



IN THE SUPREME COURT OF BRITISH COLUMBIA

BETWEEN:

FORJAY MANAGEMENT LTD.

PETITIONER

AND:

0981478 B.C. LTD., MARK CHANDLER, CANADIAN WESTERN TRUST COMPANY in trust, HMF HOME MORTGAGE FUND CORPORATION, 625536 B.C. LTD., JAMES MERCIER, MORRIS KADYLO, URSZULA PIASECZNA, U.S. BANK NATIONAL ASSOCIATION, BARAMUNDI INVESTMENTS LTD., CHARANJIT KAUR, SIMRAT VIRDI, MUKHTIAR SINGH NIJJAR, MOHAN VILKHU, JASPREET SINGH KHATRA, AMANDEEP SINGH DHALIWAL, NIRMAL SINGH CHOHAN, SAJAL JAIN, SUPARNA JAIN, BABAL RANI BANSAL, SATPAL BANSAL, PARMINDER K. MANN, LEENA JAIN, VASANT PATEL, 1074936 B.C. LTD. 1084165 B.C. LTD., 1084164 B.C. LTD., 1084322 B.C. LTD., SURJIT KAUR PARMAR, HARBHAJAN SINGH PARMAR, DALJEET KAUR GILL, BHASHAM KAUR GILL, 812 CAPITAL HOLDINGS LTD., CATALYST ASSETS CORP., 0951019 B.C. LTD., WONDER MARBLE & STONE INC., INTECH PAY LTD. 1086286 B.C. LTD., 1085537 B.C. LTD., 1083516 B.C. LTD., and RELIABLE MORTGAGES INVESTMENT CORPORATION

RESPONDENTS

AFFIDAVIT

I, Christopher Bowra, CA, CIRP, of 430 - 505 Burrard Street, Vancouver, British Columbia,
MAKE OATH AND SAY AS FOLLOWS:

1. I am a Vice-President of The Bowra Group Inc. (hereinafter referred to as the "Receiver"), the Court-appointed Receiver over certain assets and property of 0981478 B.C. Ltd. ("098") pursuant to the Order of Madam Justice Fitzpatrick made on October 4, 2017, and subsequently amended by Her Ladyship on October 12, 2018 (collectively, the "Receivership Order"). I have personal knowledge of the matters hereinafter deposed to, save where stated to be based on information and belief, and where so stated, I believe such matters to be true.

2. The lands and premises that are the subject of these foreclosure proceedings consist of a 92-unit strata condominium project known as "Murrayville House" and located at 5020 - 221A Street Langley, British Columbia (the "**Development**").
3. As part of its duties, the Receiver undertook a review and analysis of the pre-sale agreements entered into between 098 and various purchasers with respect to strata lots or units in the Development. The Receiver discovered that 098 entered into more than 150 pre-sale agreements for 91 units in the Development, meaning that a number of the units were sold more than once. Further, the Receiver identified 56 of the pre-sale agreements where 098 issued the purchaser a promissory note for the monies received by 098, which the Receiver determined amounted to \$10.9 million in total.
4. From this review the Receiver determined that prior to June 1, 2015 there were pre-sale agreements between 098 and various purchasers for units in the Development, pursuant to which 098 received payments totalling \$3,146,600.
5. As part of its analysis of the books and records of 098, the Receiver reviewed a copy of an Affidavit sworn by Jaspreet Dhaliwal on March 5, 2018 in proceedings commenced by what became known as the "Kaur Group" in the Supreme Court of B.C., Vancouver Registry Action No. 1-1711845 against Natalie Lauren Chandler and 208th Street Yorkson Ventures Ltd.
6. At the time of the making of his Affidavit, Mr. Dhaliwal was employed with the Newmark Group of Companies, an entity controlled by the Respondent, Mark Chandler.
7. Natalie Lauren Chandler is the wife of Mark Chandler.
8. In his Affidavit (*at paras. 59-65*), Mr. Dhaliwal deposes, among other things, that from an account maintained by 098 with CIBC, that 098 contributed a total of \$1,023,756.04 towards the Ms. Chandler's purchase in August of 2015 of property situate at 3908 Bluebird Road, in Kelowna, B.C. (the "**Bluebird Property**").
9. In addition to this, the Receiver has determined that on June 11, 2015 a further \$75,080 was transferred from 098's Bank account with CIBC to Horizon Realty Ltd., the Realtors used by Ms. Chandler to facilitate the purchase of the Bluebird Property. Now produced and shown to me marked as **Exhibit "A"** to this my Affidavit are:

- (a) 3 pages from 098's bank account maintained with CIBC, identified by account #00720 30-1432, for the period of June 1-30, 2015. This is the same account 098 used to transfer the funds for the purchase of the Bluebird Property referenced in Mr. Dhaliwal's affidavit; and
 - (b) The first three pages of an 18 page document prepared by 098 regarding amounts paid from its various bank accounts, including the CIBC account used to advance monies for the purchase of the Bluebird Property. The payments made on account of the Bluebird Property are referenced at pages 2-3.
10. In total, 098 advanced from its CIBC account the sum of \$1,098,916.04 towards Mrs. Chandler's purchase of the Bluebird Property.
 11. The Receiver was made aware of foreclosure proceedings commenced against the Bluebird Property by Lanyard Investments Inc. ("**Lanyard**") and that there was an application to approve the sale of the property within the foreclosure. The Receiver took the position that after the pay out of any monies due and owing to Lanyard and the second mortgagee, Versatile Mortgage Corp. ("**Versatile**"), that the Receiver was entitled to the remaining surplus sale proceeds, in priority to the claims of Natalie Chandler.
 12. I am advised by Daniel Nugent, counsel for the Receiver, that on or about November 23, 2018 he received from Trevor Fowler, counsel for Versatile, a trust cheque in the amount of \$151,415.01, which sum represents the surplus proceeds of sale from the Bluebird Property (the "**Residual Monies**") following payment to Lanyard and Versatile.
 13. Now produced and shown to me as "**Exhibit B**" to this my Affidavit is a filed copy of a Certificate of Result of Sale filed in the Lanyard foreclosure. The Certificate confirms the total of the Residual Monies paid to the Receiver.
 14. On or about December 22, 2019 Mr. Nugent forwarded to the Receiver, in trust the sum of \$151,574.76, representing the Residual Monies, plus accrued interest.
 15. Per the July 13, 2018 Order of Madam Justice Gropper, the Receiver continues to hold the Residual Monies in trust, pending further Order of the Court.

16. I swear this affidavit is support of the Receiver's Order for a declaration that the Residual Monies form part of the Property of 098 which is the subject of the within Receivership and therefore subject to the Receiver's Charge under the terms of the Receivership Order.

AFFIRMED BEFORE ME at the City of)
Vancouver, in the Province of British)
Columbia this 3rd day of February, 2021.)



_____)
A Commissioner for taking Affidavits in the)
Province of British Columbia)



_____)
CHRISTOPHER BOWRA

SOFICA PARKER
*A Commissioner for Taking Affidavits
Within the Province of British Columbia*
Suite 430 - 505 Burrard Street
Vancouver, B.C. V7X 1M3

Appointment Expires: May 31, 2021

This is Exhibit "A" referred to in the
 affidavit of Chris Batura
 made before me on 3rd Feb 2021
 S. Parker
 A Commissioner for taking Affidavits
 within British Columbia

SOFICA PARKER
*A Commissioner for Taking Affidavits
 Within the Province of British Columbia*
 Suite 430 - 505 Burrard Street
 Vancouver, B.C. V7X 1M3

Appointment Expires: May 31, 2021



CIBC Unlimited Business Operating Account™ Statement

001

00720 001/000017 T5(X)
0981478 B.C. LTD.
219 9525 201 ST
LANGLEY BC V1M 4A5

*0004474

SCANNED

For Jun 1 to Jun 30, 2015

Account number
00720/30-14517

Branch transit number
00720

Account summary

Opening balance on Jun 1, 2015		\$54,506.15
Withdrawals	-	816,655.89
Deposits	+	1,031,972.32
Closing balance on Jun 30, 2015	=	\$269,822.58

Contact information

☎ 1 800 465 CIBC (2422)

Contact us by phone for questions on this update, change of personal information, and general inquiries, 24 hours a day, 7 days a week.

TTY hearing impaired
1 800 465 7401

Outside Canada and the U.S.
1 902 420 CIBC (2422)

🌐 www.cibc.com

🏢 Your branch
20069-64TH AVE
LANGLEY BC V2Y 1M9

New! CIBC eDeposit for cash
CIBC eDeposit(R) for cash enables you to reduce operating costs and improve cash flow by electronically depositing your cash into your CIBC account. Avoid trips to the branch and get same-day credit for cash still on your premises! Sign up by July 31 and you could save \$400. Conditions apply. For details, talk to your CIBC business advisor, call 1 866 992-7223 or visit cibc.com/edeposit-for-cash.

Transaction details

Date	Description	Withdrawals (\$)	Deposits (\$)	Balance (\$)
Jun 01	Opening balance			\$54,506.15
Jun 01	ABM WITHDRAWAL 1127 INTERACT/INS SCD 09502 4506*****641	401.75		54,104.40
	TRANSFER TO: 00720/30-14517 003	10,000.00		44,104.40
	NETWORK TRANS FEE INSTANT TELLER	1.50		44,102.90
Jun 02	Cheque 008 00000026359827T	82,800.00		-38,697.10

(continued on next page)



110-004474

GBC Unlimited Business Operating Account Statement
 For Jun 1 to Jun 30, 2015
 Account number: 00720 30-14312
 Branch transfer number: 00720

Transaction details (continued)

Date	Description	Withdrawals (\$)	Deposits (\$)	Balance (\$)
Jun 02	Balance forward			1,302.90
Jun 03	TRANSFER FROM: 00720/30-14215		40,000.00	1,257.27
Jun 08	PURCHASE000001823014 ITALIAN TOUCH R	45.63		1,239.87
	ITALIAN TOUCH R	17.40		1,215.71
	PURCHASE712208528701	24.16		1,181.25
	THE HOME DEPOT			
	PURCHASE515711295511	34.46		1,146.79
	SUBWAY #34848			
	PURCHASE000001001349	337.50		809.29
	ALISON BELL AND			
	PURCHASE515719531269	31.65		777.64
	SAFWAY #4914			
	PURCHASE712201005901	253.12		524.52
	THE HOME DEPOT			
	ABM WITHDRAWAL			
	180N			
	GRANVIEW CORNERS	200.00		324.52
	RICKY'S ALL DAY			
	PURCHASE000001008011	26.80		297.72
	ABM WITHDRAWAL			
	0809			
	INTERAC/CU/B	102.00		195.72
	ABM WITHDRAWAL			
	SCD 09502			
	TRANSFER 04220		5,000.00	1,955.72
	FROM: 00720/30-14010			
	CLOVERDALE BRICKYARD STATION B			
	NETWORK TRANS FEE			
Jun 09	INSTANT TELLER	1.50		1,954.22
	TRANSFER TO: 00720/30-14517		5,000.00	1,952.72
	TRANSFER			
	TO: 00720/30-14517			
	PURCHASE515914612289			
	KELOWNA CABS #1			
	4506*****641	57.60		1,915.12
Jun 11	DEPOSIT 02120		100,000.00	1,815.12
	WALNUT GROVE BANKING CENTRE			
	DEBIT MEMO 02120	75,080.00		1,740.12
	WALNUT GROVE BANKING CENTRE			
	DEPOSIT 02120		149,610.00	1,889.72
	WALNUT GROVE BANKING CENTRE			
	TRANSFER			
	TO: 00720/30-14010			
	002			
	WITHDRAWAL 04220	20,000.00		1,869.72
	CLOVERDALE BRICKYARD STATION B			
	Cheque 007 000000262390861			
	100,000.00			1,869.72
	USF			
	NATLIE HANDLER			
	45,448.92			1,824.30



CIBC Unlimited Business Operating Account Statement

For Jun 1 to Jun 30, 2015

Account number: 00720 30-14312

Branch transit number: 00720

Transaction details (continued)

Date	Description	Withdrawals (\$)	Deposits (\$)	Balance (\$)
Jun 11	Balance forward			
	NSF CHARGE 7			-\$45,448.92
	REVERSAL 26239086 7 NSF	45.00		-45,493.92
Jun 15	PURCHASE712206777701 THE HOME DEPOT 4506*****641	218.42	100,000.00	54,506.08
	PURCHASE02001001009 MORGAN CREEK KE G 4506*****641	252.00		54,287.66
	PURCHASE712202982801 THE HOME DEPOT 4506*****641	178.48		53,857.18
	ABM WITHDRAWAL 0004 INTERACTD SCD 09502 4506*****641	303.00		53,554.18
	CMO TRANSFER000000225788 TO: 00720/30-14517 003	10,000.00		43,554.18
	WITHDRAWAL 02120 WALNUT GROVE BANKING CENTRE COUNTRY LUMBER. DRAFT	23,762.61		19,791.57
	INSURANCE CAFO INC CAFO Inc	10,645.65		9,145.92
	NETWORK TRANS FEE INSTANT TELLER	1.50		9,144.42
Jun 16	PURCHASE712208023101 THE HOME DEPOT 4506*****641	255.03		8,889.39
	CMO TRANSFER000000238093 TO: 00720/30-14010 002	3,000.00		5,889.39
	DEP ERROR ADJ FEE	5.00		5,884.39
Jun 17	DEPOSIT 02120 WALNUT GROVE BANKING CENTRE		109,940.00	115,824.39
	WITHDRAWAL 02120 DRAFT WALNUT GROVE BANKING CENTRE	7,293.00		108,531.39
	WITHDRAWAL PACIFIC COAST MASONRY. DRAFT. 2008	16,065.00		92,466.39
	PURCHASE000001001517 COAST WHOLESALE 4506*****641	6,594.56		85,871.83
Jun 18	PURCHASE516909486610 JIM'S MOWING 4506*****641	26.25		85,845.58
	TRANSFER TO: 00720/30-14010 002	2,000.00		83,845.58
	PURCHASE000751491057 SHELL C07514 4506*****641	80.00		83,765.58
	PURCHASE000751415990 SHELL C07514 4506*****641	3.66		83,761.92
	TRANSFER TO: 00720/30-14010 002	6,000.00		77,761.92

(continued on next page)

098 Detailed Bank Movement

Murrayville Bluebird Sagebrush Corner 3636 Wine Store Office Exp (Grates) Office Const.					
Account	Date	Statement Description	Amount	Payee	Description
BMO 1998-044	2014-01-06	Debit memo transfer	10,000.00		
BMO 1998-044	2014-01-06	Cheque by branch	4,500.00		
BMO 1998-044	2014-01-07	Canadian Draft 021581653	5,000.00		
BMO 1998-044	2014-01-17	Draft 022931595	50,000.00		
BMO 1998-044	2014-01-27	Withdrawal	2,000.00		
BMO 1998-044	2014-02-03	Canadian Draft 021580393	2,764.66		
BMO 1998-044	2014-02-18	Withdrawal	5,000.00		
BMO 1998-044	2014-02-18	Canadian Draft 021580765	3,200.00		
BMO 1998-044	2014-03-03	Canadian Draft 021579097	2,721.62		
BMO 1998-044	2014-03-24	Cheque by branch	10,000.00	bank rec says "Mark Chandler"	
BMO 1998-044	2014-03-24	Cheque by branch	5,000.00		
BMO 1998-044	2014-03-24	Withdrawal	3,490.00		
BMO 1998-044	2014-03-24	Canadian Draft 0214018795	9,100.88		
BMO 1998-044	2014-03-27	cash out	8,000.00		
BMO 1998-044	2014-03-27	Canadian Draft 024018945	5,000.00		
BMO 1998-044	2014-03-28	Withdrawal	3,500.00		
BMO 1998-044	2014-03-28	Canadian Draft 021579736	3,350.00		
BMO 1998-044	2014-03-28	Withdrawal	10,000.00		
BMO 1998-044	2014-04-01	Canadian Draft 024017301	7,218.75		
BMO 1998-044	2014-04-01	Debit memo cash out	3,000.00		
BMO 1998-044	2014-04-01	Canadian Draft 024017317	7,488.70		
BMO 1998-044	2014-04-02	Withdrawal	1,350.00		
BMO 1998-044	2014-04-02	Canadian Draft 0215799921	2,630.22		
BMO 1998-044	2014-04-17	US Wire payment	12,316.06	USD	
BMO 1998-044	2014-04-25	cash out	2,000.00		
BMO 1998-044	2014-05-07	Draft 021587892	150,000.00	bank rec says "Mark Chandler"	
BMO 1998-044	2014-05-12	withdrawal	2,450.00		
BMO 1998-044	2014-05-14	withdrawal	10,050.00		
BMO 1998-044	2014-05-21	Canadian draft 020311936	4,890.59		
BMO 1998-044	2014-05-21	Draft 021586105	25,000.00	bank rec says "Mark Chandler"	
BMO 1998-044	2014-05-22	Cash withdrawal	2,500.00		
BMO 1998-044	2014-06-17	Garnishment payment	16,455.08	CRA	Garnishment - Employee CRA Payable
BMO 1998-044	2014-06-25	Cheque by branch	5,000.00		
BMO 1998-044	2014-08-13	Draft 026520184	10,000.00	bank rec says "Mark Chandler"	
BMO 1998-044	2014-08-15	US Cash purchase	5,019.75	USD	
BMO 1998-044	2014-09-23	Withdrawal	3,490.00		
BMO 1998-044	2014-10-27	Debit memo	5,000.00		
BMO 1998-044	2014-10-27	debit memo	5,000.00		
BMO 1998-044	2014-11-12	Debit memo funds to cover r/n cheq	28,522.50		
BMO 1998-044	2014-11-13	debit memo	3,650.00		
BMO 1998-044	2014-12-18	Withdrawal	3,490.00		
BMO 1998-044	2014-12-22	withdrawal	3,000.00		
CIBC -14312	2015-01-12	Debit Memo	5,250.00		
CIBC -14312	2015-01-12	Debit Memo	10,470.00	Jason Bashnick	Consulting Services
CIBC -14312	2015-01-14	Withdrawal	2,000.00		
CIBC -14312	2015-01-14	Withdrawal	3,000.00		
CIBC -14312	2015-01-15	Withdrawal	26,000.00	AHA Creative Strategies	Murrayville Expense
CIBC -14312	2015-01-23	Withdrawal	3,000.00		
CIBC -14312	2015-01-23	Bill Pmt	267.02	OC Hydro	Murrayville Expense
CIBC -14312	2015-01-26	Withdrawal	15,750.00		
CIBC -14312	2015-01-26	Withdrawal	5,250.00	QMI Real Estate Services	Murrayville Expense
CIBC -14312	2015-01-29	Withdrawal	3,000.00		
CIBC -14312	2015-02-02	Withdrawal	2,000.00		
CIBC -14312	2015-02-12	Withdrawal	6,447.84	Envision Financial	Employee Expense Reimbursement
CIBC -14312	2015-02-20	Correction	4,107.50		
CIBC -14312	2015-02-20	Withdrawal	30,000.00		
CIBC -14312	2015-02-20	Debit Memo	86,613.00	London Air Services	Travel Expense - Account Closed
CIBC -14312	2015-02-20	Withdrawal 02120 Walnut Grove	15,000.00	Bank of Montreal	Inter-bank Transfer
CIBC -14312	2015-02-23	Withdrawal 04120 Granview Corners	10,000.00		
CIBC -14312	2015-02-25	Withdrawal	25,000.00	Bank of Montreal	Inter-bank Transfer

098 Detailed Bank Movement

Murrayville Bluebird Sagebrush Corner 3636 Wine Store Office Exp (Grace) Office Const.					
Account	Date	Statement Description	Amount	Payee	Description
CIBC -14312	2015-03-12	Withdrawal	10,000.00		
CIBC -14312	2015-03-13	Home Depot Purchase	1,995.48	Building Supplies	Murrayville Expense
CIBC -14312	2015-03-13	Withdrawal	23,632.50		
CIBC -14312	2015-03-16	Withdrawal	3,000.00		
CIBC -14312	2015-03-23	Withdrawal	15,000.00	Bank of Montreal	Inter-bank Transfer
CIBC -14312	2015-03-25	Home Depot Purchase	1,595.95	Building Supplies	Murrayville Expense
CIBC -14312	2015-03-25	Coast Wholesale	5,739.16	Coast Wholesale	Murrayville Expense
CIBC -14312	2015-03-30	Withdrawal	5,000.00		
CIBC -14312	2015-03-31	Withdrawal	5,000.00	Bank of Montreal	Inter-bank Transfer
CIBC -14312	2015-04-01	Withdrawal	3,603.00		
CIBC -14312	2015-04-06	Withdrawal	5,000.00		
CIBC -14312	2015-04-08	Withdrawal	6,000.00	Jacob Schafer	Consulting Services
CIBC -14312	2015-04-09	Transfer	1,000.00	to Newmark Group	Office Expense
CIBC -14312	2015-04-13	Home Depot Purchase	2,059.14	Building Supplies	Murrayville Expense
CIBC -14312	2015-04-13	Withdrawal	5,000.00		
CIBC -14312	2015-04-13	Withdrawal	7,100.00	Bank of Montreal	Inter-bank Transfer
CIBC -14312	2015-04-13	Apple Store	3,433.92	IMacx2	Office Equipment
CIBC -14312	2015-04-14	Withdrawal	33,461.50	Jim Pattison Lease	Vehicle Lease
CIBC -14312	2015-04-14	Jim Pattison Le	2,012.00		
CIBC -14312	2015-04-16	Debit Memo	16,827.00	Jetlease Palm Beach	Travel Expense
CIBC -14312	2015-04-17	Withdrawal 04120 Granview Corners	62,500.00		
CIBC -14312	2015-04-23	Debit Memo	12,671.00		
CIBC -14312	2015-04-23	Cheque 58204608	5,000.00	Francis Sullivan	Consulting Services
CIBC -14312	2015-04-27	Withdrawal	4,200.00	Johnston, Ross & Cheng	Rent Expense
CIBC -14312	2015-04-28	Withdrawal	118,857.88		
CIBC -14312	2015-05-01	Withdrawal	3,490.00		
CIBC -14312	2015-05-06	Withdrawal	165,000.00	Minister of Finance	Tax and Related Charges Payment
CIBC -14312	2015-05-06	Cheque 005	100,000.00	NAI Commercial Real Estate	Murrayville Expense
CIBC -14312	2015-05-07	Withdrawal	160,000.00	Minister of Finance	Tax and Related Charges Payment
CIBC -14312	2015-05-14	Coast Wholesale	3,970.30	Coast Wholesale	Office Expense
CIBC -14312	2015-05-20	Withdrawal 00910 Commerce Place	100,000.00		
CIBC -14312	2015-05-22	Debit Memo	14,510.30	Nathan Schuverte	Consulting Services
CIBC -14312	2015-05-22	Withdrawal 02120 Walnut Grove	72,030.00	Homeowner Protection Office	Murrayville Expense
CIBC -14312	2015-05-25	Debit Memo	25,050.00		
CIBC -14312	2015-05-25	Withdrawal	3,475.50	London Air Services	Travel Expense
CIBC -14312	2015-06-02	Cheque 263598271	82,800.00	Travelers Insurance Company	Medical Expense
CIBC -14312	2015-06-11	Debit Memo	75,050.00	Horizon Realty Ltd	Deposit on Property
CIBC -14312	2015-06-15	Withdrawal	23,762.51	Country Lumber	Murrayville Expense
CIBC -14312	2015-06-17	Withdrawal	7,299.00		
CIBC -14312	2015-06-17	Withdrawal	16,055.00	Pacific Coast Masonry	Murrayville Expense
CIBC -14312	2015-06-17	Coast Wholesale	6,594.55	Coast Wholesale	Office Equip
CIBC -14312	2015-06-23	Withdrawal	3,050.19	Chris Sheppard	Payroll - Murrayville Employee
CIBC -14312	2015-06-26	Withdrawal	20,000.00		
CIBC -14312	2015-06-29	Withdrawal	6,196.00	London Air Services	Travel Expense
CIBC -14312	2015-06-30	Withdrawal	3,490.00		
CIBC -14312	2015-07-07	Withdrawal	3,423.00	London Air	Travel Expense
CIBC -14312	2015-07-05	Debit Memo	10,030.00	P Michael Law Corp	Legal Fees
CIBC -14312	2015-07-09	Farris Vaughan Wills Murphy	25,000.00	Farris Vaughan Wll Murphy	Legal Fees
CIBC -14312	2015-07-15	Withdrawal	11,385.63	Purity Design	Sales Centre Expense
CIBC -14312	2015-07-20	Debit Memo	100,000.00	Horizon Realty	Deposit on Property
CIBC -14312	2015-07-21	E-Transfer Rll Marie	3,000.00	Rll Marie	Consulting Services
CIBC -14312	2015-07-21	Cheque 011	100,000.00	Pushor Mitchell LLP	Legal Fees - Bluebird Closing
CIBC -14312	2015-07-24	Draft to Sandy Regehr -257473751	55,000.00	Sandy Regehr	Loan Payment
CIBC -14312	2015-07-24	E-Transfer Rll Marie	2,825.00	Rll Marie	Consulting Services
CIBC -14312	2015-07-24	Visa Payment	15,000.00	Visa Payment	Office Expenses/Supplies
CIBC -14312	2015-07-24	Withdrawal	55,000.00	Sandy Regehr	Loan Payment
CIBC -14312	2015-07-28	Withdrawal	21,576.07		
CIBC -14312	2015-07-29	E-Transfer Madish	3,000.00		
CIBC -14312	2015-07-29	Transfer to 00100/43-00211	105,692.05		
CIBC -14312	2015-07-30	Withdrawal	5,000.00		

098 Detailed Bank Movement

Murrayville Bluebird Sagebrush Corner 3636 Wine Store Office Exp Grace Office Const.					
Account	Date	Statement Description	Amount	Payee	Description
CIBC-14312	2015-07-31	Withdrawal	1,507.50	City Financial Ltd	Financing Fee
CIBC-14312	2015-07-31	E-Transfer	1,500.00		
CIBC-14312	2015-08-05	Withdrawal	10,000.00	Michael Bolton Law	Legal Fees
CIBC-14312	2015-08-05	Transfer to 00169/92-69413	823,756.04	Doak Shirreff	Legal Fees - Bluebird Purchase
CIBC-14312	2015-08-31	E-Transfer Bruce	3,000.00		
CIBC-14312	2015-08-31	Debit Memo	15,802.50		
CIBC-14312	2015-09-01	Withdrawal	6,027.22	Trapp Online LLC	Software Expense
CIBC-14312	2015-09-01	Withdrawal	5,656.71	Sage Software	Software Expense
CIBC-14312	2015-09-01	Withdrawal	53,000.00		
CIBC-14312	2015-09-01	013	186.00	BC Hydro	Sales Centre
CIBC-14312	2015-09-02	Debit Memo	10,402.50	Marine Roofing	Murrayville Expense
CIBC-14312	2015-09-02	Cheque 012	20,000.00	625536 BC Ltd	Mr Gosal Interest
CIBC-14312	2015-09-08	Cheque 014	6,925.00	Bakhtish Singh Sangha	Bluebird
CIBC-14312	2015-09-10	Withdrawal	3,490.00		
CIBC-14312	2015-09-11	Withdrawal	5,000.00	Centre Stage Renovations	Sales Centre Expense
CIBC-14312	2015-09-11	Withdrawal	10,395.00	Valley Testing Services Ltd	Murrayville Expense
CIBC-14312	2015-09-14	E-Transfer Adam Korbin	3,000.00	Adam Korbin	Consulting Services
CIBC-14312	2015-09-15	Best Buy Purchase	2,430.22	Best Buy	Office Equipment
CIBC-14312	2015-09-17	Withdrawal	9,769.41		
CIBC-14312	2015-09-17	028	416.36	BC Hydro	Murrayville
CIBC-14312	2015-09-21	E-Transfer Adam Korbin	2,851.87	Adam Korbin	Consulting Services
CIBC-14312	2015-09-21	Cheque 027	1,650.00	Township of Langley	Murrayville Expense
CIBC-14312	2015-09-21	Cheque 026	2,788.12		
CIBC-14312	2015-09-25	Withdrawal	250,000.00	Sagebrush Holdings Inc	Sagebrush
CIBC-14312	2015-09-25	Cheque 033	3,309.55	Chris sheppard	Payroll - Murrayville Employee
CIBC-14312	2015-09-25	035	1,001.56	Lata Vikilani	Payroll
CIBC-14312	2015-09-25	036	545.46	Denise Wiggins	Payroll
CIBC-14312	2015-09-29	Withdrawal	200,000.00	RFA Entertainment Group	Investment-Joint Venture
CIBC-14312	2015-09-29	Withdrawal	65,100.00	Seymour Renovations Inc	Office Construction
CIBC-14312	2015-09-29	Withdrawal	24,900.00	Precious Holdings Inc	Loan Payment
CIBC-14312	2015-09-29	Cheque 037	11,442.49	Martex Sprinkler	Murrayville Expense
CIBC-14312	2015-09-29	Cheque 034	2,713.71	Barbara Tukutau	Payroll
CIBC-14312	2015-09-30	Withdrawal	1,747.78	David Lutton	Payroll
CIBC-14312	2015-09-30	Withdrawal	1,899.54	Emilio Abuel	Payroll - Murrayville Employee
CIBC-14312	2015-09-30	Withdrawal	3,748.21	Patryk Plasecny	Payroll
CIBC-14312	2015-09-30	Withdrawal	1,890.89	Katherine Chandler	Payroll
CIBC-14312	2015-09-30	Withdrawal	2,334.02	Liza Bibbau	Payroll
CIBC-14312	2015-09-30	Withdrawal	4,201.57	Natalie Chandler	Payroll
CIBC-14312	2015-09-30	Withdrawal	2,173.06	Ryan Hooge	Payroll - Murrayville Employee
CIBC-14312	2015-09-30	Cheque 038	108,060.75	Fourth Rise Const.	Murrayville Expense
CIBC-14312	2015-09-30	Cheque 10043	12,732.30	Brickstone Masonry	Contract Construction Work
CIBC-14312	2015-09-30	Draft	1,468.73	Jackie Oard	Payroll
CIBC-14312	2015-09-30	Draft	1,127.69	Karey Ireland	Payroll - Murrayville
CIBC-14312	2015-09-30	Draft	553.26	Mike Chan	Payroll - Murrayville
CIBC-14312	2015-10-01	Cheque 032	5,250.00	VP Patel	Accounting Fees
CIBC-14312	2015-10-02	London Air	19,773.37	London Air	Travel Expense
CIBC-14312	2015-10-07	CRA Payment	13,205.59	CRA Remt	
CIBC-14312	2015-10-20	Debit Memo	2,195.00	CRA GST	CRA GST
CIBC-14312	2015-10-21	Withdrawal 02120 Walnut Grove	29,000.00		
CIBC-14312	2015-10-22	Withdrawal	5,000.00	Vince Pantaletta	Consulting Services
CIBC-14312	2015-10-26	Withdrawal	5,000.00	Angela Tsakumis	Consulting Services
CIBC-14312	2015-10-28	Withdrawal	20,000.00	Vince Pantaletta	Consulting Services
CIBC-14312	2015-10-28	1001 - written to 625536 BC Ltd	50,000.00	625536 BC Ltd	Interest on loan
CIBC-14312	2015-10-29	Withdrawal 00010 Commerce Place	250,000.00	Laudio & Company	Sagebrush
CIBC-14312	2015-10-30	Withdrawal 00010 Commerce Place	178,500.00		Sagebrush
CIBC-14312	2015-10-30	Cheque 10045	6,696.00	Lloyd Sadd	Insurance
CIBC-14312	2015-11-02	Withdrawal	10,999.80	Brickstone Masonry	Contract Construction Work
CIBC-14312	2015-11-02	Withdrawal	15,500.00		
CIBC-14312	2015-11-02	Withdrawal	3,450.00		
CIBC-14312	2015-11-02	Withdrawal	12,500.00	Nick Nguyen	Consulting Services

This is Exhibit " B " referred to in the
affidavit of Chris Barta
made before me on 3rd Feb 2021
[Signature]
A Commissioner for Taking Affidavits
Within British Columbia

SOFICA PARKER
*A Commissioner for Taking Affidavits
Within the Province of British Columbia*
**Suite 430 - 505 Burrard Street
Vancouver, B.C. V7X 1M3**
Appointment Expires: May 31, 2021



NO. 114450
KELOWNA REGISTRY.

IN THE SUPREME COURT OF BRITISH COLUMBIA

BETWEEN:

LANYARD INVESTMENTS INC.

PETITIONER

AND:

**NATALIE LAUREN CHANDLER
and VERSATILE MORTGAGE CORP.**

RESPONDENTS

CERTIFICATE OF RESULT OF SALE

I, **TREVOR S. FOWLER**, Barrister & Solicitor, of the law firm Lindsay Kenney LLP, located at #400 - 8621 - 201st Street, in the Township of Langley, in the Province of British Columbia, **SWEAR THAT:**

1. Lindsay Kenney LLP is counsel for the Respondent **VERSATILE MORTGAGE CORP.** in these proceedings, and as such I have personal knowledge of the facts hereinafter deposed to save and except where stated to be on information and belief, and where so stated, I verily believe them to be true.

2. I am authorized to swear this Affidavit on behalf of the Respondent **VERSATILE MORTGAGE CORP.**

3. The Respondent, **VERSATILE MORTGAGE CORP.** in accordance with the terms of the Order of this Court dated July 13, 2018, did sell by private sale through a licensed real estate agent, the subject property:

Civic Address **3908 Bluebird Road
Kelowna, British Columbia**

Legal Address Parcel Identifier: 007-025-467
 Lot 4
 Section 1
 Township 25
 Osoyoss Division
 Yale District Plan 3107

Name of Purchasers Brent James Robertson

Contract Sale Price \$4,100,000.00


Date of Transaction July 30, 2018

4. The result of the sale is as follows:

Contractual Sale Price	\$ 4,100,000.00
PLUS forfeited deposit	\$ 250,000.00
LESS Real Estate Commission & GST Royal LePage Real Estate (per Statement of Adjustments)	\$ 56,175.00
LESS Real Estate Commission & GST Coldwell Banker-Horizon Realty (per Statement of Adjustments)	\$ 56,175.00
PLUS Purchaser's share of 2018 property taxes (per Statement of Adjustments)	\$ 10,447.03
LESS Vendor's share of estimated City of Kelowna Utilities June 6 to August 5 (per Statement of Adjustments)	\$ 106.55
LESS Arrears - Utilities Paid to City of Kelowna	\$ 185.21
LESS Arrears - Property Taxes Paid to City of Kelowna	\$ 54,924.42
LESS 2018 Dock Taxes Paid to City of Kelowna	\$ 602.25

PLUS Purchaser's share of to 2018 Dock Taxes recovered	\$	\$56.31
LESS Expenses paid to Purchaser Brent Robertson due to delay by owner in moving	\$	2,013.60
LESS Redemption of 1 st Mortgage Lanyard Investments Inc.	\$	2,330,785.49
LESS Redemption of 2 nd mortgage Versatile Mortgage Corp.	\$	1,708,120.81
PAID TO RECEIVER (pursuant to Court Order)	\$	151,415.01

SWORN BEFORE ME at the Township)
of Langley, in the Province of British)
Columbia, this 24th day of October, 2018)
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))
))



A Commissioner for taking
Affidavits in British Columbia


TREVOR S. FOWLER

Amanda L. Nassachuk
A Commissioner for Taking Affidavits
For British Columbia
400, 8621 - 201 St., Langley, B.C. V2Y 0G9
Expiry Date: August 31, 2020