A

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Active Client: DANIEL JOHNSON

Overview

[Clear Client Profile](#)
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Identification Word:	Account Manager Name:	ANGELLA WHITE
Responsibility Transit:	Account Manager:	596

Client Information

Legal Name:	DANIEL JOHNSON	
Trade Name:		
RBC Royal Bank Client Since:	Jan 2012	
Client Card:	4519032986273992 A-016 BB ENHANCED	
Address:	14 RUE EDGAR SAINT-BASILE NEW BRUNSWICK E7C1N8	Show Map
Residence Tax Code:	New Brunswick	
Primary Phone:	(506) 263-1911	
Secondary Phone:	(506) 733-1911	
Fax:		
Correspondence Language:	French	
Date Established:		
Business Segmentation Code:	Business Markets - 505	
Locations:		
Employees:		

Owner(s):

Legal Name	% Owred	Permission
<u>JOHNSON, DANIEL</u>	100	No



Active Client: DANIEL JOHNSON

Accounts

[Print](#) | [Clear Client Profile](#)
-| Assets

Total Assets: \$367.60

RBC Assets

Chequing / Savings	Ownership	Status	Overdraft Limit	Balance
<u>C/A/REG - 00774 1005792</u>	Sole Owner	Active	0	367.60
Total:				\$367.60

Investments	Ownership	Status	Maturity Date	Balance
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There are no items to be displayed.

Other Assets

Other RBC and non-RBC Assets

Type	Where	Maturity Date	Balance	Remove
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There are no items to be displayed.

-| Liabilities

Total Liabilities: \$230,591.98

RBC Liabilities

Credit Cards	Ownership	Status	Limit	Balance
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There are no items to be displayed.

Loans / Mortgages	Ownership	Status	Maturity Date	Balance
<u>DEMAND - 09344 50858935 001</u>	Sole Owner	Closed	Apr 18, 2013	0.00
<u>DEMAND - 09344 50858935 002</u>	Sole Owner	Active	Apr 18, 2014	230,591.98

Total: \$230,591.98

Other Liabilities

Other RBC and non-RBC Liabilities

Type	Where	Protection Life	Maturity Date	Limit	Balance	Remove
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There are no items to be displayed.

[Add Other Liability](#)

Additional Services

Account Type	Ownership	Status	Date Opened	Balance
<u>ACR - 00002 298627399 001</u>	Sole Owner	Active		224,313.48
<u>ACR - 00002 298627399 002</u>	Sole Owner	Inactive		0.00

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Close Inquiry

2014 / 02 / 12

OLB014I - Reply messages completed

W994 PRIVATE/COMMERCIAL BANKING LOAN

^ - Required Information

Transaction 230 - Close Inquiry

^ Loan Account Number:	<input type="text" value="50858935"/>	Print: <input type="radio"/> Yes <input checked="" type="radio"/> No
^ Loan Number:	<input type="text" value="002"/>	
BackDate Code:	<input type="checkbox"/>	
Effective date (YYYY / MM / DD):	<input type="text"/> / <input type="text"/> / <input type="text"/>	
^ Inquiry Purpose:	<input type="text" value="Close Inquiry only"/>	

Results

Number	Messages
1	CONVERSION FROM SEG001
Inquiry Type:	CLOSE INQ
Inquiry Date:	FEB 12/14
Inquiry Time:	13:57:38
Loan Account Number - Segment: 50858935-002	
Short Name:	DANIEL JOHNSON
Loan Officer Number:	596
Loan Description:	DEMAND LOAN
Status:	II
Inquiry Effective Date:	FEB 12/14
Outstanding Loan:	224,313.48
Interest to Date:	6,278.50
Insurance to Date:	0.00
Loan Closing Amount:	230,591.98
Amort Term Remaining:	279
Per Diem Interest:	31.34
Payment / Maturity Date:	JUN 18/13
Deferred Indicator:	
Fees Owning:	0.00
Uncollected Interest:	0.00
Net Capitalization:	0.00
Deferred Income:	2,225.79
Excess Kilometer Charge:	N/A
Student Interest:	0.00
Interest Relief Months:	
PSED:	N/A

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Exhibit 2

IN THE COURT OF QUEEN'S BENCH OF NEW BRUNSWICK

IN BANKRUPTCY AND INSOLVENCY

JUDICIAL DISTRICT OF EDMUNDSTON

IN THE MATTER OF THE RECEIVERSHIP OF 655873 N.-B. INC. OPERATING AS RIVIÈRE-VERTE RITE STORE, carrying on business at 6 Industrielle Street, in the Village of Rivière-Verte, in the County of Madawaska and Province of New Brunswick;

PURSUANT TO Section 33 of The *Judicature Act*, R.S.N.B. 1973, Ch. J-2, Rule 41, Rules of Court, New Brunswick and Section 243 of the *Bankruptcy and Insolvency Act*, R.S.C. 1985, c. B-3

BETWEEN:

Royal Bank of Canada, a chartered bank,

APPLICANT

**Reçu et Déposé
Received and Filed**

- and -

JAN 26 2016

655873 N.-B. INC, OPERATING AS RIVIÈRE-VERTE RITE STORE carrying on business in the Village of Rivière-Verte and Province of New Brunswick,

Cou. ...neine /
Court of Queen's Bench
Edmundston, N.B.

RESPONDENT

AFFIDAVIT

I, ANGELLA WHITE, of the City of Toronto, Province of Ontario, MAKE OATH AND SAY:

1. I am a Manager, Special Loans Group, with the Royal Bank of Canada ("RBC"), the Applicant herein, and as such have knowledge of the matters to which I herein depose, except where otherwise stated to be by way of information and belief. I am authorized to make this Affidavit.
2. The Respondent, 655873 N.-B. Inc. (the "Company"), is justly and truly indebted to RBC (as of January 5, 2016) as follows:
 - (a) Pursuant to a Loan Agreement, dated April 4, 2012, a copy of which is attached hereto as Exhibit "A", consisting of:
 - i) an Operating Line of Credit, which, as January 5, 2016, had an outstanding balance of \$11,089.11;

- ii) a Fixed Term Loan, which, as at January 5, 2016, had an outstanding balance of \$554,904.71;
- iii) a Business Visa account, which, as at January 5, 2016, had an outstanding balance of \$14,956.91; and
- iv) realization account, which, as at January 5, 2016, had an outstanding balance of \$34,473.64,

(collectively, the "Indebtedness").

3. RBC holds security for the Indebtedness as follows:

- (a) a General Security Agreement, dated April 13, 2012, a copy of which is attached hereto as Exhibit "B"; and
- (b) a Collateral Mortgage, dated April 16, 2013, a copy of which is attached hereto as Exhibit "C",

(collectively, the "Security Agreements").

4. As of March 25, 2014, RBC duly demanded in writing that the Company repay its Indebtedness to RBC and duly provided notice of its intention to enforce its security, pursuant to the *Bankruptcy and Insolvency Act*. Attached and marked as Exhibits "D", "E" and "F" are copies of RBC's demand letters to the Company and to Daniel Johnson and Remorquage Nord-Ouest Towing Inc., in their capacity as Guarantors of the debts and obligations of the Company.

5. Following demand, RBC has taken judgment against the guarantors.

6. The Company carries on business as a retail gas bar, campground and convenience store.

7. The Company has admitted its indebtedness to RBC and has made, since the date of demand and judgment, repeated commitments to RBC that it would repay the Indebtedness in full. At no time has it done so; however, it has made the following payments on account:

(a) Demand Loan # 51106730 004

Date	Amount
6-May-15	\$ 6,018.91
	\$ 6,018.91

(b) Demand Loan # 51106730 003

Date	Interest	Principal	Total
26-Feb-14	2,838.34	2,417.55	\$ 5,255.89
9-Apr-14	3,862.78	1,393.11	\$ 5,255.89
28-Apr-14	1,879.70	3,376.19	\$ 5,255.89
27-Jun-14	5,255.89	-	\$ 5,255.89
27-Jun-14	349.91	4,905.98	\$ 5,255.89
31-Jul-14	3,149.20	2,106.69	\$ 5,255.89
4-Sep-14	3,229.70	2,026.19	\$ 5,255.89
19-Nov-14	5,255.89	-	\$ 5,255.89
27-Jan-15	2,574.44	2,681.45	\$ 5,255.89
28-Jan-15	183.01	5,072.88	\$ 5,255.89
26-Mar-15	5,038.95	216.94	\$ 5,255.89
6-May-15	2,739.41	2,516.48	\$ 5,255.89
27-Jul-15	8,067.93	2,443.85	\$ 10,511.78
26-Aug-15	2,474.50	2,781.39	\$ 5,255.89
	\$ 46,899.65	\$ 31,938.70	\$ 78,838.35


8. Beginning in March of 2014 and continuing through to December, 2015, RBC has made attempts to inspect the collateral pledged as security for the Indebtedness, most notably the lands and building located at or near Davis Road and Route #2, Rivière-Verte, New Brunswick, identified as PID#'s 35295526, 35297118 and 35297126 (the "Real Property").
9. It has become clear, based on the elapse of time and the numerous failed promises of the Company, that in order to be repaid the Indebtedness, RBC will be forced to enforce its Security, including its Security over the Real Property.
10. Prior to enforcing security over real property, RBC generally requires that the real property be appraised and that environmental reports be obtained in order to assure RBC that it will not inadvertently assume environmental risks under the *Clean Environment Act* and other statutes. In the case of the Real Property owned by the Company, same has been used in part as a gas bar and so RBC has been particularly cautious in its approach to realization.
11. RBC has obtained two appraisals of the Real Property, the contents of which are confidential. RBC has further, as of March, 2015, obtained a Phase I Environmental Site Assessment prepared by Fundy Engineering. The Phase I concluded in part:

"The Phase I ESA completed by Fundy Engineering at the properties on Davis Road, Rivière-Verte, NB determined that the properties do not contain any actual environmental concern; however, there are potential concerns associated with underground storage tanks, ozone depleting substances and watercourses. Further investigation is recommended regarding the current underground storage tanks to confirm or deny any impacts to the subsurface soils and/or groundwater, in the form of a Phase II Environmental Site Assessment." [Emphasis Added]

A copy of the Phase I is attached hereto as Exhibit "G".

12. Upon receipt of the Phase I and the recommendation that a Phase II assessment be completed, RBC, through its solicitors, made numerous attempts to obtain access to the Real Property for the purposes of completing a Phase II. The Company denied all requests for access.
13. After the Company refused to provide RBC with access to the Real Property, RBC appointed BDO Canada Limited as a limited purpose receiver, in accordance with an appointment letter dated November 12, 2015, a copy of which is attached hereto as Exhibit "H".
14. I am informed by Jason Breeze of BDO Canada Limited that he, together with Greg Derrah of Fundy Engineering Limited and Elliott Offman, personal property appraiser, attended at the Real Property on December 1, 2015, served the Notice of Receiver (a copy of which is included in Exhibit H hereto) on the principal of the Company and were denied access to the Real Property. As a result, a Phase II has yet to be completed.
15. In all of the circumstances RBC requests this assistance of this honourable court to gain access to the Real Property as set out in draft order attached to the Notice of Applicant in.

SWORN TO in the City of Toronto,)
 Province of Ontario, this ~~16th~~ day of)
~~January~~, 2016. 13th)
 BEFORE ME)



 A Notary Public, in and for the
 Province of Ontario
 (Affix Notarial Seal)



 ANGELLA WHITE

Kelby Ann Carter
 Gowling Lafleur Henderson LLP
 100 King Street West, Suite 1600
 Toronto, ON M5X 1G5
 (416) 862-4324

Exhibit 3



Active Client: 655873 N.-B. INC.



Find Client



Organizer



Hide

Overview

[Clear Client Profile](#)

+ Full View

Identification Word:	Account Manager Name:	ANGELLA WHITE SLAS	
Responsibility Transit:	07474	Account Manager:	596

Client Information

Legal Name: 655873 N.-B. INC.

Trade Name:

RBC Royal Bank Client Since: Jan 2012

Client Card: 298627407
C-099 NON RBCC
Cancelled

Address: 14 RUE EDGAR [Show Map](#)
SAINT-BASILE NEW BRUNSWICK
E7C1N8

Residence Tax Code: New Brunswick

Primary Phone: (506) 733-1911

Secondary Phone:

Fax:

Correspondence Language: English

Date Established: Feb 16, 2011 (In Business For 5 Years)

Business Segmentation Code: Business Markets - 505

Locations:

Employees:

Owner(s):

Legal Name	% Owned	Permission
<u>JOHNSON, DANIEL</u>	100	No



Account Information

November 28, 2016

655873 N.-B. INC.

Assets**Total Assets: \$0.00**

Chequing / Savings	Ownership	Overdraft Limit	Balance
C/A/REG - 00774 1005784	Sole Owner	0	0.00
Total:			\$0.00

Investments	Ownership	Maturity Date	Balance
There are no items to be displayed.			

Liabilities**Total Liabilities: \$558,297.75**

Credit Cards	Ownership	Limit	Balance
There are no items to be displayed.			

Loans / Mortgages	Ownership	Insurance Protection			Maturity Date	Balance
		Life	Critical Illness	Disability		
RCL - 09344 51106730 001	Sole Owner	Declined	Not Offered	Call ISC		0.00
DEMAND - 09344 51106730 003	Sole Owner	Declined	Not Offered	Call ISC	Apr 26, 2014	0.00
DEMAND - 09344 51106730 004	Sole Owner	N/A	N/A	N/A		0.00
DEMAND - 09344 51106730 005	Sole Owner	N/A	N/A	N/A		5,612.58
DEMAND - 09344 51106730 006	Sole Owner	Declined	Not Offered	Call ISC	Jan 21, 2017	451,028.03
DEMAND - 09344 51106730 007	Sole Owner	N/A	N/A	N/A		10,654.09
DEMAND - 09344 51106730 008	Sole Owner	Declined	Not Offered	Call ISC		7,481.72
DEMAND - 09344 51106730 009	Sole Owner	N/A	N/A	N/A		10,725.25
DEMAND - 09344 51106730 010	Sole Owner	N/A	N/A	N/A		11,161.61
DEMAND - 09344 51106730 011	Sole Owner	N/A	N/A	N/A		13,796.62

Loans / Mortgages	Ownership	Insurance Protection			Maturity Date	Balance
		Life	Critical Illness	Disability		
DEMAND - 09344 51106730 012	Sole Owner	N/A	N/A	N/A		9,034.82
DEMAND - 09344 51106730 013	Sole Owner	N/A	N/A	N/A		6,631.25
DEMAND - 09344 51106730 014	Sole Owner	N/A	N/A	N/A		9,904.66
DEMAND - 09344 51106730 015	Sole Owner	N/A	N/A	N/A		9,904.67
DEMAND - 09344 51106730 016	Sole Owner	N/A	N/A	N/A		12,362.45
Total:						\$558,297.75

Additional Services

Account Type	Ownership	Balance
ACR - 00002 298627407 001	Sole Owner	412,705.06
ACR - 00002 298627407 002	Sole Owner	0.00
ACR - 00002 298627407 004	Sole Owner	0.00
ACR - 00002 298627407 005	Sole Owner	0.00

Please Note:

Royal Mutual Funds

This Account Information is provided to you for information purposes only and is not an official statement of your balances at Royal Mutual Funds Inc. (RMFI). RMFI cannot verify the accuracy of the balances above relating to products bought or held outside of RMFI and/or its affiliates. Some of the balances shown may be held by RMFI affiliates where they are not covered by the MFDA Investor Protection Corporation (MFDA IPC). Please consult the official statement(s) you receive from RMFI to determine which positions are eligible for protection by the MFDA IPC. Any investments described above may be held with Royal Bank of Canada, Royal Trust Corporation, The Royal Trust Company, Royal Mutual Funds Inc. or RBC Direct Investing Inc., which are separate corporate entities which are affiliated. RMFI is licensed as a financial services firm in the province of Quebec.

RBC Direct Investing

This Account Information is provided to you, at your request, for supplemental information purposes only and is not an official statement of your balances at RBC Direct Investing Inc. ("RBCDI"). Some of the balances shown may be held by RBCDI affiliates where they are not covered by the Canadian Investor Protection Fund ("CIPF"). Please consult the official statement(s) you receive from RBCDI to determine which positions are eligible for protection by the CIPF and/or held in segregation. Any balances described above may be held with Royal Bank of Canada, Royal Trust Corporation of Canada, The Royal Trust Company, Royal Mutual Funds Inc. or RBCDI, which are separate corporate entities which are affiliated. If you notice any discrepancies between the balances shown on the statement(s) you receive from RBCDI and those described above as being with RBCDI, please contact an Investment Services Representative at 1-800-769-2560.

Please Note:

Royal Mutual Funds

This Account Information is provided to you for information purposes only and is not an official statement of your balances at Royal Mutual Funds Inc. (RMFI). RMFI cannot verify the accuracy of the balances above relating to products bought or held outside of RMFI and/or its affiliates. Some of the balances shown may be held by RMFI affiliates where they are not covered by the MFDA Investor Protection Corporation (MFDA IPC). Please consult the official statement(s) you receive from RMFI to determine which positions are eligible for protection by the MFDA IPC. Any investments described above may be held with Royal Bank of Canada, Royal Trust Corporation, The Royal Trust Company, Royal Mutual Funds Inc. or RBC Direct Investing Inc., which are separate corporate entities which are affiliated. RMFI is licensed as a financial services firm in the province of Quebec.

RBC Direct Investing

This Account Information is provided to you, at your request, for supplemental information purposes only and is not an official statement of your balances at RBC Direct Investing Inc. ("RBCDI"). Some of the balances shown may be held by RBCDI affiliates where they are not covered by the Canadian Investor Protection Fund ("CIPF"). Please consult the official statement(s) you receive from RBCDI to determine

which positions are eligible for protection by the CIPF and/or held in segregation. Any balances described above may be held with Royal Bank of Canada, Royal Trust Corporation of Canada, The Royal Trust Company, Royal Mutual Funds Inc. or RBCDI, which are separate corporate entities which are affiliated. If you notice any discrepancies between the balances shown on the statement(s) you receive from RBCDI and those described above as being with RBCDI, please contact an Investment Services Representative at 1-800-769-2560.

Close Inquiry

2016 / 11 / 28

OLB014 - Reply messages completed
W994 PRIVATE/COMMERCIAL BANKING LOAN

^ - Required Information

Transaction 230 - Close Inquiry

<p>^ Loan Account Number: <input type="text" value="51106730"/></p> <p>^ Loan Number: <input type="text" value="006"/></p> <p>BackDate Code: <input type="checkbox"/> </p> <p>Effective date (YYYY / MM / DD): <input type="text" value=""/> / <input type="text" value=""/> / <input type="text" value=""/> </p> <p>^ Inquiry Purpose: <input type="text" value="Close Inquiry only"/> </p>	<p>Print: <input type="radio"/> Yes <input checked="" type="radio"/> No</p>
<p><input type="button" value="Find"/> <input type="button" value="Clear"/></p>	

Results

Inquiry Type:	CLOSE INQ	Inquiry Date: NOV 28/16	Inquiry Time: 10:06:02
Loan Account Number - Segment: 51106730-006			
Short Name:	655873 NB INC	Deferred Indicator:	
Loan Officer Number:	596	Fees Owning:	0.00
Loan Description:	DEMAND LOAN	Uncollected Interest:	0.00
Status:	RI	Net Capitalization:	0.00
Inquiry Effective Date:	NOV 28/16	Deferred Income:	38,472.57
Outstanding Loan:	412,705.06	Exess Kilometer Charge:	N/A
Interest to Date:	38,322.97	Student Interest:	0.00
Insurance to Date:	0.00	Interest Relief Months:	
Loan Closing Amount:	451,028.03	PSED:	N/A
Amort Term Remaining:	146		
Per Dlem Interest:	64.45		
Payment / Maturity Date:	FEB 21/17		

TOP ▲

* ON-LINE BRANCH BANKING - HISTORY REPORT/GESTION DES SUCCESSIONS EN DIRECT - RELIÈVE HISTORIQUE 09344
 FOR INTERNAL USE ONLY/DIFFUSION INTERNE SEULEMENT

TRANS	REF.	TRANCHE	SECAR ID	COST AMOUNT	PRINCIPAL AMOUNT	OUTSTANDING BALANCE	INTEREST OUNG	EFF. INT.	
DATE	ENTRÉE	TRC. NO.	OR FIELD NAME	MONTANT DU COUT	OR OLD VALUE	OR NEW VALUE	INTERETS DUS	RATE	
OPER.	VIG.	OPER. PRET.	OU NOM DE LA ZONE	OU ANCIENNE VALEUR	OU NOUVELLE VALEUR				
655873	NB INC*	51106730	001	RCL	RP	2.750000	SEP 15/16	09344	2013
1082616		CAP	100000001	CAPITALIZATION		11,059.61-	1,474.93	5.450000	

* ON-LINE BRANCH BANKING - HISTORY REPORT/GESTION DES SUCCESSIONNAIRES EN DIRECT - RELEVÉ HISTORIQUE 09344
 FOR INTERNAL USE ONLY/DIFFUSION INTERNE SEULEMENT

TRANS	EFF.	TRAN	LOAN	SECAF	ID	COST	AMOUNT	PRINCIPAL	AMOUNT	OUTSTANDING	BALANCE	INTEREST	CHRG	EFF.	INT.		
DATE	ENTREE	CD	TRC.	NO.	OR	FIELD	NAME	OR	OLD	VALUS	OR	NEW	VALUE	INTERETS	DUS	TAUX	D'INT
OPER	VIG.	OPER	PRET.	OU	NON	DE	LA	ZONE	OU	ANCIENNE	VALEUR	OU	NOUVELLE	VALEUR	VIGEUR		
655873	N B	VI	51106730	004			DEMAND		FX	19.990000	SEP 15/16		09344		2014		
10826161		UNC	26007121				(1)161.40-				9,506.46-		6,668.75		19.990000		

ON-LINE BRANCH BANKING - HISTORI REPORT/GESTION DES SUCCURSALES EN DIRECT - RELEVÉ HISTORIQUE 09344
 * FOR INTERNAL USE ONLY/DIFFUSION INTERNE SEULEMENT

TRANS	EFF.	TRAN	LOAN	SECA	ID	COST	AMOUNT	PRINCIPAL	AMOUNT	OUTSTANDING	BALANCE	INTEREST	OWING	EFF.	INT.	
DATE	DATE	CD	TRC.	NO.	OR	FIELD	NAME	OR	OLD	VALUE	OR	NEW	VALUE	DATE	RATE	
OPER	VTG.	OPER	PRST.		OU	NOU	DE	LA	ZONE	OU	ANCIENNE	VALEUR	OU	NOUVELLE	VALEUR	
092616		CAF	0000000				CAPITALIZATION					9,584.68-			1,526.12	5.450000
093016	092816	POP	2492033	69266853						9,584.68					1,529.44	5.450000
093016		W/O	2492114	69266853											1,529.89	5.450000
100316			275				COLLECTION IND		1							

655873 NB INC+ 51106730 001 RCL RP 2.750000 OCT 15/16 09344 1932

ON-LINE BRANCH BANKING - HISTORY REPORT/GESTION DES SUCCURSALES EN DIRECT - RELIÈVE HISTORIQUE 09344
 * FOR INTERNAL USE ONLY/DIFFUSION INTERNE SEULEMENT

TRANS DATE	EFF. DATE	TRAM/LOAN	SECAR ID	COST AMOUNT	PRINCIPAL AMOUNT	OUTSTANDING BALANCE	INTEREST OWING	EFF. INT. RATE
DATE	DATE	CO	TRC. NO.	OR FIELD NAME	OR OLD VALUE	OR NEW VALUE	INTERETS DUS	TAUX D'INT
OPER	VIG.	OPER/PRET.		MONTANT DU COUT	MONTANT DU PRINCIPAL	OU NOUVELLE VALEUR		EN
				OU NOM DE LA ZONE	OU ANCIENNE VALEUR	OU NOUVELLE VALEUR		VIQUEUR
093016		262	69266853	PYMT FREQ	04	08		
				PYMT DATE	2015 SEP 26	2016 NOV 26		
				LN REV DT		2016 SEP 26		
093016		262	69266853	PYMT FREQ	08	04		
093016	092916	POP	2492305	69266853	80,908.86	462,705.06-	34,042.15	5.700000
093016		262	69266853	PYMT DATE	2016 NOV 26	2016 OCT 26		
				LN REV DT		2016 SEP 26		

655873 NB INC 51106730 006 DEMAND RP 3.000000 OCT 15/16 09344 1934

ON-LINE BRANCH BANKING - HISTORIC REPORT/SESSION DES SUCCESSIONS EN DIRECT - RELEVÉ HISTORIQUE 09344
 FOR INTERNAL USE ONLY/DIFFUSION INTERNE SROUÉMENT

655873 NB INC* 51106730 001 RCL RP 2.750000 JUL 15/14 09344 4282

TRANS DATE	EFF. DATE	TRAN CD	LOAN TRC NO.	SECAP ID	COST AMOUNT	OR FIELD NAME	PRINCIPAL AMOUNT	OR OLD VALUE	OR NEW VALUE	INTEREST OWING	EFF. INT. RATE
OPER	VTG.	OPER	PREST.		OR NOM DE LA ZONE	OR ANCIENNE VALEUR	OR NOUVELLE VALEUR	INTERETS DUS	TAUX D'INT EN VAQUEUR		
012714		CAP	0000000		CAPITALIZATION		10,048.83-	48.83	5.750000		
012714		COP	2600955		(I)48.83		10,000.00-	0.00	5.750000		
022614	022514	POP	2420306			5,000.00	5,000.00-	45.69	5.750000		
022614		CAP	0000000		CAPITALIZATION		5,046.48-	46.48	5.750000		
022614		COP	2600915		(I)46.48		5,000.00-	0.00	5.750000		
022714	022614	ADG	2420514			5,000.00-	10,000.00-	0.00	5.750000		
032614		CAP	0000000		CAPITALIZATION		10,044.11-	44.11	5.750000		
032614		COP	2600863		(I)44.11		10,000.00-	0.00	5.750000		
032714	032614	XCDP	2551028		(I)44.11-		10,044.11-	44.11	5.750000		
032714		275			COLLECTION IND						
032814	032714	POP	2420462			5,000.00	5,044.11-	45.69	5.750000		
032814		275			COLLECTION IND						
040914	040814	ADG	2550820			5,000.00-	10,044.11-	55.22	5.750000		
042814		CAP	0000000		CAPITALIZATION		10,086.87-	86.87	5.750000		
042914		271			LN STATUS	04					
052614		CAP	0000000		CAPITALIZATION		10,131.36-	131.36	5.750000		
062614		CAP	0000000		CAPITALIZATION		10,180.84-	180.84	5.750000		

ON-LINE BRANCH BANKING - HISTORY REPORT/GESTION DES SUCCESSIONS EN DIRECT - RESERVE HISTORIQUE 09344
 * FOR INTERNAL USE ONLY/DIFFUSION INTERNE SEULEMENT

655873 NB INC* 51106730 001 RCL BP 2.750000 JUL 15/15 09344 3891

TRANS DATE	EFF. DATE	TRAN LOAN CD	TRC. NO. NO. REP.	SECAF ID	COST AMOUNT OR FIELD NAME	PRINCIPAL AMOUNT OR OLD VALOR	OUTSTANDING BALANCE OR NEW VALOR	INTEREST CHING INTERETS DUS	EFF. INT. RATE TAUX D'INT EN VIGUEUR
012615		CAP	0000000		CAPITALIZATION		10,527.67-	527.67	5.750000
022615		CAP	0000000		CAPITALIZATION		10,577.83-	577.83	5.600000
032615		CAP	0000000		CAPITALIZATION		10,623.27-	623.27	5.600000
042715		CAP	0000000		CAPITALIZATION		10,675.42-	675.42	5.600000
052615		CAP	0000000		CAPITALIZATION		10,722.92-	722.92	5.600000
062615		CAP	0000000		CAPITALIZATION		10,773.92-	773.92	5.600000

ON-LINE BRANCH BANKING - HISTORY REPORT/GESTION DES OCCURENCES EN DIRECT - RELEVÉ HISTORIQUE 09344
 * FOR INTERNAL USE ONLY/DIPOSITION INTERNE SEULEMENT

655873 MB INC*		51106730 001		RCL		RP		2.750000		JAN 15/16		09344		3842	
TRANS DATE	EFF. DATE	TRAV CD	LOAN TRC. NO.	SECAR ID	COST AMOUNT OR FIELD NAME	PRINCIPAL AMOUNT OR OLD VALUE	OUTSTANDING BALANCE OR NEW VALUE	INTEREST OWING INTERETS DUS	EFF. INT. RATE	TRANS D. INT. EN	VTG	VTG	VTG	VTG	VTG
072715		CAP	0000000		CAPITALIZATION		10,824.68-	824.68	5.450000						
082615		CAP	0000000		CAPITALIZATION		10,873.16-	873.16	5.450000						
092815		CAP	0000000		CAPITALIZATION		10,926.74-	926.74	5.450000						
102615		CAP	0000000		CAPITALIZATION		10,972.42-	972.42	5.450000						
112615		CAP	0000000		CAPITALIZATION		11,023.21-	1,023.21	5.450000						
122915		CAP	0000000		CAPITALIZATION		11,077.53-	1,077.53	5.450000						

655873 NB INC*		51106730 001		RCL		RP		2.750000		JUL 15/16		09344		3888	
TRAMS	EFF.	TEAM	LOAN	SECAP	IDI	COST	AMOUNT	PRINCIPAL	AMOUNT	OUTSTANDING	BALANCE	INTEREST	OWING	REP.	INT.
DATE	DATE	CD	TRC.NO.			OR FIBD	NAME	OR OLD	VALUE	OR NEW	VALUE	DOS		TAUX	D'INT
OPER	VTG.	OPER	PRET.			OU NOM	DE LA	OU ANCIENNE	VALUE	OU NOUVELLE	VALUE			EN	VTGUETR
012616		CAP	0000000				CAPITALIZATION				11,123.84-		1,123.84		5.450000
022616		CAP	0000000				CAPITALIZATION				11,175.33-		1,175.33		5.450000
032816		CAP	0000000				CAPITALIZATION				11,227.06-		1,227.06		5.450000
042616		CAP	0000000				CAPITALIZATION				11,275.67-		1,275.67		5.450000
042716		POP	2532603			66277177			415.32		10,860.35-		1,277.36		5.450000
052616		CAP	0000000				CAPITALIZATION				10,909.06-		1,324.38		5.450000
062716		CAP	0000000				CAPITALIZATION				10,961.19-		1,376.51		5.450000

ON-LINE BRANCH BANKING - HISTORY REPORT/QUESTION DES SUCCURSALES EN DIRECT - RELATIF HISTORIQUE 09344
 * FOR INTERNAL USE ONLY/DIFFUSION INTERNE SEULEMENT

TRANS	EFF. DATE	TRAN CD	LOAN TRC. NO.	SECAF ID	COST AMOUNT OR FIELD NAME	PRINCIPAL AMOUNT OR OLD VALUE	OUTSTANDING BALANCE OR NEW VALUE	INTEREST OWING INTERETS DUS	EFF. INT. RATE TAUX D'INT EN VIGUEUR	
655873	NB INC*		51106730	001	RCL	RP	2.750000	OCT 15/16	09344	1932
092616		CAB	00000000		CAPITALIZATION		9,584.68-		5.450000	
093016	092816	POP	2492033	69266853		9,584.68		1,529.44	5.450000	
093016		W/O	2492114	69266853				1,529.89	5.450000	
100316			275		COLLECTION IND					

ON-LINE BRANCH BANKING - HISTORY REPORT/SECTION DES SUCCESSEURS EN DIRECT - RELIÈVE HISTORIQUÉ 09344
 * FOR INTERNAL USE ONLY/DIFFUSION INTERNE SEULEMENT

TRANS	EFF. DATE	TRAN CD	LOAN TRC. NO.	SRCAL ID	COST AMOUNT	PRINCIPAL AMOUNT	OUTSTANDING BALANCE	INTEREST OWING	EFF. INT. RATE
DATE	ENTRÉE	C/	NO. REP.	OR PILED NAME	MONTANT DU COUT	OR OLD VALOR	OR NEW VALOR	INTERETS DUS	TAUX D'INT
OPER	VTG.	OPER	PREST.	OU NOM DE LA ZONE	OU ANCIENNE VALOR	OU NOUVELLE VALOR		EN	VIQUEUR
072613		PYT	2600769		(I)2,917.86	2,338.03	589,338.02-	0.00	6.000000
082613		PYT	2602332		(I)3,003.20	2,252.69	587,085.33-	0.00	6.000000
092613		PYT	2600893		(I)2,991.72	2,264.17	584,821.16-	0.00	6.000000
102813		PYT	2600979		(I)3,076.32	2,179.57	582,641.59-	0.00	6.000000
112613		PYT	2600928		(I)2,777.52	2,478.37	580,163.22-	0.00	6.000000
122713		PYT	2600971		(I)2,956.45	2,299.44	577,863.78-	0.00	6.000000
011414		260		67781444	LAN OFF NO	905	596		
011514		961			RESPON CODR	00000000000747490	0000000000000747459		
						5	6		

655873 NB 51106730 003 DEMAND REP 3.000000 JAN 15/14 09344 4606

TRANS DATE	REV. DATE	TEAM CD	LOAN TRC. NO.	SRCAP ID	COST AMOUNT OR FIELD NAME	PRINCIPAL AMOUNT OR OLD VALUE	OUTSTANDING BALANCE OR NEW VALUE	INTEREST DUE INTERETS DUS	EFF. INT. RATE TAUX D'INT EN VIGUEUR	
655873 NB			51106730 003		DEMAND	RP	3.000000	JUL 15/14	09344	4283
012714		PYT	2601109		(I) 2,944.73	2,311.16	575,552.62-	0.00	6.000000	
022614		PYT	2600940		(I) 2,838.34	2,417.55	573,135.07-	0.00	6.000000	
032614		PYT	2600911		(I) 2,638.00	2,617.89	570,517.18-	0.00	6.000000	
032714		XPYT	2551043	89266853	(I) 2,638.00-	2,617.89-	573,135.07-	2,638.00	6.000000	
040914		PYT	2550847	66094078	(I) 3,862.78	1,393.11	571,741.96-	0.00	6.000000	
042814		PYT	2601020		(I) 1,879.70	3,376.19	568,365.77-	0.00	6.000000	
042914					LN STATUS	03				
062714		CLB	2495818	66094078		568,365.77		0.00	6.000000	

OR-LINE BRANCH BANKING - HISTORY REPORT/GESTION DES OCCURENCES EN DIRECT - RELIÈVE HISTORIQUE 09344
 * FOR INTERVAL, USE ONLY/DIFFUSION INTERNE SEULEMENT

TRANS DATE	REP. DATE	TEAM CD	LOAN TRC. NO.	SEGA ID	COST AMOUNT	PRINCIPAL AMOUNT	OUTSTANDING BALANCE	INTEREST OWING	EFF. INT. RATE
DATE	ENTRÉE C/	NO. REP.	NO. REP.	OR FIELD NAME	OR OLD VALUE	OR NEW VALUE	INTERETS DUS	TAX D'INT EN	VIQUEUR
OPER	VTG.	OPER	PRET.	OR NON DE LA ZONE	OR ANCIENNE VALEUR	OR NOUVELLE VALEUR			
123013		297		69266853	LICD INT BARRE	N/A	2013 DEC 30		
123013		TSE	2552447	69266853		0.00	0.00	0.00	0.000000
123013		271		69266853	LN STATUS	15,525.37-	15,525.37-	0.00	
123013		267		69266853	BR LAYEL BR TRKT	0	VS 451607000776936		
123013						9 \$15 525 37			
123013		275			COLLECTION IND	4			
123113		961			RESPON CODE	00000000000747490			
123113		275			COLLECTION IND	4			
011414		260		67781444	LN OPF NO	905	596		
011514		961			RESPON CODE	00000000000747490	6		

655873 N B VI 51106730 004 DEMAND FX 19.990000 JAN 15/14 09344 4607

ON-LINE BRANCH BANKING - HISTORY REPORT/SECTION DES SUCCESSEURS EN DIRECT - RELIÈVE HISTORIQUE 09344
 * FOR INTERNAL USE ONLY/DIFFUSION INTERNE SEULEMENT

TRANS DATE	REP. DATE	TRAV. CD	LOAN TRC. NO.	SBCAP ID	COST AMOUNT	PRINCIPAL AMOUNT	OUTSTANDING BALANCE	INTEREST OWING	REP. INT.
DATE	ENTRÉE	C/	NO. REP.	OR PÉRIOD NAME	MONTANT DU COUT	OR OLD VALUE	OR NEW VALUE	INTERETS DUS	TAUX D'INT
OPER	VTG.	OPER	PRIET.	OU NOM DE LA ZONE	OU NOM DE LA ZONE	OU ANCIENNE VALEUR	OU NOUVELLE VALEUR	ES	VTGORDR
012714		UNC	2601029		(1) 229.58-		15,525.37-	229.58	19.990000
022614		UNC	2600956		(1) 263.58-		15,525.37-	493.16	19.990000
032614		UNC	2600911		(1) 238.08-		15,525.37-	731.24	19.990000
042814		UNC	2601055		(1) 263.59-		15,525.37-	994.83	19.990000
052614		UNC	2600960		(1) 255.08-		15,525.37-	1,249.91	19.990000
062614		UNC	2600967		(1) 263.59-		15,525.37-	1,513.50	19.990000

655873 N B VI 51106730 004 DEMAND EX 19.990000 JUJ 15/14 09344 4284

OFF-LINE BRANCH BANKING - HISTORY REPORT/SECTION DES SUCCESSEURS EN DIRECT - RELIEVE HISTORIQUES 09344
 * FOR INTERNAL USE ONLY/DIFFUSION INTERNE SEULEMENT

TRANS DATE	REF. DATE	TRAN CD	LOAN NO.	SECAR NO.	ID	COST	AMOUNT	OR FIELD	NAME	OR FIELD	NAME	PRINCIPAL	AMOUNT	OR OLD	VALOR	OR NEW	VALOR	INTEREST	OWING	REF. INT.
DATE	ENTREE	C/	NO. REF.	NO. REF.				MONTANT DU	COUT	MONTANT DU	PRINCIPAL	VALOR	VALOR	VALOR	VALOR	VALOR	DOS			
OPER	VIG.	OPER	PRET.					OU NON	DE LA	ZONE	OU ANCIENNE	VALOR	OU NOUVELLE	VALOR						
072814		CAP	0000000						CAPITALIZATION				10,232.16-				232.16		5.750000	
082614		CAP	0000000						CAPITALIZATION				10,278.91-				278.91		5.750000	
090814		262			29025191				PYT CH TYP	2	00774		10,000.00-				0.00		5.750000	
									PYT CH TRM	2	00774									
									PYT CH ACC	3	1005784									
									PYT CH SYS	3	003									
									PYT CHG BK	003										
090814	090514	COP	2501258		29025191				(I)278.91				10,000.00-				0.00		5.750000	
092614		CAP	0000000						CAPITALIZATION				10,048.83-				48.83		5.750000	
100114		267			66125816				BR LEVEL	0										
									BR TEXT											
100114	090514	KCOP	2540454		66125816				(I)278.91-				10,327.74-				327.74		5.750000	
102714		CAP	0000000						CAPITALIZATION				10,378.18-				378.18		5.750000	
112614		CAP	0000000						CAPITALIZATION				10,427.23-				427.23		5.750000	
122914		CAP	0000000						CAPITALIZATION				10,481.43-				481.43		5.750000	

OR-LINE BRANCH BANKING - HISTORY REPORT/SECTION DES SUCCESSEURS EN DIRECT - RELATIF HISTORIQUE 09314
 * FOR INTERNAL USE ONLY/DIFFUSION INTERNE SEULEMENT

TRANS DATE	REP. DATE	TEAM/CD	LOAN TRC. NO.	SECAP	ID	COST	AMOUNT	OR FIELD NAME	PRINCIPAL AMOUNT	OR OLD VALUE	OUTSTANDING BALANCE	INTEREST OWING	REP. INT. RATE
DATE	ENTREE	C/	NO. REP.					MONTANT DU COUT	MONTANT DU PRINCIPAL	OR ANCIENNE VALEUR	OU NOUVELLE VALEUR	INTERETS DUS	TAUX D'INT EN
OPER	VIG.	OPER	PRET.					OU NON DE LA ZONE					VIGORUR
012615		DNC	2600939				(1) 263.59-				15,525.37-	3,333.10	19.990000
022615		DNC	2600852				(1) 263.58-				15,525.37-	3,596.68	19.990000
032615		DNC	2600943				(1) 238.08-				15,525.37-	3,834.76	19.990000
042715		DNC	2600924				(1) 263.59-				15,525.37-	4,098.35	19.990000
050615	050515	POP	2513446						6,018.91		9,506.46-	4,174.87	19.990000
052615		DNC	2600890				(1) 185.86-				9,506.46-	4,284.21	19.990000
062615		DNC	2600861				(1) 161.40-				9,506.46-	4,445.61	19.990000

655873 N B VI 51106730 004 DEMAND EX 19.990000 JUL 15/15 09314 3892

ON-LINE BRANCH BANKING - HISTORY REPORT/SECTION DES SOUSCOMPTES EN DIRECT - RELIÈVE HISTORIQUES 09344
 FOR INTERNAL USE ONLY/DIFFUSION INTERNE SEULEMENT

655673 N B VY 51106730 004 DEMAND FX 19.990000 JAN 15/16 09344 3863

TRANS DATE	REF. DATE	TRAN/LOAN CD	TRC.NO. NO. REP.	SERCAF ID	COST AMOUNT OR FIELD NAME	PRINCIPAL AMOUNT OR OLD VALUR	OUTSTANDING BALANCE OR NEW VALUR	INTEREST OWING INTERETS DGS	REF. INT. RATE TAUX D'INT EN VIGUEUR
072715		UNC	2600874		(X) 156.19-		9,506.46-	4,601.80	19.990000
082615		UNC	2600660		(X) 161.40-		9,506.46-	4,763.20	19.990000
092815		UNC	2600746		(X) 161.40-		9,506.46-	4,924.60	19.990000
102615		UNC	2600746		(X) 156.19-		9,506.46-	5,080.79	19.990000
112615		UNC	2600660		(X) 161.40-		9,506.46-	5,242.19	19.990000
122915		UNC	2600817		(X) 156.19-		9,506.46-	5,398.38	19.990000

ON-LINE BRANCH BANKING - HISTORY REPORT/SECTION DES SUCCESSIONS EN DIRECT - RELIÈVE HISTORIQUE 09344
 *
 FOR INTERNAL USE ONLY/DIFFUSION INTERNE SÉRIÉMENT

FRANS	REF.	TRAV/LOAN	SECAP	ID	COST AMOUNT	PRINCIPAL AMOUNT	OUTSTANDING BALANCE	INTEREST OWING	REF. INT.
DATE	DATE	CD	TRC.ND.	OR FIELD NAME	OR OLD VALOR	OR NEW VALOR	INTERESTS DUS	RATE	INT.
OPER	VIG.	OPER	NO. REP.	MONTANT DU COUT	MONTANT DU PRINCIPAL	OU NOUVELLE VALOR	EN	VIGEUR	
				OU MON DE LA ZONE	OU ANCIENNE VALOR				
012616		UNC	2600661	(1) 161.40-		9,506.46-	5,559.79	19.990000	
022616		UNC	2600639	(1) 161.40-		9,506.46-	5,721.18	19.990000	
032816		UNC	2600756	(1) 150.99-		9,506.46-	5,872.17	19.990000	
042616		UNC	2600732	(1) 161.39-		9,506.46-	6,033.56	19.990000	
052616		UNC	2600696	(1) 156.20-		9,506.46-	6,189.76	19.990000	
062716		UNC	2600741	(1) 161.40-		9,506.46-	6,351.16	19.990000	

655873 N B VI 51106730 004 DEMAND FX 19.990000 JUL 15/16 09344 3889

ON-LINE BRANCH BANKING - HISTORY REPORT/GESTION DES SUCCESSEURS EN DIRECT - RELEVÉ HISTORIQUE 09344
 * FOR INTERNAL USE ONLY/DIFFUSION INTERNE SEULEMENT

655873 N B	VI	51106730 004	DEMAND	FX	19.990000	SEP 15/16	09344	2014		
TRAINS	EFF.	TRAIN	LOAN	SECAP	ID	COST AMOUNT	PRINCIPAL AMOUNT	OUTSTANDING BALANCE	INTEREST OWING	EFF. INT.
DATE	DATE	CD	TRC. NO.			OR FIELD NAME	OR OLD VALUE	OR NEW VALUE	INTERETS DUS	EFF. RATE
DATE	ENTRÉE	C/	NO. RSP.			MONTANT DU COUT	MONTANT DU PRINCIPAL	SOUS		Taux D'INT
OPER.	VTG.	OPER	PREF.			OU NOV DE LA ZONE	OU ANCIENNE VALEUR	OU NOUVELLE VALEUR		EN
										VIQUEUR
082616		UNC	2600712			(1)161.40-		9,506.46-	6,668.75	19.990000

ON-LINE BRANCH BANKING - HISTORY REPORT/GESTION DES SOCCURSALES EN DIRECT - RELIÈVE HISTORIQUE 09344
 * FOR INTERNAL USE ONLY/DIFFUSION INTERNE SEULEMENT

TRAMB	REP.	TRAM	LOAN	SECAF	ID	COST	AMOUNT	OR FIELD	NAME	OR OLD	VALUE	OUTSTANDING	BALANCE	INTEREST	OWING	REP.	INT.
DATE	DATE	CD	TRC. NO.					MONTANT DU	COUT	MONTANT DU	PRINCIPAL	OR NEW	VALIDE	INTERETS DUS		RATE	
OPER	VTG.	OPER	PRET.					OU NOM DE	LA ZONE	OU ANCIENNE	VALEUR	OU NOUVELLE	VALEUR			EN	VIGEUR
092616		UNC	2600655				(1) 161.40-					9,506.46-		6,830.15		19.990000	
093016	092816	POP	2491856	69266853						9,506.46				6,840.56		19.990000	
093016		N/O	2491926	69266853										6,840.56		19.990000	
100316		275			COLLECTION	IND			1								

655873 N B VI 51106730 004 DEMAND FX 19.990000 OCT 15/16 09344 1933

ON-LINE BRANCH BANKING - HISTORY REPORT/CRISTON DES SUCCESSIONS EN DIRECT - RELIEVE HISTORIQUE 09344
 * FOR INTERNAL USE ONLY/DIFFUSION INTERNE SEULEMENT

655873 NB INC		51106730 006		DEMAND		RP		3.000000		JUL 15/14		09344		4286	
TRANS DATE	EFF. DATE	TRAN CD	LOAN NO.	TRC NO.	SECAR ID	COST AMOUNT	OR YIELD NAME	PRINCIPAL AMOUNT	OR OLD VALOR	OUTSTANDING BALANCE	OR NEW VALOR	INTEREST ORIG	EFF. INT.	TRANS DATE	EFF. DATE
OPER	OPER	OPER	OPER	OPER	OPER	OU NOM DE LA ZONE	OU ANCIENNE VALEUR	OU NOUVEAU VALOR	INTERETS DGS	TAX D'INT	EN	VI	ORDER		
062714		297			66094078	INT EARNED AMORT END DT	N/A	0.00	2014 APR 28	0.00					
062714		T8P	2494846		66094078	(1)5,255.89	568,365.77-	568,365.77-	2027 APR 26	568,365.77-	0.00	6.000000			
062714		PYT	2495108		66094078	LN STATUS	04	568,365.77-	568,365.77-	05	349.91	6.000000			
062714		PYT	2504715		66094078	(I)349.91	4,905.98	563,459.79-		0.00	6.000000				
063014		961				RESPON CODE	999	00000000000747459		6					
						ORIGINAL PMI	999	400		400					
						CURRENT PMI	999	400		400					

ON-LINE BRANCH BANKING - HISTORY REPORT/GESTION DES SUCCURSALES EN DIRECT - RELIÈVE HISTORIQUE 09344
 FOR INTERNAL USE ONLY/DIPIUSION INTERNE SÉULIÈVEMENT

655873 NB INC		51106730 006		DENDAND		RP		3.000000		JUL 15/15		09344		3893	
TRANS DATE	EFF. DATE	TRAM DATE	LOAN CD	TRC. NO. NO. REP.	SECFE ID	COST AMOUNT OR FIELD NAME	PRINCIPAL AMOUNT OR OLD VALUE	OUTSTANDING BALANCE OR NEW VALUE	INTEREST OWING INTERESTS DUS	EFF. INT. RATE	TRUX D'INT EN VIGUEUR				
012715	012615	PYT		2500852	66094078	(I) 2,574.44	2,681.45	556,645.46-	0.00	6.000000					
012815		PYT		2535527	66094078	(I) 183.01	5,072.88	551,572.58-	0.00	5.850000					
032615		PYT		2490912	66094078	(I) 5,038.95	216.94	551,355.64-	0.00	5.850000					
050615	042615	PYT		2512841	66094078	(I) 2,739.41	2,516.48	548,839.16-	0.00	5.850000					

* ON-LINE BRANCH BANKING - HISTORY REPORT/GESTION DES SUCCURSALES EN DIRECT - RELEVÉ HISTORIQUE 09344
 FOR INTERNAL USE ONLY/DIFFUSION INTERNE SEULEMENT

655873 NB INC		51106730 006		DEMAND		XP		3.000000		JAN 15/16		09344		3844	
TRANS DATE	EFF. DATE	TRAN CD	LOAN TRC. NO.	SECAF ID	COST AMOUNT	PRINCIPAL AMOUNT	OUTSTANDING BALANCE	INTEREST OWING	EFF. INT. RATE	TRANS DATE	EFF. DATE	TRAN CD	LOAN TRC. NO.	SECAF ID	COST AMOUNT
OPER VIG.	OPER VIG.	OPER	NO. REP. PRET.		OR FIELD NAME	OR OLD VALUE	OR NEW VALUE	INTERESTS DUS	TAUX D'INT EN VIGUEUR	OR NOM DE LA ZONE	OR ANCIENNE VALEUR	OR NOUVELLE VALEUR			
072715		262		66094078	PYT DATE LN REV DT	2015 FEB 26	2015 AVG 26								
072715		PYT	2511357	66094078	(1)8,067.93	2,443.85	546,395.31-	0.00	5.700000						
072715		262		66094078	PYT DATE LN REV DT	2015 OCT 26	2015 AVG 26								
082615		262		66094078	PYT DATE LN REV DT	2015 JUL 27	2015 AVG 26								
082615		PYT	2550403	66094078	(1)2,474.50	2,781.39	543,613.92-	0.00	5.700000						

ON-LINE BRANCH BANKING - HISTORY REPORT/GESTION DES SUCCURSALES EN DIRECT - RELIÈVE HISTORIQUE 09344
 * FOR INTERNAL USE ONLY/DIFFUSION INTERNE SEULEMENT

TRANS	EFF. DATE	TRAN CD	LOAN TRC. NO.	SECAF ID	COST AMOUNT OR FIELD NAME	PRINCIPAL AMOUNT OR OLD VALUE	OUTSTANDING BALANCE OR NEW VALUE	INTEREST OWING INTERETS DUS	EFF. INT. RATE TAUX D'INT EN VIGUEUR	
655873		NB INC	5106730	006	DEMAND	RP	3.000000	AVG 15/16	09344	2038
							543,613.92-			

ON-LINE BRANCH BANKING - HISTORY REPORT/GESTION DES SUCCESSEURS EN DIRECT - RELIÈVE HISTORIQUE 09344
 * FOR INTERNAL USE ONLY/DIPOSITION INTERNE SEULEMENT

TRANS DATE	EFF. DATE	TRAN CD	LOAN TRC. NO.	SRCAL ID	COST AMOUNT	PRINCIPAL AMOUNT	OUTSTANDING BALANCE	INTEREST OWING	EFF. INT. RATE
DATE	DATE	CD	TRC. NO.	SRCAL ID	OR FIELD NAME	OR OLD VALUE	OR NEW VALUE	INTERETS DUS	Taux d'int
OPER	VIG.	OPER	PREST.		OU NON DE LA ZONE	OU ANCIENNE VALEUR	OU NOUVELLE VALEUR		VTGUEUR
093016		262		69266853	PYMT FREQ PYT DATE LN REV DT	04 2015 SEP 26	08 2016 NOV 26		
093016		262		69266853	PYMT FREQ	08	04		
093016	092916	POP	2492305	69266853		80,908.86	462,705.06-	34,042.15	5.700000
093016		262		69266853	PYMT DATE LN REV DT	2016 NOV 26	2016 OCT 26 2016 SEP 26		

655873 NB INC 51106730 006 DEMAND

RP 3.000000 OCT 15/16

09344 1934

Exhibit 4



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

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

INTERIM INVOICE

Royal Bank of Canada
Special Loans Ontario
20 King Street West, 9th Floor
Toronto, Ontario
M5H 1C4

Attention: Angella White-Smith

Date	Client No.	Invoice No.
May 6, 2014	655873 N.B. Inc. o/a Riviere Verte Rite Store	87803102

TO PROFESSIONAL SERVICES RENDERED in the realization of the assets and guarantees of the indebtedness of 655873 N.B. Inc. o/a Riviere Verte Rite Store under the Structured Recovery Management Program to:

- Review of file and ongoing discussions with the Royal Bank of Canada account manager with respect to BDO's agency appointment and the proposed realization process for the Company's assets and guarantees;
- Preliminary review of the loan document and security documents relating to 655873 N.B. Inc. o/a Riviere Verte Rite Store;
- Issuing of introduction letter;
- Vetting of security;
- Discussions with the guarantor regarding a payout statement;
- Receipt and review the vetting report;
- Discussions with our solicitor regarding the client obtaining alternate financing from Caisse Populaire;
- Instructions to our solicitor to prepare forbearance agreement;
- Instructions to our solicitor to issue the loan demands and the Section 244 Notice pursuant to the *Bankruptcy and Insolvency Act*;
- Receipt and review the forbearance agreement;



- Reporting to the Bank on the progress of the file on a continual basis both verbally and with written reports via our Secure Web Site;

Senior Vice President		
C. Mazur	0.40	\$ 170.00
Vice President		
P. Ihnatiuk	1.00	\$ 425.00
Manager		
N. Sagolili	2.90	\$ 942.50
Staff		
S. Rickards	<u>2.50</u>	<u>\$ 313.60</u>
	6.80	\$ 1,851.10
HST on BDO fees		<u>\$ 240.64</u>
		\$ 2,091.74
Disbursements		
Legal Fees		\$ 3,115.79
HST on Legal Fees		<u>\$ 405.05</u>
Total Owing		\$ 5,612.58
AMOUNT DUE		<u>\$ 5,612.58</u>

H.S.T. #RI01518124

Terms:

Net 30 days.

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

In Account With
COX & PALMER

Blue Cross Centre, Suite 500
 644 Main Street
 Moncton, NB E1C 1E2
 www.coxandpalmerlaw.com

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

March 31, 2014

HST/TVH Registration #
 121439335RT0001

Our File #: 2140603
 RE: 655873 N.-B. Inc.

Account #: 617

TO PROFESSIONAL SERVICES RENDERED with respect to the above matter to March 31, 2014:

Jan 15, 2014	To emails to and from BDO; to file review;	GLC	.4	112.00
Jan 23, 2014	to file review and to review of introductory letter; to initial searches re security;	GLC	.4	112.00
Jan 27, 2014	to conduct PPRS search;	NC	.2	18.00
Jan 28, 2014	to review memorandum on security and vetting;	VDG	.4	72.00
Jan 28, 2014	to review status of introductory letter and delivery;	VDG	.2	36.00
Jan 28, 2014	to email exchange with Paul Ihnatiuk;	VDG	.2	36.00
Jan 28, 2014	to prepare for and telephone call with Daniel Johnson;	VDG	.3	54.00
Jan 28, 2014	to brief report to Paul Ihnatiuk;	VDG	.3	54.00
Jan 28, 2014	to further telephone call with Daniel Johnson;	VDG	.4	72.00
Jan 28, 2014	to notes to file for reporting;	VDG	.2	36.00
Jan 29, 2014	to discuss file with George L. Cooper regarding information obtained from Debtor; to further review of file documents to confirm or clarify facts provided by debtor;	VDG	.7	126.00
Feb 7, 2014	to review email and provide report to client;	VDG	.5	90.00
Feb 10, 2014	to review email from client regarding actions going forward;	VDG	.1	18.00
Feb 11, 2014	to telephone call with Nicole Sagolili regarding next step with client;	VDG	.2	36.00
Feb 12, 2014	to review email from Nicole Sagolili and payout information;	VDG	.2	36.00
Feb 18, 2014	to telephone call with Daniel Johnson - questions on his default and property taxes owing;	VDG	.3	54.00
Feb 26, 2014	to telephone conversation with Debtor concerning accounts and defaults; to notes to file for reporting; to review payout information with debtor and events of default, re: property taxes and water and sewer issues;	VDG	1.0	180.00
Feb 27, 2014	to email from client; to further review of payouts;	VDG	.3	54.00

Mar 3, 2014	to telephone call to debtor; to notes to file; to resend fax with payout information; to prepare report to Nicole Sagolili;	VGD	1.0	180.00
Mar 7, 2014	to follow up attempt with debtor;	VGD	.1	18.00
Mar 13, 2014	to file review; to emails to and from BDO and VGD;;	GLC	.4	112.00
Mar 13, 2014	to email exchange with George L. Cooper; to telephone call to debtor (x2); to notes to file on reporting; to email from debtor and review contents;	VGD	1.2	216.00
Mar 14, 2014	to review of report from VGD; to file review; to emails to and from BDO; to further file review;	GLC	.4	112.00
Mar 14, 2014	to report to Nicole Sagolili via email; to email exchange with Nicole Sagolili and George L. Cooper regarding further action to take;	VGD	.5	90.00
Mar 17, 2014	to receive and review instructions on terms of forbearance agreement and begin draft;	VGD	.8	144.00
Mar 18, 2014	to finalize and review of demand; to notes on further instructions required, regarding personal loan and to finalize review of draft forbearance agreement;	VGD	1.4	252.00
Mar 21, 2014	to file review re Forbearance Agreement and progress;	GLC	.2	56.00
Mar 27, 2014	to review email exchange with Nicole Sagolili;	VGD	.1	18.00
Mar 27, 2014	to review demands and instructions to send to client;	VGD	.2	36.00
Mar 28, 2014	to review of the Forbearance Agreement and insert various additional sections missing from French version of Agreement but included in latest version used by the Bank in English Transactions;	VGD	1.6	288.00
Mar 28, 2014	to correspond with Debtor regarding demands and terms of forbearance;	VGD	.2	36.00
Mar 28, 2014	to report to BDO;	VGD	.1	18.00

To our fee \$2,772.00

Disbursements

Long Distance Charges	21.34	T
Postage	38.65	T
Certificate of Reg. Ownership	140.00	T
Bank Of Canada	8.00	T
Bankruptcy Search	48.00	T
Photocopies	51.80	T
Ppsa-Search	36.00	T

Total Disbursements 343.79

Taxes				
	HST on	\$2,772.00	Fees	360.36
	HST on	\$343.79	Disbursements	44.69
Total Taxes				405.05
Balance due and owing				<u><u>\$3,520.84</u></u>

COX & PALMER

George L. Cooper
E.&O.E.



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

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

INTERIM INVOICE

Royal Bank of Canada
Special Loans Ontario
20 King Street West, 9th Floor
Toronto, Ontario
M5H 1C4

Attention: Angella White-Smith

Date	Client No.	Invoice No.
November 5, 2014	655873 N.B. Inc. o/a Riviere Verte Rite Store	87945317

TO PROFESSIONAL SERVICES RENDERED in the realization of the assets and guarantees of the indebtedness of 655873 N.B. Inc. o/a Riviere Verte Rite Store under the Structured Recovery Management Program to:

- Update on the status of the forbearance agreement;
- Instructions to our solicitor to commence litigation against the company;
- Receipt and review correspondence from our solicitor;
- Instructions to our solicitor to follow-up with the client on the status of the loans;
- Receipt and review correspondence from Bankers Capital LLC regarding refinancing;
- Receipt and review updated payout statement;
- Instructions to our solicitor to proceed with and appraisal and Phase I ESA;
- Discussions with our solicitor regarding conversation with Can Equity Mortgages on the status of refinancing;
- Instructions to our solicitor to commence litigation against Daniel Johnson;
- Update on the status of litigation;
- Reporting to the Bank on the progress of the file on a continual basis both verbally and with written reports via our Secure Web Site;



Vice President		
P. Ihnatiuk	0.60	\$ 255.00
Manager		
N. Sagolili	3.60	\$ 1,170.00
Staff		
C. Austin	<u>1.50</u>	<u>\$ 206.00</u>
	5.70	\$ 1,631.00
HST on BDO fees		<u>\$ 212.03</u>
		\$ 1,843.03
Disbursements		
Courier		\$ 21.45
HST on Courier		\$ 2.79
Legal Fees		\$ 7,775.95
HST on Legal Fees		<u>\$ 1,010.87</u>
Total Owing		\$ 10,654.09
AMOUNT DUE		<u>\$ 10,654.09</u>

H.S.T. #R101518124

Terms:

Net 30 days.

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

In Account With
COX & PALMER

Blue Cross Centre, Suite 500
644 Main Street
Moncton, NB E1C 1E2
www.coxandpalmerlaw.com

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

June 30, 2014

HST/TVH Registration #
121439335RT0001

Our File #: 2140603
RE: 655873 N.-B. Inc.

Account #: 1504

TO PROFESSIONAL SERVICES RENDERED with respect to this matter to June 30, 2014:

Feb 7, 2014	to file review; to review and revise security vetting report; to further file review;	GLC	1.0	280.00
Apr 3, 2014	to file review and to email to N Sagolili;	GLC	.3	84.00
Apr 11, 2014	to brief review of security documents received;	VDG	.3	54.00
Apr 11, 2014	to review and send out demands for separate loan segment and begin modifications to forbearance agreement;	VDG	.4	72.00
Apr 11, 2014	to attempt to contact debtor via telephone;	VDG	.1	18.00
Apr 25, 2014	to reporting to George L. Cooper and Nicole Sagolili; to telephone call debtor for follow up on acknowledgment of demands and Forbearance terms;	VDG	.3	54.00
May 6, 2014	to email correspondence to debtor attaching further copy of Forbearance Agreement;	VDG	.2	36.00
May 21, 2014	To email from client and review file for status report;	VDG	.3	54.00
May 22, 2014	To telephone call to debtor; to remail debtor written follow-up; to report to Nicole Sagolili;	VDG	.5	90.00
May 23, 2014	Brief email from Debtor concerning forbearance agreement;	VDG	.1	18.00
May 26, 2014	To receive instructions from Nicole Sgaolili regarding no response from Debtor on Forbearance Agreement; to review file and instructions on drafting Action;	VDG	.5	90.00
May 28, 2014	To review draft Notice of Action with Statement of Claim; to make suggested changes;	VDG	.8	144.00
Jun 2, 2014	to review information sent by Daniel Johnson concerning update on possible refinancing and efforts made;	VDG	.4	72.00
Jun 12, 2014	to telephone call to François Soucy as counsel for debtor to discuss Forbearance/litigation;	VDG	.3	54.00

To our fee

\$1,120.00

Disbursements

Photocopies	4.70	T	
Total Disbursements			4.70

Taxes

HST on	\$1,120.00	Fees	145.60
HST on	\$4.70	Disbursements	.61
Total Taxes			146.21

Balance due and owing	<u>\$1,270.91</u>
-----------------------	-------------------

COX & PALMER



George L. Cooper
E.&O.E.

In Account With
COX & PALMER

Blue Cross Centre, Suite 500
644 Main Street
Moncton, NB E1C 1E2
www.coxandpalmerlaw.com

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

September 15, 2014

HST/TVH Registration #
121439335RT0001

Our File #: 2140603
RE: 655873 N.-B. Inc.
PP BIW

Account #: 2345

TO PROFESSIONAL SERVICES RENDERED with respect to the above matter during the period from July 3, 2014 to September 15, 2014:

Jul 3, 2014	to call to P Ihnatiuk and to email to P Ihnatiuk;	GLC	.5	140.00
Jul 10, 2014	to file review re agreement and re refinancing;	GLC	.4	112.00
Jul 30, 2014	to email from Nicole Sagolili; To correspond with debtor via telephone message;	VGD	.3	54.00
Aug 6, 2014	to email to Nicole Sagolili;	GLC	.3	84.00
Aug 12, 2014	to email exchange with Nicole Sagolili; to telephone conversation with Daniel Johnson regarding refinancing;	VGD	.4	72.00
Aug 15, 2014	to email from Nicole Sagolili and update to Nicole Cloutier on researches to obtain;	VGD	.3	54.00
Aug 28, 2014	to file review re status and various due diligence matters prior to mortgage sale;	GLC	.4	112.00
Aug 28, 2014	to review proposals and instructions on assessments on property;	VGD	.3	54.00
Sep 2, 2014	To review email from Debtor; to attempt to contact Anthony DeAlmeida (from Can Equity) to review messages, re: appraisals;	VGD	.3	54.00
Sep 3, 2014	to file review re Phase I and potential refinancing;	GLC	.3	84.00
Sep 4, 2014	to review of financing letter and to file review;	GLC	.3	84.00
Sep 4, 2014	to review lending agreement terms from prospective financier; to consult with George L. Cooper; to report to Nicole Sagolili; to instructions on appraisals and evaluations;	VGD	.8	144.00
Sep 9, 2014	to review status of file and to email Nicole Sagolili;	VGD	.1	18.00
Sep 10, 2014	to review email from Nicole Sagolili and to call debtor concerning questions (re: numbered companies);	VGD	.3	54.00

To our fee

\$1,120.00

Disbursements

Postage		9.75	T	
Photocopies		5.80	T	
Total Disbursements				15.55

Taxes

HST on	\$1,120.00	Fees		145.60
HST on	\$15.55	Disbursements		2.02
Total Taxes				147.62

TOTAL **\$1,283.17**

Outstanding Accounts

At the time of this billing, the following accounts for this matter were outstanding. If you have already remitted payment of these outstanding amounts, please disregard this notice.

Dated Jun 30, 2014	Ref No. 1504	1,270.91
		\$1,270.91

Balance due and owing \$2,554.08

COX & PALMER



George L. Cooper
E.&O.E.

In Account With

COX & PALMER

Blue Cross Centre, Suite 500
644 Main Street
Moncton, NB E1C 1E2
www.coxandpalmerlaw.com

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

October 31, 2014

HST/TVH Registration #
121439335RT0001

Attention: Nicole Sagolili

Our File #: 2140603
RE: 655873 N.-B. Inc.

Account #: 2692

TO PROFESSIONAL SERVICES RENDERED with respect to the above matter to October 31, 2014:

Sep 16, 2014	To email exchange with Nicole Sagolili concerning terms of financing agreement received as proof of financing;	VGD	.1	18.00
Sep 18, 2014	to review status regarding appraisals to be obtained and hold on them;	VGD	.2	36.00
Sep 23, 2014	to file review re status of refinancing;	GLC	.2	56.00
Sep 23, 2014	to email exchange with client and follow up with debtor regarding loan made to different company then borrower;	VGD	3.0	540.00
Oct 1, 2014	to file review;	GLC	.2	56.00
Oct 1, 2014	to prepare written report and report to client;	VGD	.6	108.00
Oct 7, 2014	to email from Nicole Sagolili and to report on status of refinancing updates received from debtor;	VGD	.2	36.00
Oct 17, 2014	to email exchange with Nicole Sagolili concerning efforts of Daniel Johnson to refinance corporate loan;	VGD	.2	36.00
Oct 17, 2014	to draft correspondence for Daniel Johnson and send to Daniel Johnson and to send translation to Anthony DeAlmeida;	VGD	.4	72.00
Oct 22, 2014	to email exchange with Nicole Sagolili reporting on progress with refinancing (or lack thereof) and instructions moving forward;	VGD	.4	72.00
Oct 22, 2014	to instructions to appraisers et al to resume assessments and reports;	VGD	.2	36.00
Oct 22, 2014	to review various emails (forwarded from Daniel Johnson) on status of refinancing and convey status to Nicole Sagolili;	VGD	.3	54.00
Oct 23, 2014	to further review of report emails from Daniel Johnson (originals from his broker);	VGD	.2	36.00
Oct 28, 2014	to further review of report emails from Daniel Johnson (originals from his broker);	VGD	.2	36.00

Oct 28, 2014	to telephone call with Angela White with RBC concerning discussion she had with Daniel Johnson and decision to provide further time;	VGD	.3	54.00
Oct 28, 2014	to email exchange with Angela White concerning official and written response to Daniel Johnson;	VGD	.2	36.00
Oct 28, 2014	to draft response and correspond with Daniel Johnson;	VGD	.4	72.00
Oct 28, 2014	to email Nicole Sagolili to update;	VGD	.2	36.00
Oct 28, 2014	to review documents received from Daniel Johnson (Canada Revenue Agency confirmation that third party demand was removed);	VGD	.1	18.00
Oct 28, 2014	to correspond with assessors for them to hold on further reports and evaluations;	VGD	.4	72.00
Oct 29, 2014	to further review of report emails from Daniel Johnson (originals from his broker);	VGD	.2	36.00
Oct 30, 2014	to further review of report emails from Daniel Johnson (originals from his broker);	VGD	.2	36.00

To our fee \$1,552.00

Disbursements

Appraisal fees 3,950.00 T
Photocopies 13.70 T

Total Disbursements 3,963.70

Taxes

HST on \$1,552.00 Fees 201.76
HST on \$3,963.70 Disbursements 515.28

Total Taxes 717.04

TOTAL **\$6,232.74**

Outstanding Accounts

At the time of this billing, the following accounts for this matter were outstanding. If you have already remitted payment of these outstanding amounts, please disregard this notice.

Dated Jun 30, 2014	Ref No. 1504	1,270.91
Dated Sep 30, 2014	Ref No. 2345	1,283.17
		\$2,554.08

Balance due and owing

\$8,786.82

COX & PALMER



George L. Cooper
E.&O.E.



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

INTERIM INVOICE

Royal Bank of Canada
Special Loans Ontario
20 King Street West, 9th Floor
Toronto, Ontario
M5H 1C4

Attention: Angella White-Smith

Date	Client No.	Invoice No.
April 27, 2015	655873 N.B. Inc. o/a Riviere Verte Rite Store	88115742

TO PROFESSIONAL SERVICES RENDERED in the realization of the assets and guarantees of the indebtedness of 655873 N.B. Inc. o/a Riviere Verte Rite Store under the Structured Recovery Management Program for the period commencing November 7, 2014 to April 14, 2015

- Update on the status of litigation;
- Receipt and review updated loan balances;
- Discussions with the guarantor on the status of refinancing;
- Receipt and review of the property appraisal;
- Update on the status of the Phase I ESA;
- Instructions to our solicitor to proceed with a second appraisal;
- Receipt and review the Phase I ESA;
- Reporting to the Bank on the progress of the file on a continual basis both verbally and with written reports via our Secure Web Site;



Vice President		
P. Ihnatiuk	0.20	\$ 85.00
Manager		
N. Sagolili	3.30	\$ 1,072.50
Staff		
C. Austin	<u>1.40</u>	<u>\$ 191.80</u>
	4.90	\$ 1,349.30
HST on BDO fees		<u>\$ 175.41</u>
		\$ 1,524.71
Disbursements		
Legal Fees		\$ 5,283.20
HST on Legal Fees		<u>\$ 673.81</u>
Total Owing		\$ 7,481.72
AMOUNT DUE		<u>\$ 7,481.72</u>

H.S.T. #R101518124

Terms:

Net 30 days.

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

In Account With
COX & PALMER

Blue Cross Centre, Suite 500
 644 Main Street
 Moncton, NB E1C 1E2
 www.coxandpalmerlaw.com

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

March 31, 2015

HST/TVH Registration #
 121439335RT0001

Attention: Nicole Sagolili

Our File #: 2140603
 RE: 655873 N.-B. Inc.

Account #: 662

TO PROFESSIONAL SERVICES RENDERED with respect to the above matter to March 31, 2015:

Jan 8, 2015	To review email exchange with Phase I engineer;	VG	.1	18.00
Jan 8, 2015	to email correspondence with Angella White;	VG	.2	36.00
Jan 11, 2015	to review email from client on contacting Moncton contact for refinancing in light of requests for appraisals;	VG	.1	18.00
Jan 12, 2015	to telephone call to Dan Bard - contact name and number provided by Debtor to verify update provided by Daniel Johnson;	VG	.1	18.00
Jan 12, 2015	to review email from Nicole Sagolili and provide response and update;	VG	.2	36.00
Jan 13, 2015	to brief exchange with Nicole Sagolili; to attempt further contact with Dan Bard (Johnson's contact in Moncton for funding);	VG	.2	36.00
Jan 14, 2015	to brief exchange with Dan Bard concerning next steps in reimbursing loan and notes to file for report;	VG	.3	54.00
Jan 19, 2015	to telephone calls with appraiser Peter David regarding further instructions on appraisal (Phase II issue);	VG	.3	54.00
Jan 19, 2015	to telephone call for status report on financing with Daniel Bard (new financier for company);	VG	.3	54.00
Jan 22, 2015	to review report received from appraiser;	VG	.7	126.00
Feb 6, 2015	to email exchange regarding request for update from Nicole Sagolili regarding update on Phase I for property;	VG	.2	36.00
Feb 10, 2015	to email exchange with Peter David concerning appraisal and equipment;	VG	.2	36.00
Feb 25, 2015	to review email from Greg Derrah concerning progress on Phase I; to review appraisal report received for property from Evaluation 2000;	VG	.5	90.00
Mar 3, 2015	to review and amend Statement of Claim prepared for filing and update information;	VG	.5	90.00
Mar 3, 2015	to email exchange and update to Nicole Sagolili;	VG	.2	36.00

Mar 3, 2015	to receipt of email from N Sagollili; to instruct re report and to email to N Sagollili;	GLC	.4	112.00
Mar 4, 2015	to email from Nicole Sagollili;	VGD	.1	18.00
Mar 4, 2015	to email exchange with Nicole Cloutier and George L. Cooper, seeking information on second appraisal;	VGD	.1	18.00
Mar 24, 2015	to telephone call with solicitor François Soucy and notes on reporting;	VGD	.5	90.00
Mar 25, 2015	to review email from Nicole Cloutier to Peter David concerning ownership of equipment;	VGD	.1	18.00
Mar 27, 2015	to receive and review Phase I assessment;	VGD	1.2	216.00
Mar 31, 2015	to review email from Nicole Cloutier; to cursory review of reports obtained ;	VGD	.6	108.00

To our fee \$1,318.00

Disbursements

Notice Of Action	100.00	
Process Services Fees	312.40	T
Appraisal fees	2,550.00	T
Photocopies	20.00	T
Total Disbursements		2,982.40

Taxes

HST on	\$1,318.00	Fees	171.34
HST on	\$2,882.40	Disbursements	374.71

Total Taxes 546.05

TOTAL \$4,846.45

Outstanding Accounts

At the time of this billing, the following accounts for this matter were outstanding. If you have already remitted payment of these outstanding amounts, please disregard this notice.

Dated Dec 31, 2014	Ref No. 3444	1,110.56
		\$1,110.56

Balance due and owing \$5,957.01

COX & PALMER



George L. Cooper
E & O E

In Account With

COX & PALMER

Blue Cross Centre, Suite 500
644 Main Street
Moncton, NB E1C 1E2
www.coxandpalmerlaw.com

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

December 31, 2014

HST/TVH Registration #
121439335RT0001

Attention: Nicole Sagolili

Our File #: 2140603
RE: 655873 N.-B. Inc.

Account #: 3444

TO PROFESSIONAL SERVICES RENDERED with respect to the above matter during the period from June 2, 2014 to December 31, 2014:

Jun 2, 2014	T review information sent by Daniel Johnson concerning update on possible refinancing and efforts made;	VG D	.4	72.00
Oct 21, 2014	to email exchange with his counsel for further request for more time;	VG D	.3	54.00
Nov 3, 2014	to review email from Daniel Johnson and report to client;	VG D	.1	18.00
Nov 4, 2014	to review email update from Debtor regarding funding;	VG D	.1	18.00
Nov 5, 2014	to review further update from the debtor;	VG D	.1	18.00
Nov 6, 2014	to brief report to Nicole Sagolili on updates from debtor;	VG D	.1	18.00
Nov 16, 2014	to brief email report to client on funding and payout;	VG D	.1	18.00
Nov 17, 2014	to review emails from Nicole Sagolili and to make request from Debtor;	VG D	.2	36.00
Nov 18, 2014	to further email request to debtor requesting closing date for payment and further daily update received from client, which did not directly answer the request made on behalf of client;	VG D	.2	36.00
Nov 20, 2014	to review correspondence to debtor containing payout and demand for payment as extension time has ended and correspond with debtor;	VG D	.3	54.00
Nov 21, 2014	to further communication with debtor and receive report on funds transfer;	VG D	.3	54.00
Nov 25, 2014	to report to Nicole Sagolili;	VG D	.3	54.00
Nov 26, 2014	to review email from Nicole Sagolili and to review correspondences for further new reports from Daniel Johnson;	VG D	.3	54.00
Dec 2, 2014	to review brief update from debtor;	VG D	.3	54.00
Dec 4, 2014	to review email from Nicole Sagolili;	VG D	.1	18.00

Dec 8, 2014	to review brief updates of client regarding funding and next steps to be taken for disbursement of funds;	VGD	.2	36.00
Dec 9, 2014	to brief report to Nicole Sagolli and telephone call to Debtor for further information as to logistics of payout;	VGD	.3	54.00
Dec 9, 2014	to file review;	GLC	.2	56.00
Dec 10, 2014	to brief review of update from financier;	VGD	.1	18.00
Dec 11, 2014	to query from Nicole Sagolili concerning expected times of completion of appraisals; to instructions to Nicole Cloutier concerning status of appraisals;	VGD	.3	54.00
Dec 15, 2014	to review email exchanges with appraisers for estimated completion;	VGD	.3	54.00
Dec 19, 2014	to brief email exchange with Nicole Sagolili, discussing appraisals and confirming Phase I was underway;	VGD	.1	18.00
Dec 22, 2014	to report to RBC;	GLC	.2	56.00
Dec 22, 2014	to review email exchanges with appraisers for estimated completion;	VGD	.3	54.00

To our fee \$976.00

Disbursements

Photocopies 6.80 T

Total Disbursements 6.80

Taxes

HST on	\$976.00	Fees	126.88
HST on	\$6.80	Disbursements	.88

Total Taxes 127.76

Balance due and owing \$1,110.56

COX & PALMER



George L. Cooper
E & O.E.



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

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

INTERIM INVOICE

Royal Bank of Canada
Special Loans Ontario
20 King Street West, 9th Floor
Toronto, Ontario
M5H 1C4

Attention: Angella White-Smith

Date	Client No.	Invoice No.
July 15, 2015	655873 N.B. Inc. o/a Riviere Verte Rite Store	88219882

TO PROFESSIONAL SERVICES RENDERED in the realization of the assets and guarantees of the indebtedness of 655873 N.B. Inc. o/a Riviere Verte Rite Store under the Structured Recovery Management Program for the period commencing April 15, 2015 to July 15, 2015

- Update on the status of litigation;
- Receipt and review of the request from the guarantor regarding partial repayment;
- Receipt and review of the quote for a Phase II ESA;
- Instructions to our solicitor to proceed with the Phase II ESA;
- Update on the offset of the funds in the current account;
- Instructions to our solicitor to advise the borrower of the timeline of repayment;
- Update on the borrower's refusal to provide access for a Phase II ESA;
- Instructions to our solicitor to proceed with Default Judgment;
- Update on the status of the Phase II ESA;
- Reporting to the Bank on the progress of the file on a continual basis both verbally and with written reports via our Secure Web Site;



Senior Vice President		
C. Mazur	0.10	\$ 45.00
M. Lem	0.50	\$ 212.50
Manager		
N. Sagolili	5.90	\$ 1,917.50
Staff		
C. Austin	<u>1.00</u>	<u>\$ 137.50</u>
	7.50	\$ 2,312.50
HST on BDO fees		<u>\$ 300.63</u>
		\$ 2,613.13
Disbursements		
Legal Fees		\$ 7,181.28
HST on Legal Fees		<u>\$ 930.84</u>
Total Owing		\$ 10,725.25
AMOUNT DUE		<u>\$ 10,725.25</u>

H.S.T. #R101518124

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

In Account With
COX & PALMER

Blue Cross Centre, Suite 500
644 Main Street
Moncton, NB E1C 1E2
www.coxandpalmerlaw.com

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

June 30, 2015

HST/TVH Registration #
121439335RT0001

Attention: Nicole Sagolili

Our File #: 2140603
RE: 655873 N.-B. Inc.
PP BIW

Account #: 1572

TO PROFESSIONAL SERVICES RENDERED with respect to the above matter during the period from March 25, 2015 to June 30, 2015:

Apr 13, 2015	to review email and brief review of attachment sent by Nicole Cloutier;	VG D	.3
Apr 13, 2015	to further exchange with Nicole Cloutier regarding Phase I evaluation;	VG D	.1
Apr 27, 2015	to review email from Nicole Sagolili regarding Phase II environmental;	VG D	.2
Jun 2, 2015	to draft and send letter explaining access to engineering; needed to be permitted onto property;	VG D	.4
Jun 4, 2015	to receive instructions from Nicole Sagolili;	VG D	.1
Jun 23, 2015	To receive and review email and attachment from counsel for principal of debtor; to telephone call to counsel of debtor; to report to Nicole Sagolili; to report to Greg Derrah;	VG D	.6

Lawyer	Initials	Hours	Rate	Total
Vicky Gina Doucette	VG D	1.7	180.00	306.00

To our fee \$306.00

Disbursements

Courier-Variou s	18.68	T
Filing Fee	21.00	
Appraisal fees	4,600.00	T
Engineers	2,230.00	T
Photocopies	5.60	T
Total Disbursements		6,875.28

Taxes				
	HST on	\$306.00	Fees	39.78
	HST on	\$6,854.28	Disbursements	891.06
Total Taxes				930.84
Balance due and owing				<u>\$8,112.12</u>

COX & PALMER



George L. Cooper
E & O. E.



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

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

INTERIM INVOICE

Royal Bank of Canada
Special Loans Ontario
20 King Street West, 9th Floor
Toronto, Ontario
M5H 1C4

Attention: Angella White-Smith

Date	Client No.	Invoice No.
January 20, 2016	655873 N.B. Inc. o/a Riviere Verte Rite Store	88367251

TO PROFESSIONAL SERVICES RENDERED in the realization of the assets and guarantees of the indebtedness of 655873 N.B. Inc. o/a Riviere Verte Rite Store under the Structured Recovery Management Program for the period commencing July 16, 2015 to January 20, 2016

- Update on the status of litigation;
- Update on the recommendation from our solicitor regarding a private receivership;
- Received and reviewed correspondence from our solicitor;
- Instructions to our solicitor to prepare the private receivership appointment;
- Follow-up on the status of the appointment;
- Received and reviewed the receivership appointment documents;
- Discussions with our solicitor regarding changes to the appointment;
- Received and reviewed the amended appointment and forward same to the Bank for execution;
- Received and reviewed the executed appointment;
- Perform PPSA search;
- Instructions to our solicitor to prepare the engagement letter;
- Discussions with Fundy Engineering regarding scheduling a Phase II ESA;

- Attend at the premises to obtain access for the Phase II ESA;
- Update on the borrower's refusal to gain access to complete the Phase II Esa;
- Follow-up with our solicitor on the status of the Motion;
- Received and reviewed the draft report of the Receiver;
- Preparation of the payout statement and forward same to our solicitor;
- Reporting to the Bank on the progress of the file on a continual basis both verbally and with written reports via our Secure Web Site;

Senior Vice President

C. Mazur	0.60	\$ 270.00
M. Rosen	0.30	\$ 127.50

Vice President

P. Ihnatiuk	1.00	\$ 425.00
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Senior Manager

N. Sagolili	9.40	\$ 3,250.00
-------------	------	-------------

Manager

J. Breeze	15.70	\$ 4,352.00
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Staff

C. Austin	<u>0.50</u>	<u>\$ 69.00</u>
	27.50	\$ 8,493.50

HST on BDO fees

<u>\$ 1,104.16</u>
\$ 9,597.66

Disbursements

Travel	\$ 414.83
HST on Travel	\$ 53.93
Appraisal Fees	\$ 968.44
HST on Appraisal Fees	<u>\$ 126.75</u>
Total Owing	\$ 11,161.61

AMOUNT DUE

<u>\$ 11,161.61</u>

H.S.T. #R101518124

Terms:

Net 30 days.

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



CASTLE APPRAISALS LTD.

66 Castlewood Drive • Dartmouth, NS • B2V 2R3
Phone: (902) 209-0057 • Fax: (902) 435-1652 • E-Mail: effman@ns.sympatico.ca



To: Jason Breeze
BDO Canada Limited
255 Lacewood Dr., Suite 201,
Halifax, N.S., B3M 4G2

03/12/2015

From: Elliot Offman

Subject: Riviere –Verte Rite Stop Cottages & Camp Ground
6 Industrielle St.,
Riviere-Verte, N.B. E7C 3G5

=====
Invoice

Travel 7 hrs @ \$85.00 per	\$ 595.00
Attend Site (Minimum Charge)	250.00
HST	126.75
Sub Total	\$ 971.75
Out of pocket Expenses Incl. HST	
Hotel (50%)	63.44
Meals (50%)	60.00
Total This Invoice	\$1,095.19
HST#882572381RT0001	



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

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

INTERIM INVOICE

Royal Bank of Canada
Special Loans Ontario
20 King Street West, 9th Floor
Toronto, Ontario
M5H 1C4

Attention: Angella White-Smith

Date	Client No.	Invoice No.
March 14, 2016	655873 N.B. Inc. o/a Riviere Verte Rite Store	88415950

TO PROFESSIONAL SERVICES RENDERED in the realization of the assets and guarantees of the indebtedness of 655873 N.B. Inc. o/a Riviere Verte Rite Store under the Structured Recovery Management Program for the period commencing January 21, 2016 to March 14, 2016

- Update on the status of litigation;
- Discussions with our solicitor regarding the Court application;
- Receipt and reviewed the Receivership Order;
- Attend at the Notice of Receiver hearing;
- Attend at the premises with the appraiser;
- Receipt and reviewed the asset appraisal;
- Instructions to proceed with Phase II ESA;
- Discussions with the borrower regarding the Phase II ESA;
- Discussions with the municipality regarding the Notice of Receiver;
- Update on the status of the Phase II ESA;



- Reporting to the Bank on the progress of the file on a continual basis both verbally and with written reports via our Secure Web Site;

Senior Vice President

M. Rosen	0.30	\$ 127.50
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Vice President

P. Ihnatiuk	0.50	\$ 220.00
-------------	------	-----------

Senior Manager

N. Sagolili	2.10	\$ 787.50
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J. Breeze	21.00	\$ 5,985.00
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Staff

C. Austin	1.10	\$ 150.70
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S. Gammon	<u>1.70</u>	<u>\$ 95.20</u>
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	26.70	\$ 7,365.90
--	-------	-------------

HST on BDO fees		<u>\$ 957.57</u>
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		\$ 8,323.47
--	--	-------------

Disbursements

Travel		\$ 830.03
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HST on Travel		\$ 107.90
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Appraisal Fees		\$ 2,008.15
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HST on Appraisal Fees		\$ 262.50
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Legal Fees		\$ 3,034.34
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HST on Legal Fees		<u>\$ 282.03</u>
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Total Owing		\$ 14,848.42
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AMOUNT DUE		<u>\$ 14,848.42</u>
-------------------	--	----------------------------

H.S.T. #R101518124

Terms:

Net 30 days.

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

644 Main Street
Suite 500
Moncton, NB E1C 1E2

Tel: 506-856-8800
Fax: 506-856-8150
www.coxandpalmerlaw.com

NOVA SCOTIA • NEW BRUNSWICK • PRINCE EDWARD ISLAND • NEWFOUNDLAND & LABRADOR

COX & PALMER

BDO Canada Limited
Attention: Nicole Sagolill
25 Main Street West, Suite 805
Hamilton, ON L8P 1H1

December 31, 2015
File #50041324-02700
HST REG.#121439335 RT0001
Client # 50041324

INVOICE SUMMARY

Invoice # 500003975
RE: 655873 N.-B. Inc. PP BIW

Previous Balance	\$2,264.57
Interest on Overdue Amount	\$0.00
Fees for this invoice	\$924.00
Taxable Disbursements for this invoice	6.80
Non-Taxable Disbursements for this invoice	0.00
HST	121.00
Total Invoice	\$1,051.80
BALANCE NOW DUE	\$3,316.37

Please return this page with your payment

Please include the File # 50041324-02700.

Payment Options: Cash, Cheque, VISA, MasterCard, In Office Debit.

Terms:

An interest charge of 12% per annum is payable on the balance not paid within 45 days of the date of the invoice.

644 Main Street
Suite 500
Moncton, NB E1C 1E2

Tel: 506-856-9800
Fax: 506-856-8150
www.coxandpalmerlaw.com

COX & PALMER

BDO Canada Limited
Attention: Nicole Sagolli
25 Main Street West, Suite 805
Hamilton, ON L8P 1H1

December 31, 2015
File #50041324-02700
Your Ref:
HST REG.#121439335 RT0001
Client # 50041324

Invoice #:500003975

FOR PROFESSIONAL SERVICES RENDERED IN CONNECTION WITH THIS MATTER:

RE: 655873 N.-B. Inc. PP BIW

October 15, 2015	To emails to and from BDO and revisions to documents;	GLC	0.50	140.00
October 28, 2015	To correspondence from BDO;	GLC	0.30	84.00
October 28, 2015	To correspondence from BDO;	GLC	0.30	84.00
November 13, 2015	To file review and to various matters re enforcement, instructions to engineer, etc.;	GLC	1.00	280.00
November 23, 2015	To emails to and from engineer;	GLC	0.20	56.00
December 1, 2015	To initial preparation of receivership documents;	GLC	1.00	280.00
To our fee				\$924.00

TAXABLE DISBURSEMENTS:

Photocopies

\$6.80

Total Taxable Disbursements:

\$6.80

SUMMARY:

Fees for this Invoice

\$924.00

HST on Fees

120.12

Total Fees Including Taxes

\$1,044.12

Disbursements for this Invoice

6.80

HST on Disbursements

0.88


Total Disbursements Including Taxes

\$7.68

Total Invoice

\$1,051.80

COX & PALMER


George L. Cooper
E. & O.

In Account With
COX & PALMER

Blue Cross Centre, Suite 500
644 Main Street
Moncton, NB E1C 1E2
www.coxandpalmerlaw.com

BDO Canada Limited
25 Main Street West, Suite 805
Hamilton ON L8P 1H1
Attention: Nicole Sagolili

September 30, 2015
HST/TVH Registration #
121439335RT0001

Our File #: 2140603
RE: 655873 N.-B. Inc.

Account #: 2293

TO PROFESSIONAL SERVICES RENDERED with respect to the above matter during the period from July 15, 2015 to September 30, 2015:

Jul 15, 2015	To file review and to email to N Sagolili;	GLC	.30
Jul 16, 2015	To attend telephone conference with George Cooper and notes to file;	VGD	.30
Jul 16, 2015	To file review and to conference call with N Sagolili;	GLC	.50
Jul 17, 2015	To receive and review Planet Certificates of Registered Ownership concerning registration of judgment;	VGD	.40
Jul 21, 2015	To file review and to call to N Sagolili;	GLC	.30
Jul 22, 2015	To file review; to emails to and from BDO and to review of matters with receivership issues;	GLC	.50
Jul 24, 2015	To file review and to conference call with BDO; to file review and to prepare for call;	GLC	.40
Jul 28, 2015	To emails to and from RBC and to call to RBC;	GLC	.30
Sep 8, 2015	To various matters re receivership for limited purpose;	GLC	.60
Sep 30, 2015	To file review and to prepare Receivership documents;	GLC	1.00

To our fee \$1,218.00

Disbursements

Reg. Judgment	675.00	
Photocopies	3.20	T
Planet searches	17.50	T
Total Disbursements		695.70

Taxes

HST on	\$1,218.00	Fees	158.34
HST on	\$20.70	Disbursements	2.69
Total Taxes			161.03

TOTAL **\$2,074.73**

Outstanding Accounts

At the time of this billing, the following accounts for this matter were outstanding. If you have already remitted payment of these outstanding amounts, please disregard this notice.

Dated Jun 30, 2015	Ref No. 1572	189.84
		\$189.84
Balance due and owing		<u>\$2,264.57</u>

COX & PALMER

George L. Cooper
E.&O.E.

In Account With
COX & PALMER
 Blue Cross Centre, Suite 500
 644 Main Street
 Moncton, NB E1C 1E2
 www.coxandpalmerlaw.com

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

June 30, 2015

HST/TVH Registration #
 121439335RT0001

Attention: Nicole Sagolili

Our File #: 2140603
 RE: 655873 N.-B. Inc.
 PP BIW

Account #: 1572

TO PROFESSIONAL SERVICES RENDERED with respect to the above matter during the period from March 25, 2015 to June 30, 2015:

Apr 13, 2015	to review email and brief review of attachment sent by Nicole Cloutier;	VGD	.3
Apr 13, 2015	to further exchange with Nicole Cloutier regarding Phase I evaluation;	VGD	.1
Apr 27, 2015	to review email from Nicole Sagolili regarding Phase II environmental;	VGD	.2
Jun 2, 2015	to draft and send letter explaining access to engineering; needed to be permitted onto property;	VGD	.4
Jun 4, 2015	to receive instructions from Nicole Sagolili;	VGD	.1
Jun 23, 2015	To receive and review email and attachment from counsel for principal of debtor; to telephone call to counsel of debtor; to report to Nicole Sagolili; to report to Greg Derrah;	VGD	.6

Lawyer	Initials	Hours	Rate	Total
Vicky Gina Doucette	VGD	1.7	180.00	306.00

To our fee \$306.00

Disbursements

Courier-Various	18.68	T	
Filing Fee	21.00		
Appraisal fees	4,600.00	T	
Engineers	2,230.00	T	
Photocopies	5.60	T	
Total Disbursements			6,875.28

Taxes				
	HST on	\$306.00	Fees	39.78
	HST on	\$6,854.28	Disbursements	891.06
Total Taxes				930.84
Balance due and owing				<u>\$8,112.12</u>

COX & PALMER

M

George L. Cooper
E.&O.E.

Balance owing of
\$189.84.



CASTLE APPRAISALS LTD.

66 Castlewood Drive • Dartmouth, NS • B2V 2R3
Phone: (902) 209-0057 • Fax: (902) 435-1652 • E-Mail: eoffman@ns.sympatico.ca



To: Jason Breeze
BDO Canada Limited
255 Lacewood Dr, Suite 201
Halifax, N.S., B3M 4G2

From: Elliot Offman

Subject: Riviere-Verte Ritestop
6 Industrielle Dr.,
Riviere-Verte, NB. E7C 3G5
Equipment Appraisal

14/02/2016

Invoice

On Site Appraisal	\$1,750.00
HST	262.50
Expenses Incl HST. (Hotel & Food)	258.15
Total This Invoice	\$2,270.65
HST#882572381RT0001	



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

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

INTERIM INVOICE

Royal Bank of Canada
Special Loans Ontario
20 King Street West, 9th Floor
Toronto, Ontario
M5H 1C4

Attention: Angella White-Smith

Date	Client No.	Invoice No.
April 21, 2016	655873 N.B. Inc. o/a Riviere Verte Rite Store	88415950-B

TO PROFESSIONAL SERVICES RENDERED in the realization of the assets and guarantees of the indebtedness of 655873 N.B. Inc. o/a Riviere Verte Rite Store under the Structured Recovery Management Program to:

Phase II ESA	\$ 7,995.42
HST on Legal Fees	\$ 1,039.40
Total Owing	\$ 9,034.82
AMOUNT DUE	<u>\$ 9,034.82</u>

H.S.T. #R101518124

Terms:

Net 30 days.

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



27 Wellington Row
 PO Box 6626
 Saint John, NB
 E2L 4S1

T: 506.635.1566
 877.635.1566
 F: 506.635.0206
 E: fundy@fundyeng.com

INVOICE



Jason Breeze
 BDO Canada Limited
 255 Lacewood Drive
 Suite 201
 Halifax, NS B3M 4G2

March 31, 2016
 Project No: 0011788
 Invoice No: 22981

Project Manager Greg Derrah

Project 0011788 Phase II Environmental Site Assessment - Riviere-Verte Property
Professional Services for the Period: February 1, 2016 to March 31, 2016

Professional Personnel

	Hours	Rate	Amount	
Intermediate Engineer	5.00	110.00	550.00	
Senior Technologist / Project Manager	29.50	95.00	2,802.50	
Intermediate Technologist (GIS)	9.00	85.00	765.00	
Total	43.50		4,117.50	
Total Labor				4,117.50

Consultants

Outside Services			2,634.50	
Total Consultants			2,634.50	2,634.50

Reimbursable Expenses

Lab Services			345.00	
Supplies			37.60	
Travel/Meals/Lodging			10.82	
Mileage			850.00	
Total Reimbursables			1,243.42	1,243.42

Taxes

HST (10190 5339 RT0001)	13.00 % of 7,995.42		1,039.40	
Total Taxes			1,039.40	1,039.40

Total Project Invoice Amount \$9,034.82

All invoices are due upon receipt. A late charge of 1.5% will be added to any unpaid balance after 30 days.



www.fundyeng.com

Serving Our
 Clients' Needs First

Austin, Cindy

From: Sagolili, Nicole
Sent: Friday, April 15, 2016 8:00 AM
To: Austin, Cindy
Subject: FW: Riviere-Verte - Invoice - Fundy Engineering
Attachments: 2016_04_14_12_58_39.pdf

Hi Cindy,

Attached is an invoice for a Phase II ESA for the file Riviere-Verte. Can you please invoice the Bank.

Thanks,

Nicole Sagolili, CPA, CA, CIRP
BDO Canada Limited
nsagolili@bdo.ca

25 Main Street West, Suite 805
Hamilton, Ontario
L8P 1H1
Tel: 905 524 1008, ext. 2888
Fax: 905 570 0249
www.bdo.ca

♻️ Before you print, think about the environment.

From: Breeze, Jason
Sent: Thursday, April 14, 2016 12:00 PM
To: Sagolili, Nicole
Subject: Invoice - Fundy Engineering

Hi Nicole,

Please see attached for payment.

Thank you

Jason Breeze, CIRP
Licensed Insolvency Trustee

BDO Canada Limited
Direct: 902 425 3156
Shoretel: 8921
jbreeze@bdo.ca

255 Lacewood Drive
Suite 201
Halifax, NS B3M 4G2
Canada
Tel: 902-425-3100

Fax: 902-425-3777
<http://halifaxdebthelp.ca/>

 Before you print think about the environment



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

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

INTERIM INVOICE
SRF #298 627 407

Royal Bank of Canada
Special Loans Ontario
20 King Street West, 9th Floor
Toronto, Ontario
M5H 1C4

Attention: Angella White-Smith

Date	Client No.	Invoice No.
July 12, 2016	655873 N.B. Inc. o/a Riviere Verte Rite Store	88606882

TO PROFESSIONAL SERVICES RENDERED in the realization of the assets and guarantees of the indebtedness of 655873 N.B. Inc. o/a Riviere Verte Rite Store under the Structured Recovery Management Program for the period commencing March 15, 2016 to July 11, 2016

- Update on the status of litigation;
- Update on the status of Phase II ESA;
- Update on the status of the court application;
- Correspond with the borrower regarding priority payables;
- Receipt and reviewed the Phase II report;
- Receipt and reviewed correspondence from our solicitor;
- Preparation of the report of the receiver;
- Receipt and reviewed the draft receivership order and affidavit;
- Receipt and reviewed updated loan balances;
- Receipt and reviewed correspondence from our solicitor regarding refinancing efforts;



- Reporting to the Bank on the progress of the file on a continual basis both verbally and with written reports via our Secure Web Site;

Senior Vice President

M. Rosen	0.30	\$ 127.50
----------	------	-----------

Vice President

P. Ihnatiuk	0.80	\$ 352.00
-------------	------	-----------

Senior Manager

N. Sagolili	6.50	\$ 2,437.50
-------------	------	-------------

J. Breeze	6.00	\$ 1,710.00
-----------	------	-------------

Staff

C. Austin	<u>2.20</u>	<u>\$ 301.40</u>
-----------	-------------	------------------

	15.80	\$ 4,928.40
--	-------	-------------

HST on BDO fees

\$ 640.69

\$ 5,569.09

Disbursements

Courier	\$ 9.17
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HST on Courier	\$ 1.19
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Legal Fees	\$ 930.80
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HST on Legal Fees	<u>\$ 121.00</u>
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Total Owing	\$ 6,631.25
-------------	-------------

AMOUNT DUE

\$ 6,631.25

H.S.T. #R101518124

Terms:

Net 30 days.

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

544 Main Street
Suite 500
Moncton, NB E1C 1E2

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Fax: 506-856-8150
www.coxandpalmerlaw.com

NOVA SCOTIA • NEW BRUNSWICK • PRINCE EDWARD ISLAND • NEWFOUNDLAND & LABRADOR

COX & PALMER

BDO Canada Limited
Attention: Nicole Sagolili
25 Main Street West, Suite 805
Hamilton, ON L8P 1H1

December 31, 2015
File #50041324-02700
HST REG.#121439335 RT0001
Client # 50041324

INVOICE SUMMARY

Invoice # 500003975
RE: 655873 N.-B. Inc. PP BIW

Previous Balance	\$2,264.57
Interest on Overdue Amount	\$0.00
Fees for this Invoice	\$924.00
Taxable Disbursements for this Invoice	6.80
Non-Taxable Disbursements for this Invoice	0.00
HST	121.00
Total Invoice	<u>\$1,051.80</u>
BALANCE NOW DUE	<u><u>\$3,316.37</u></u>

Please return this page with your payment

Please include the File # 50041324-02700.

Payment Options: Cash, Cheque, VISA, MasterCard, In Office Debit.

Terms:

An interest charge of 12% per annum is payable on the balance not paid within 45 days of the date of the invoice.

644 Main Street
Suite 500
Moncton, NB E1C 1E2

Tel: 506-856-9800
Fax: 506-856-8150
www.coxandpalmerlaw.com

COX & PALMER

BDO Canada Limited
Attention: Nicole Sagolli
25 Main Street West, Suite 805
Hamilton, ON L8P 1H1

December 31, 2015
File #50041324-02700
Your Ref:
HST REG.#121439335 RT0001
Client # 50041324

Invoice #:500003975

FOR PROFESSIONAL SERVICES RENDERED IN CONNECTION WITH THIS MATTER:

RE: 655873 N.-B. Inc. PP BIW

October 15, 2015	To emails to and from BDO and revisions to documents;	GLC	0.50	140.00
October 28, 2015	To correspondence from BDO;	GLC	0.30	84.00
October 28, 2015	To correspondence from BDO;	GLC	0.30	84.00
November 13, 2015	To file review and to various matters re enforcement, instructions to engineer, etc.;	GLC	1.00	280.00
November 23, 2015	To emails to and from engineer;	GLC	0.20	56.00
December 1, 2015	To initial preparation of receivership documents;	GLC	1.00	280.00
	To our fee			\$924.00

TAXABLE DISBURSEMENTS:

Photocopies

\$6.80

Total Taxable Disbursements:

\$6.80

SUMMARY:

Fees for this Invoice

\$924.00

HST on Fees

120.12

Total Fees Including Taxes

\$1,044.12

Disbursements for this Invoice

6.80

HST on Disbursements

0.88


Total Disbursements Including Taxes

\$7.68

Total Invoice

\$1,051.80

COX & PALMER


George L. Cooper
E. & O.



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

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

INTERIM INVOICE
SRF #298 627 407

Royal Bank of Canada
 Special Loans Ontario
 20 King Street West, 9th Floor
 Toronto, Ontario
 M5H 1C4

Attention: Angella White-Smith

Date	Client No.	Invoice No.
July 12, 2016	655873 N.B. Inc.	88606882-B
	o/a Riviere Verte Rite Store	

TO PROFESSIONAL SERVICES RENDERED in the realization of the assets and guarantees of the indebtedness of 655873 N.B. Inc. o/a Riviere Verte Rite Store under the Structured Recovery Management Program to:

Legal Fees	\$ 8,772.92
HST on Legal Fees	\$ <u>1,131.75</u>
Total Owing	\$ 9,904.67
 AMOUNT DUE	 \$ <u>9,904.67</u>

H.S.T. #R101518124

Terms:

BDO Canada Limited is an affiliate of BDO Canada LLP. BDO Canada LLP, a Canadian limited liability partnership, is a member of BDO International Limited, a UK company limited by guarantee, and forms part of the International BDO network of independent member firms.
 Interest at 1% per month (12.68% per annum calculated monthly) charged on accounts over 30 days.

644 Main Street
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Moncton, NB E1C 1E2

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Fax: 508-856-8150
www.coxandpalmerlaw.com

NOVA SCOTIA • NEW BRUNSWICK • PRINCE EDWARD ISLAND • NEWFOUNDLAND & LABRADOR

COX & PALMER

BDO Canada Limited
Attention: Nicole Sagolli
25 Main Street West, Suite 805
Hamilton, ON L8P 1H1

June 30, 2016
File #50041324-02700
HST REG.#121439335 RT0001
Client # 50041324

INVOICE SUMMARY

Invoice # 500010586
RE: 655873 N.-B. Inc. PP BIW

Previous Balance	\$3,316.37
Interest on Overdue Amount	\$0.00
Fees for this Invoice	\$13,551.00 $\div 2 = 6775.5$
Taxable Disbursements for this Invoice	3,860.50 $\div 2 = 1930.25$
Non-Taxable Disbursements for this Invoice	134.34 $\div 2 = 67.17$
HST	2,263.49 $\div 2 = 1131.74$
Total Invoice	<u>\$19,809.33</u>
BALANCE NOW DUE	<u><u>\$23,125.70</u></u>

Please return this page with your payment or wire your payment to:

Please include the File # 50041324-02700.

Payment Options: Cash, Cheque, VISA, MasterCard, In Office Debit.

Terms:

An interest charge of 12% per annum is payable on the balance not paid within 45 days of the date of the invoice.

644 Main Street
Suite 500
Moncton, NB E1C 1E2

Tel: 506-856-9800
Fax: 506-856-8150
www.coxandpalmerlaw.com

COX & PALMER

BDO Canada Limited
Attention: Nicole Sagolli
25 Main Street West, Suite 805
Hamilton, ON L8P 1H1

June 30, 2016
File #50041324-02700
Your Ref:
HST REG.#121439335 RT0001
Client # 50041324

Invoice #:500010586

FOR PROFESSIONAL SERVICES RENDERED IN CONNECTION WITH THIS MATTER:

RE: 655873 N.-B. Inc. PP BIW

<u>DATE</u>	<u>DESCRIPTION</u>	<u>LWY</u>	<u>TIME</u>
January 2, 2016	to file review and to various matters relating to court application; to revise draft notice of application, draft order and draft affidavit; to prepare draft receivers report and to emails to BDO;	GLC	4.00
January 4, 2016	to review and revise various receivership docs	GLC	0.70
January 5, 2016	to review emails from Nicole Cloutier and review payment history and accounts, re: modifying affidavit for motion	VGD	0.30
January 10, 2016	to review and revise draft affidavit of Angella White	GLC	0.80
January 12, 2016	to emails to and from RBC (A White)	GLC	0.20
January 13, 2016	to email to A White	GLC	0.20
January 13, 2016	to various matters re receivership	GLC	0.30
January 19, 2016	to emails to and from BDO; to file review re application to court	GLC	0.60
January 20, 2016	to file review;	GLC	0.30
January 25, 2016	to correspondence to clerk; to finalize application materials; to revisions to order and notice of application	GLC	1.40
January 26, 2016	to correspondence with Clerk regarding scheduling etc;	GLC	0.60
February 2, 2016	to various matters re hearing prep; to report to BDO	GLC	0.40
February 5, 2016	to draft Record on Application and letter to Clerk of the Court	EM	1.50
February 8, 2016	to finalize Pre-Hearing Brief and letter to Clerk of the Court	EM	1.00
February 8, 2016	to review and revise draft brief of fact and law	GLC	0.70
February 8, 2016	to email exchange with George Cooper concerning instructions on drafting brief	VGD	0.20
February 8, 2016	to review file documents and application documents in view of preparing brief	VGD	0.30
February 8, 2016	to brief research of statutory provisions and case law for brief	VGD	0.50

<u>DATE</u>	<u>DESCRIPTION</u>	<u>LWY</u>	<u>TIME</u>
February 8, 2016	to draft brief and proof read	VGD	1.30
February 8, 2016	to various communications with George Cooper and Elaine Matthews on having brief and record on application filed and to review and sign correspondences	VGD	0.40
February 9, 2016	to review of materials and to prepare for hearing;	GLC	0.80
February 10, 2016	to travel to Edmundston for Receivership Application; to review of materials in preparation for application.	GLC	6.00
February 11, 2016	to prepare for court; to attend court in Edmundston, NB and conduct Receivership Application; to report to BDO; to return to office; to	GLC	9.00
February 14, 2016	to various matters re Phase II and to review of appraisal	GLC	0.30
February 15, 2016	to file review re outstanding matters and completion of receivership; to file review	GLC	0.80
February 16, 2016	to file review; to email to N Sagolli (BDO) and to email to J Breeze (BDO); to further file review;	GLC	0.30
February 17, 2016	to file review and to emails to and from BDO	GLC	0.30
March 1, 2016	to file review re environmental report and progress	GLC	0.20
March 22, 2016	to status review; to review of file and to call to BDO	GLC	0.30
March 23, 2016	to receipt of report from BDO; to file review and to email to BDO	GLC	0.50
March 23, 2016	to conference call with client; to file review and to follow up re receivership	GLC	1.00
March 24, 2016	to file review and to various matters in follow to conference call and motion to expand receiver's powers	GLC	0.80
March 28, 2016	to receipt and review of Phase II ESA	GLC	0.30
April 21, 2016	to file review and to initial matters re further receivership proceedings	GLC	0.60
April 26, 2016	to receipt and review of draft report from BDO; to file review and to instruct re motion for full receivership	GLC	1.00
April 28, 2016	to review Court Appointed Receivership precedents; to draft Notice of Application and supporting Affidavit for Court Appointed Receivership;	AJM	1.90
May 2, 2016	to prepare Application with supporting Affidavit and Draft Order for Court Appointed Receiver;	AJM	1.10
May 4, 2016	to draft Notice of Motion and supporting Affidavit;	AJM	3.20
May 4, 2016	to review of report of receiver; to review and revise receivership materials for filing with court; to prepare draft order and comparison version; to extensive file review;	GLC	2.80
May 6, 2016	to prepare motion for filing with affidavits;	AJM	0.60
May 6, 2016	to various matters re receipt of affidavit from Angella White; to various further matter regarding filing of receivership motion; to file review and review of receiver's report, etc;	GLC	0.80
May 9, 2016	to filing of Notice of Motion with Court;	AJM	0.20

<u>DATE</u>	<u>DESCRIPTION</u>	<u>LWY</u>	<u>TIME</u>
May 9, 2016	to file review re receivership and order to expand powers; to file review;	GLC	0.60
May 12, 2016	to calls to and from Clerk and to all matters re scheduling of motion	GLC	1.00
May 26, 2016	to prepare for receivership motion; to preparation of brief of fact and law; to instruct re record on motion; to file review;	GLC	1.50
May 26, 2016	to call from lender; to call to BDO; to call to lender and call to BDO; to call to D Johnson	GLC	0.60
May 26, 2016	to email to Clerk of the Court and to file review;	GLC	0.50

To our fee **\$13,551.00**

NON-TAXABLE DISBURSEMENTS:

Filing Fees - Provincial Minister of Finance (non-taxable) **\$75.00**
Meals & Beverages (non-taxable) **59.34**

Total Non-Taxable Disbursements: **\$134.34**

TAXABLE DISBURSEMENTS:

Court Call Appearance **\$49.00**
Delivery & courier **62.37**
Expert or Consultant Fees **2,070.00**
Long distance telephone **13.34**
Mileage **486.72**
Photocopies **213.20**
PPSA - Search **10.00**
Process Servers/Service of Documents **823.00**
16 Feb 16 Accommodations **132.87**

Total Taxable Disbursements: **\$3,860.50**

SUMMARY:

Fees **\$13,551.00**
Disbursements **\$3,994.84**

Subtotal **\$17,545.84**

HST Fees **\$1,761.63**
HST Disbursements **\$501.86**

Subtotal **\$2,263.49**

TOTAL INVOICE **\$19,809.33**
BALANCE NOW DUE **\$19,809.33**

COX & PALMER

George L. Cooper
E. & O.E.

A handwritten signature in black ink, appearing to be 'G. L. Cooper', written over a horizontal line.



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

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

INTERIM INVOICE
SRF #298 627 407

Royal Bank of Canada
 Special Loans Ontario
 20 King Street West, 9th Floor
 Toronto, Ontario
 M5H 1C4

Attention: Angella White-Smith

Date	Client No.	Invoice No.
July 12, 2016	655873 N.B. Inc. o/a Riviere Verte Rite Store	88606882-C

TO PROFESSIONAL SERVICES RENDERED in the realization of the assets and guarantees of the indebtedness of 655873 N.B. Inc. o/a Riviere Verte Rite Store under the Structured Recovery Management Program to:

Legal Fees	\$ 8,772.92
HST on Legal Fees	\$ 1,131.74
Total Owing	\$ 9,904.66
AMOUNT DUE	<u>\$ 9,904.66</u>

H.S.T. #R101518124

Terms:

BDO Canada Limited is an affiliate of BDO Canada LLP. BDO Canada LLP, a Canadian limited liability partnership, is a member of BDO International Limited, a UK company limited by guarantee, and forms part of the international BDO network of independent member firms.
 Net 30 days. Interest at 1% per month (12.68% per annum calculated monthly) charged on accounts over 30 days.

644 Main Street
Suite 500
Moncton, NB E1C 1E2

Tel: 506-856-9800
Fax: 506-856-8150
www.coxandpalmerlaw.com

NOVA SCOTIA • NEW BRUNSWICK • PRINCE EDWARD ISLAND • NEWFOUNDLAND & LABRADOR

COX & PALMER

BDO Canada Limited
Attention: Nicole Sagolili
25 Main Street West, Suite 805
Hamilton, ON L8P 1H1

June 30, 2016
File #50041324-02700
HST REG.#121439335 RT0001
Client # 50041324

INVOICE SUMMARY

Invoice # 500010586
RE: 655873 N.-B. Inc. PP BIW

Previous Balance	\$3,316.37
Interest on Overdue Amount	\$0.00
Fees for this Invoice	\$13,551.00
Taxable Disbursements for this Invoice	3,860.50
Non-Taxable Disbursements for this Invoice	134.34
HST	2,263.49
Total Invoice	<u>\$19,809.33</u>
BALANCE NOW DUE	<u>\$23,125.70</u>

Please return this page with your payment or wire your payment to:

Please include the File # 50041324-02700.

Payment Options: Cash, Cheque, VISA, MasterCard, In Office Debit.

Terms:

An interest charge of 12% per annum is payable on the balance not paid within 45 days of the date of the invoice.

644 Main Street
Suite 500
Moncton, NB E1C 1E2

Tel: 506-856-9800
Fax: 506-856-8150
www.coxandpalmerlaw.com

COX & PALMER

BDO Canada Limited
Attention: Nicole Sagolli
25 Main Street West, Suite 805
Hamilton, ON L8P 1H1

June 30, 2016
File #50041324-02700
Your Ref:
HST REG.#121439335 RT0001
Client # 50041324

Invoice #:500010586

FOR PROFESSIONAL SERVICES RENDERED IN CONNECTION WITH THIS MATTER:

RE: 655873 N.-B. Inc. PP BIW

<u>DATE</u>	<u>DESCRIPTION</u>	<u>LWY</u>	<u>TIME</u>
January 2, 2016	to file review and to various matters relating to court application; to revise draft notice of application, draft order and draft affidavit; to prepare draft receivers report and to emails to BDO;	GLC	4.00
January 4, 2016	to review and revise various receivership docs	GLC	0.70
January 5, 2016	to review emails from Nicole Cloutier and review payment history and accounts, re: modifying affidavit for motion	VGD	0.30
January 10, 2016	to review and revise draft affidavit of Angella White	GLC	0.80
January 12, 2016	to emails to and from RBC (A White)	GLC	0.20
January 13, 2016	to email to A White	GLC	0.20
January 13, 2016	to various matters re receivership	GLC	0.30
January 19, 2016	to emails to and from BDO; to file review re application to court	GLC	0.60
January 20, 2016	to file review;	GLC	0.30
January 25, 2016	to correspondence to clerk; to finalize application materials; to revisions to order and notice of application	GLC	1.40
January 26, 2016	to correspondence with Clerk regarding scheduling etc;	GLC	0.60
February 2, 2016	to various matters re hearing prep; to report to BDO	GLC	0.40
February 5, 2016	to draft Record on Application and letter to Clerk of the Court	EM	1.50
February 8, 2016	to finalize Pre-Hearing Brief and letter to Clerk of the Court	EM	1.00
February 8, 2016	to review and revise draft brief of fact and law	GLC	0.70
February 8, 2016	to email exchange with George Cooper concerning instructions on drafting brief	VGD	0.20
February 8, 2016	to review file documents and application documents in view of preparing brief	VGD	0.30
February 8, 2016	to brief research of statutory provisions and case law for brief	VGD	0.50

<u>DATE</u>	<u>DESCRIPTION</u>	<u>LWY</u>	<u>TIME</u>
February 8, 2016	to draft brief and proof read	VGD	1.30
February 8, 2016	to various communications with George Cooper and Elaine Matthews on having brief and record on application filed and to review and sign correspondences	VGD	0.40
February 9, 2016	to review of materials and to prepare for hearing;	GLC	0.80
February 10, 2016	to travel to Edmundston for Receivership Application; to review of materials in preparation for application.	GLC	6.00
February 11, 2016	to prepare for court; to attend court in Edmundston, NB and conduct Receivership Application; to report to BDO; to return to office; to	GLC	9.00
February 14, 2016	to various matters re Phase II and to review of appraisal	GLC	0.30
February 15, 2016	to file review re outstanding matters and completion of receivership; to file review	GLC	0.80
February 16, 2016	to file review; to email to N Sagolili (BDO) and to email to J Breeze (BDO); to further file review;	GLC	0.30
February 17, 2016	to file review and to emails to and from BDO	GLC	0.30
March 1, 2016	to file review re environmental report and progress	GLC	0.20
March 22, 2016	to status review; to review of file and to call to BDO	GLC	0.30
March 23, 2016	to receipt of report from BDO; to file review and to email to BDO	GLC	0.50
March 23, 2016	to conference call with client; to file review and to follow up re receivership	GLC	1.00
March 24, 2016	to file review and to various matters in follow to conference call and motion to expand receiver's powers	GLC	0.80
March 28, 2016	to receipt and review of Phase II ESA	GLC	0.30
April 21, 2016	to file review and to initial matters re further receivership proceedings	GLC	0.60
April 26, 2016	to receipt and review of draft report from BDO; to file review and to instruct re motion for full receivership	GLC	1.00
April 28, 2016	to review Court Appointed Receivership precedents; to draft Notice of Application and supporting Affidavit for Court Appointed Receivership;	AJM	1.90
May 2, 2016	to prepare Application with supporting Affidavit and Draft Order for Court Appointed Receiver;	AJM	1.10
May 4, 2016	to draft Notice of Motion and supporting Affidavit;	AJM	3.20
May 4, 2016	to review of report of receiver; to review and revise receivership materials for filing with court; to prepare draft order and comparison version; to extensive file review;	GLC	2.80
May 6, 2016	to prepare motion for filing with affidavits;	AJM	0.60
May 6, 2016	to various matters re receipt of affidavit from Angella White; to various further matter regarding filing of receivership motion; to file review and review of receiver's report, etc;	GLC	0.80
May 9, 2016	to filing of Notice of Motion with Court;	AJM	0.20

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May 26, 2016	to prepare for receivership motion; to preparation of brief of fact and law; to instruct re record on motion; to file review;	GLC	1.50
May 26, 2016	to call from lender; to call to BDO; to call to lender and call to BDO; to call to D Johnson	GLC	0.60
May 26, 2016	to email to Clerk of the Court and to file review;	GLC	0.50
	To our fee		\$13,551.00

NON-TAXABLE DISBURSEMENTS:

Filing Fees - Provincial Minister of Finance (non-taxable)	\$75.00	
Meals & Beverages (non-taxable)	59.34	
Total Non-Taxable Disbursements:		<u>\$134.34</u>

TAXABLE DISBURSEMENTS:

Court Call Appearance	\$49.00	
Delivery & courier	62.37	
Expert or Consultant Fees	2,070.00	
Long distance telephone	13.34	
Mileage	486.72	
Photocopies	213.20	
PPSA - Search	10.00	
Process Servers/Service of Documents	823.00	
16 Feb 16 Accommodations	132.87	
Total Taxable Disbursements:		<u>\$3,860.50</u>

SUMMARY:

Fees		\$13,551.00
Disbursements		<u>\$3,994.84</u>
	Subtotal	<u>\$17,545.84</u>
HST Fees		\$1,761.63
HST Disbursements		<u>\$501.86</u>
	Subtotal	<u>\$2,263.49</u>
TOTAL INVOICE		<u>\$19,809.33</u>
BALANCE NOW DUE		<u>\$19,809.33</u>

COX & PALMER

George L. Cooper
E. & O.E.

A handwritten signature in black ink, consisting of several loops and a long horizontal stroke extending to the left, positioned above the printed name.



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

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

INTERIM INVOICE
SRF #298 627 407

Royal Bank of Canada
Special Loans Ontario
20 King Street West, 9th Floor
Toronto, Ontario
M5H 1C4

Attention: Angella White-Smith

Date	Client No.	Invoice No.
September 29, 2016	655873 N.B. Inc. o/a Riviere Verte Rite Store	88664851

TO PROFESSIONAL SERVICES RENDERED in the realization of the assets and guarantees of the indebtedness of 655873 N.B. Inc. o/a Riviere Verte Rite Store under the Structured Recovery Management Program for the period commencing July 11, 2016 to September 28, 2016

- Update regarding rescheduling of Court motion to allow the Company to complete its refinancing;
- Receipt and review Receiver's Second Report;
- Receipt and review Letter of Intent and Bank's instructions;
- Update regarding Receivership adjournment;
- Update with counsel regarding status of refinancing;
- Instructions from Bank to proceed with Receivership motion;
- Receipt of bank draft and meeting with guarantor;
- Forward bank draft to the Bank;



- Reporting to the Bank on the progress of the file on a continual basis both verbally and with written reports via our Secure Web Site.

Senior Vice President

M. Rosen	0.20	\$ 85.00
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Senior Manager

N. Sagolili	3.10	\$ 1,162.50
J. Breeze	18.90	\$ 6,158.16
D. Griffiths	1.70	\$ 637.50

Staff

C. Austin	1.60	\$ 219.20
J. Hill	<u>2.15</u>	<u>\$ 273.41</u>
	27.65	\$ 8,535.77

HST on BDO fees		<u>\$ 1,109.65</u>
		\$ 9,645.42

Disbursements

Courier		\$ 70.00
HST on Courier		\$ 9.10
Appraisal Fees		\$ 2,300.00
HST on Legal Fees		<u>\$ 337.93</u>
Total Disbursements		\$ 2,717.03

Total Owing		<u>\$ 12,362.45</u>
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AMOUNT DUE		<u>\$ 12,362.45</u>
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H.S.T. #R101518124

Terms:

Net 30 days.

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



CASTLE APPRAISALS LTD.

66 Castlewood Drive • Dartmouth, NS • B2V 2R3
Phone: (902) 209-0057 • Fax: (902) 435-1652 • E-Mail: effman@ns.sympatico.ca



To: Jason Breeze
BDO Canada Limited
255 Lacewood Dr, Suite 201
Halifax, N.S., B3M 4G2

From: Elliot Offman

Subject: Riviere-Verte Ritestop
6 Industrielle Dr.,
Riviere-Verte, NB. E7C 3G5
Equipment Appraisal

20/09/2016

Invoice

September 19 & 20	
Trip To Edmunston, N.B (our fee)	\$ 2,000.00
HST	300.00
Out of Pocket Expenses Incl. HST:	
Hotel & Meals	337.93
Total This Invoice	\$2,637.93
HST#882572381RT0001	