



This is the 1st affidavit  
of Jaspreet Dhaliwal in this case  
and was made on March 5, 2018

No. S-1711845  
Vancouver Registry

**IN THE SUPREME COURT OF BRITISH COLUMBIA**

**BETWEEN:**

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, SAT PAL 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. LLTD., 1085537 B.C. LTD., 1083516  
B.C. LTD., IK ONKAR TRANSPORT LTD., 1083677 B.C. LTD., RAYMOND AU, JULIANA  
AU, DAMANDEEP SINGH CHEEMA, KULBIR KAUR KEHAL, SIERRA WEST  
PROPERTIES INC., ARUN RAMAMURTHY, LYANA HUYNH, JONAS RENAUD,  
SHAWN GIRARD, NAVPREET KAUR, 1056835 B.C. LTD., ASHLEIGH MARILYN  
MCAULEY, DAVID WESLEY STANLEY, ALICE LINDA JENSEN-STANLEY,  
CHRISTOPHER BRANT STANLEY, JASWINDER SAINI, CANDICE LIBERATORE,  
1403428 ALBERTA INC., JASPAL MASHIANA

**PLAINTIFFS**

**AND:**

NATALIE LAUREN CHANDLER, 208<sup>TH</sup> STREET YORKSON  
RE VENTURES LTD.

**DEFENDANTS**

**AFFIDAVIT**

I, Jaspreet (JP) Dhaliwal, businessman, of 300 – 20780 Willoughby Town Centre Drive, Langley,  
BC, AFFIRM THAT:

1. I am the Chief Financial Officer (CFO) of 208<sup>th</sup> Street Yorkson Re Ventures ("208 Yorkson") and as such I have personal knowledge of the facts sworn to herein, unless such facts are known to me on information and belief, in which case I believe such facts to be true.

2. I make this affidavit in support of 208 Yorkson's application to cancel the certificate of pending litigation filed by the plaintiffs and registered against title to 208 Yorkson's property located at 208 Yorkson Street, Langley, British Columbia, legally known and described as:

PID: 030-258-219

Lot A Section 24 TP 8 NWD Plan EPP47748

(the "208 Street Property").

3. I am a chartered professional accountant. I received my CPA, CA designations in 2001. My prior professional experience includes managerial, finance, and executive positions at several multinational companies, including Deloitte, Societe Generale Private Banking, and EFG Bank.
4. In approximately August 2016 I began working for the Newmark Group of companies (the "Newmark Group"). The Newmark Group works in the real estate development and construction industry in the Lower Mainland.
5. The Newmark Group is comprised a number of corporate entities, including 208 Yorkson and the following companies that will be referred to in my affidavit: KGH Newmark Ventures Inc. ("KGH"), Newmark Sagebrush Holdings Inc. ("Newmark Sagebrush"), 1117443 B.C. Ltd. ("443"), 0981478 B.C. Ltd. ("478"), 0931643 B.C. Ltd. ("643"), 1088595 B.C. Ltd. ("595"), 1050807 B.C. Ltd. ("807") and 0969311 B.C. Ltd. ("311"). I am the CFO of each of those companies.
6. In my affidavit, I will refer to several other numbered companies. For the sake of clarity, I have only defined the numbered companies that form part of the Newmark Group. I have not defined any of the numbered companies that are not part of the Newmark Group.

#### Purchase of 208 Street Property

7. 208 Yorkson currently holds the 208 Street Property as nominee and bare trustee for 443. 443 acquired beneficial ownership of the 208 Street Property on or about August 11, 2017 by:
  - (a) purchasing the shares of 208 Yorkson, which held the 208 Street Property as a nominee and bare trustee for 1003961 B.C. Ltd. and 0966015 B.C. Ltd., the previous beneficial owners; and
  - (b) purchasing the beneficial title to the 208 Street Property from 1003961 B.C. Ltd. and 0966015 B.C. Ltd.;

(the "208 Street Yorkson Purchase").
8. 1003961 B.C. Ltd. and 0966015 B.C. Ltd. were arm's length vendors and are not part of the Newmark Group or otherwise affiliated with Mark Chandler.

9. Attached and marked as **Exhibit "A"** to my affidavit is a copy of a title search print for the 208 Street Property.
10. As will be explained in more detail below, 443 acquired the 208 Street Property as part of a broader transaction in which 1055651 B.C. Ltd., an affiliate of 1003961 B.C. Ltd. and 0966015 B.C. Ltd, purchased three properties beneficially owned by KGH, an affiliate of 443, located at:

<u>Civic Address</u>	<u>Legal Description</u>
Lot 115 – 209 <sup>th</sup> Street, Langley, BC	PID: 028-031-211 Lot 115 Section 24 Township 8 NWD Plan BCP42109
20862 – 80 <sup>th</sup> Avenue, Langley, BC	PID: 008-884-935 Lot 31 Except: Firstly: Part On Plan 32806 Secondly: Part On Plan 36601 Thirdly: Part On Plan 37443; Section 24 Township 8 NWD Plan 26503
20904 – 80 <sup>th</sup> Avenue, Langley, BC	PID: 007-365-586 Lot 36 Section 24 Township 8 NWD Plan 36601

(collectively, the "**Poet's Wynd Lands**", and the transaction being the "**Poet's Wynd Sale**").

11. KGH had originally acquired the Poet's Wynd Lands on or about May 30, 2016 pursuant to a contract of purchase and sale dated November 13, 2015 with KGH as purchaser and A Poet's Wynd Developments Ltd. ("**A Poet's Wynd Developments**") as vendor (the "**Poet's Wynd Purchase**").
12. To fully understand the purchase of the 208 Street Property, it is necessary to explain both of those transactions as well. I will now outline the three transactions in the following order: (1) the Poet's Wynd Purchase; (2) the Poet's Wynd Sale; and (3) the 208 Street Yorkson Purchase.

**(a) The Poet's Wynd Purchase**

13. As noted above, KGH acquired the Poet's Wynd Lands on or about May 30, 2016 pursuant to a contract of purchase and sale dated November 13, 2015 with KGH as purchaser and A Poet's Wynd Developments as vendor.
14. A Poet's Wynd Developments was a nominee owner of the Poet's Wynd Lands. Accordingly, the transaction was effected by way of a share sale whereby KGH purchased 100% of all issued and outstanding shares of A Poet's Wynd Developments from third party vendors, none of whom are part of the Newmark Group or otherwise affiliated with Mark Chandler.

15. The total purchase price for the Poet's Wynd Lands was \$14,490,000 and it was paid in the following manner:
  - (a) a \$250,000 deposit payment paid by 478, an affiliate of KGH, on November 28, 2015;
  - (b) a \$500,000 deposit payment paid from mortgage proceeds received by Lando & Company ("Lando") in respect of the Grace Property mortgage (referred to at paragraph 18 of my affidavit), KGH's solicitors in the transaction, to A Poet's Wynd Developments on February 5, 2018;
  - (c) net first mortgage proceeds in the amount of \$10,150,000 from Romspen Investment Corporation ("Romspen");
  - (d) net second mortgage proceeds from 0736844 B.C. Ltd. in the amount of \$3,742,300.03; and
  - (e) a remaining balance of \$100,000 paid by 478 on May 30, 2016 on closing.
16. Romspen and 0736844 B.C. Ltd. were both arm's length lenders. Neither company was part of the Newmark group of companies or otherwise affiliated with Mark Chandler.
17. In total, 478 paid \$350,000 towards the purchase price of the Poet's Wynd Lands. No other funds were paid by 478, KGH or any other entity in the Newmark Group towards the purchase price of the Poet's Wynd Lands.
18. Attached and marked as **Exhibit "B"** to my affidavit is a copy of 478's bank statement evidencing the payment of the first deposit of \$250,000 on November 28, 2015. Attached and marked as **Exhibit "C"** to my affidavit are copies of 478's bank statement and a \$100,000 cheque payable to Lando evidencing the payment by 478 of the \$100,000 payment due on completion. The \$500,000 deposit was paid with mortgage financing from Grand Pacific Financial Group Inc. The mortgage was granted by 807 over a property located at 7811 209 Street, Langley, B.C. (the "Grace Property"). Attached and marked as **Exhibit "D"** to my affidavit is a copy of a Direction to Pay authorizing Lando to disburse \$500,000 of the mortgage proceeds to A Poet's Wynd Developments.
19. KGH also paid several extension fees to extend the completion date. KGH and Newmark Sagebrush also agreed to pay additional extensions fees, secured by a mortgage granted over other properties.
20. The extension fees did not form part of the purchase price for the Poet's Wynd Lands.
21. Attached and marked as **Exhibit "E"** to my affidavit are copies of 478's bank statement and a \$150,000 cheque payable to A Poet's Wynd Developments evidencing the payment by 478 of a \$150,000 extension fee on March 30, 2016. Attached and marked as **Exhibit "F"** is a copy of a cheque dated May 17, 2016 for a subsequent \$50,000 payment payable to A Poet's Wynd Developments.

22. Attached and marked as Exhibits "G" to "R" of my affidavit are copies of the following documents relating to the Poet's Wynd Purchase:

<u>Exhibit</u>	<u>Description</u>
"G"	Contract of Purchase and Sale dated November 13, 2015
"H"	Addendum to Contract of Purchase and Sale dated March 31, 2016
"I"	Agreement to Amend Contract of Purchase and Sale dated April 15, 2016
"J"	Addendum to Contract of Purchase and Sale dated May 20, 2016
"K"	Agreement to Amend Contract of Purchase and Sale dated May 20, 2016
"L"	Addendum Contract of Purchase and Sale dated May 30, 2016
"M"	Share Transfer Agreement dated May 30, 2016
"N"	Beneficial Transfer dated May 30, 2016
"O"	Registered mortgage in favour of Romspen Investment Corporation
"P"	Registered second mortgage in favour of 0736844 B.C. Ltd.
"Q"	Registered third mortgage in favour of 0736844 B.C. Ltd.
"R"	Purchaser's Statement of Adjustments

(b) *The Poet's Wynd Sale*

23. KGH sold the Poet's Wynd Lands to 1055651 B.C. Ltd. pursuant to a contract of purchase and sale dated March 14, 2017. The contract had a purchase price of \$20,010,000 and a completion date of May 8, 2017. KGH transferred beneficial ownership of the Poet's Wynd Lands to 1055651 B.C. Ltd. on the completion date by selling the shares of A Poet's Wynd Developments to 1055651 B.C. Ltd.
24. After paying out the existing mortgages registered against title to the Poet's Wynd Lands, KGH received net proceeds in the amount of \$1,335,519.66. From those proceeds, \$1,300,000 was paid towards the purchase of the 208 Street Property.
25. During the time that KGH held beneficial title to the Poet's Wynd Lands, it did not pay down the principal amount of any of the mortgage loans registered against title. KGH also did not undertake any construction or make any improvements to the Poet's Wynd Lands.

26. Attached and marked as **Exhibits "S" to "Y"** of my affidavit are copies of the following documents relating to the Poet's Wynd Sale:

<u>Exhibit</u>	<u>Description</u>
"S"	Contract of Purchase and Sale dated March 14, 2017
"T"	Share Transfer Agreement dated May 8, 2017
"U"	Beneficial Transfer dated May 8, 2017
"V"	Letter from George Jones, counsel for 0736844 B.C. Ltd., to Mark Ferbers, counsel for KGH
"W"	Discharge Statement from Romspen
"X"	Direction to Pay
"Y"	Seller's Statement of Adjustments

(c) *The 208 Street Yorkson Purchase*

27. There were effectively two separate contracts for the purchase of the 208 Street Property by entities in the Newmark Group. The first contract did not complete. The second contract completed on or around August 11, 2017.

(i) *First Contract for 208 Street Property*

28. The first contract for the purchase of the 208 Street Property was dated November 12, 2015. KGH was the purchaser and 0966015 B.C. Ltd. was the vendor.
29. The purchase price for the 208 Street Property was \$8,050,000 with a completion date of March 31, 2016. The purchase price was to be paid by way of an initial non-refundable deposit of \$250,000, a second non-refundable deposit of \$500,000 payable on or before January 29, 2016 and the balance on completion. Attached and marked as **Exhibit "Z"** to my affidavit is a copy of the contract of purchase and sale dated November 12, 2015. Attached and marked as **Exhibit "AA"** to my affidavit is a copy of an Agreement to Amend Contract of Purchase and Sale dated April 15, 2016.
30. KGH paid the first deposit of \$250,000 on November 16, 2015. KGH paid a further deposit of \$500,000 in two instalments of \$250,000 on February 3, 2016 and February 17, 2016. Attached and marked as **Exhibit "BB"** to my affidavit are copies of 478's bank statement and a \$250,000 cheque payable to the vendor evidencing the payment by 478 of the first deposit.
31. KGH paid an extension fee of \$150,000 on March 30, 2016 as compensation for the extension of the closing date from March 31, 2016 to April 15, 2016. A payment of \$50,000 was made on July 8, 2016. Subsequent extension fees were agreed to be paid by way of granting the vendor a mortgage over properties owned by Newmark Sagebrush.



Attached and marked as **Exhibit "CC"** to my affidavit is a copy of a cheque for the \$150,000 extension fee. Attached and marked as **Exhibit "DD"** to my affidavit is a copy of a deposit slip for the \$50,000 payment.

32. The first contract for the 208 Street Property did not complete, and all of the payments made pursuant to the November 12, 2015 contract were forfeited to the vendor.

(ii) *Second Contract for 208 Street Property*

33. On or around March 14, 2017, 643, another entity in the Newmark Group, entered into a new contract of purchase and sale with 1003961 B.C. Ltd. and 0966015 B.C. Ltd. for the purchase of the 208 Street Property. That contract was assigned to 443 on May 8, 2017.
34. The total purchase price for the 208 Street Property was \$12,455,000. None of the funds paid with respect to the first contract formed part of the purchase price.
35. The purchase price for the 208 Street Property was paid in the following manner:
- (a) a \$10,000 deposit payment paid on March 24, 2017;
  - (b) a \$9,948,274.20 vendor take back first mortgage to 1003961 B.C. Ltd.;
  - (c) net second mortgage proceeds in the amount of \$1,246,909 from 1124325 B.C. Ltd., an affiliate of the vendor companies; and
  - (d) portion of sale proceeds due to KGH from the sale of the Poet's Wynd Lands in the amount of \$1,300,000.
36. 1124325 B.C. Ltd. is an arm's length lender. It was not part of the Newmark Group or otherwise affiliated with Mark Chandler.
37. The \$10,000 deposit was paid by 595, another company in the Newmark Group. No other funds were paid by 443 or any other entity in the Newmark Group on closing for the purchase of the 208 Street Property. Attached and marked as **Exhibit "EE"** to my affidavit are copies of 595's bank statement and a \$10,000 cheque payable to 208 Street Yorkson evidencing the payment of the \$10,000 deposit.
38. I note that the purchaser's statement of adjustments refers to a remaining balance required to close in the amount of \$85,488.21. I am advised by Mark Ferbers, solicitor for the purchaser, and verily believe that this amount was not remitted to Lando. The funds were not required to close the transaction.
39. Attached and marked as **Exhibits "FF" to "G"** of my affidavit are copies of the following documents relating to the 208 Street Yorkson Purchase:

<u>Exhibit</u>	<u>Description</u>
<b>"FF"</b>	Contract of Purchase and Sale dated March 14, 2017

<b>"GG"</b>	Assignment Agreement dated May 8, 2017
<b>"HH"</b>	Contract of Purchase and Sale Addendum dated August 9, 2017
<b>"II"</b>	Beneficial Transfer dated August 11, 2017
<b>"JJ"</b>	Order to Pay to 1003961 B.C. Ltd. dated August 11, 2017
<b>"KK"</b>	Order to Pay to 1124325 B.C. Ltd.
<b>"LL"</b>	Purchaser's Statement of Adjustments
<b>"MM"</b>	Registered Mortgage in favour of 1003961 B.C. Ltd.
<b>"NN"</b>	Registered Mortgage in favour of 1124325 B.C. Ltd.

**Payments related to 208 Street Property**

40. Since acquiring the 208 Street Property, 208 Yorkson has not paid down the principal amount of either the first or second mortgage loans.
41. On January 25, 2018, 1124325 B.C. Ltd. commenced foreclosure proceedings against 208 Yorkson in the British Columbia Supreme Court. Attached and marked as **Exhibit "OO"** to my affidavit is a copy of the Petition filed by 1124325 B.C. Ltd. in the Vancouver Registry in Action No. S-181101.
42. The 208 Street Property is a vacant lot. 208 Yorkson has not undertaken any construction or made improvements to the property. Both prior to and subsequent to acquiring title to both the Poet's Wynd Lands and then the 208 Street Property, the Newmark Group has not undertaken any construction or made any improvements to either property. Our accounting team has gone through our banking records to identify payments made to contractors related to the Poet's Wynd Lands or the 208 Street Property. We identified payments made to several contractors for property-related services, including engineering consulting, surveying, architectural consultation, security services and fence rentals. Attached and marked as **Exhibit "PP"** to my affidavit are copies of invoices for the following payments that have been made by the Newmark Group:

<b>Contractor</b>	<b>Amount Paid</b>	<b>Date Paid</b>
Barnett Dembek	9,345.00	2016-02-09
HY Engineering	33,665.42	2016-05-13
Hooker Craig Lum Group	5,465.25	2016-05-18
Hooker Craig Lum Group	4,940.25	2016-05-18
Green Demo Inc.	22,785.00	2016-07-22



Super Save Fence Rentals	519.60	2016-10-12
Super Save Fence Rentals	519.60	2016-10-12
Super Save Fence Rentals	519.60	2016-10-12
Super Save Fence Rentals	1,761.84	2016-10-12
Rare Earth Project Marketing	5,250.00	2016-10-14
Rare Earth Project Marketing	5,250.00	2016-10-14
Barnett Dembek	5,109.30	2016-11-03
Barnett Dembek	220.76	2016-11-03
Barnett Dembek	868.34	2016-11-03
Portico Design Group	7,203.00	2016-11-04
Rare Earth Project Marketing	5,250.00	2016-11-04
HY Engineering	9,373.49	2016-11-21
HY Surveying	4,009.61	2016-11-21
HY Surveying	1,912.04	2016-11-21
HY Engineering	17,326.53	2016-12-01
HY Engineering	4,151.91	2016-12-01
HY Engineering	12,142.50	2016-12-01
HY Engineering	12,810.04	2016-12-05
HY Engineering	1,993.16	2016-12-05
HY Engineering	1,079.40	2016-12-05
Great Northern Engineering Consultants	1,428.00	2016-12-16
Blueridge Engineering	1,344.00	2016-12-20
Mission Ridge Aggregates	32,340.00	2017-01-01

Super Save Fence Rentals	520.65	2017-03-13
Super Save Fence Rentals	520.65	2017-03-13
Super Save Fence Rentals	519.60	2017-03-13
Super Save Fence Rentals	519.60	2017-03-13
Super Save Fence Rentals	519.60	2017-03-13
Super Save Fence Rentals	31.17	2017-03-13
Super Save Fence Rentals	20.78	2017-03-13
Braun Geotechnical Ltd.	1,155.00	2017-04-17
Aqua-Coast Engineering	1,260.00	2017-07-05
Super Save Fence Rentals	520.65	2017-08-15
Super Save Fence Rentals	520.65	2017-08-15
Super Save Fence Rentals	520.65	2017-08-15
Sharp Eye Security	3,827.25	2017-12-19
<b>Total</b>	<b>219,039.89</b>	

**Contract of Purchase and Sale for the 208 Street Property**

43. 208 Yorkson has entered into a binding agreement of purchase and sale for the 208 Street Property with 1134032 B.C. Ltd., a third party buyer (the "208 Street Yorkson Contract"). The completion date is March 13, 2018. Subjects were removed by the buyer on February 13, 2018 and the 208 Street Yorkson Contract became firm and binding on both the buyer and the seller.
44. 1134032 B.C. Ltd. is an arm's length buyer. It is not part of the Newmark Group or otherwise affiliated with Mark Chandler.
45. Attached and marked as **Exhibit "QQ"** to my affidavit is a copy of the 208 Street Yorkson Contract. Attached and marked as **Exhibit "RR"** to my affidavit is a copy of the Buyer Subject Removal.

**Plaintiffs' Certificate of Pending Litigation**

46. While 208 Yorkson was in discussions with prospective buyers for the 208 Yorkson Property, our lawyer conducted a title search and discovered that a certificate of pending

litigation had been registered against title to the 208 Street Property by each of the plaintiffs in this proceeding (the "CPL"). Attached and marked as **Exhibit "SS"** to my affidavit is a copy of the CPL registered against title to the 208 Street Property.

47. I have reviewed the CPL. I have also reviewed the Notice of Civil Claim that is attached to the CPL that was filed on December 22, 2017. I am advised by Mr. Ferbers, whose office is the registered and records office for 208 Yorkson, and verily believe that as of March 5, 2018, 208 Yorkson had not been served with the Notice of Civil Claim.
48. The CPL is causing 208 Yorkson hardship and inconvenience. It is a term of the 208 Street Yorkson Contract that 208 Yorkson provide clear title to the 208 Street Property. In addition, it is an express condition of closing that 208 Yorkson shall have in hand the required documents to effect the release and discharge of the CPL.
49. Unless the CPL is removed from title to the 208 Street Property, 208 Yorkson will be unable to convey clear title to 1134032 B.C. Ltd. and the 208 Street Yorkson Contract will fail to complete on closing. This will cause significant prejudice to 208 Yorkson. Not only will it be unable to complete the transaction and thus lose substantial net proceeds it expects to receive from the sale, but it faces the risk of losing the 208 Street Property through the foreclosure proceedings initiated by the second mortgagee, 1124325 B.C. Ltd.
50. 208 Yorkson is prepared to pay security ordered by the Court to obtain the cancellation of the CPL.

#### **Nature of the Plaintiffs' Claims**

51. I have reviewed the Notice of Civil Claim that was filed in this proceeding naming 208 Yorkson as a defendant. I have also reviewed the Third Amended Notice of Civil Claim filed in the Vancouver Registry against 478, 311 and Mark Chandler on December 18, 2017 in Action No. S-177349. Both of these proceedings are related, in the sense that the claims advanced by the plaintiffs in this proceeding relate to the same or similar allegations being made against the defendants in Action No. S-177349.
52. The plaintiffs' claims in both proceedings arise from contracts that each of them signed with 478 related to a residential real estate project known as "Murrayville House". Murrayville House is a 92-unit residential development located in Langley, British Columbia. Murrayville House is currently under the control of The Bowra Group Inc. as receiver and manager of the lands upon which it is situated. Before the commencement of foreclosure proceedings leading to the appointment of a receiver, 478 was the developer of Murrayville House.
53. The forms of the documents signed by each of the plaintiffs varied in some instances. Attached and marked as **Exhibits "TT" to "XX"** of my affidavit are examples of the forms of documentation signed by the plaintiffs:

<u>Exhibit</u>	<u>Description</u>
"TT"	Contract of Vasant Patel, Damandeep Singh Cheema and Kulbir Kaur Kehal dated December 29, 2015
"UU"	Contract of Charanjit Kaur and Simrat Viridi dated January 18, 2016 and associated documents
"VV"	Contract of 1084165 B.C. Ltd./1084164 B.C. Ltd. dated August 6, 2016
"WW"	Contract of Sajal and Suparna Jain and Parminder Kaur Flora dated November 4, 2016
"XX"	Contract of 1056835 B.C. Ltd. dated March 31, 2017

54. As 208 Yorkson has not been served with the Notice of Civil Claim in this proceeding, it has not filed a Response to Civil Claim. If served, 208 Yorkson intends to file a Response to Civil Claim disputing all claims advanced by the plaintiffs in this proceeding.

#### Funds Received by the Plaintiffs

55. My accounting team has reviewed 478's banking records to determine when funds from each of the plaintiffs relating to a unit they are claiming to have purchased was paid into 478's bank account. Through that process, we were able to identify payments made to 478. Attached and marked as Exhibit "YY" to my affidavit are copies of 478's bank statements evidencing the payments outlined in the table at paragraph 58 of my affidavit.
56. We were able to match many payments with copies of cheques or bank drafts received from the plaintiffs.
57. Attached and marked as Exhibit "ZZ" to my affidavit are copies of cheques received by 478 from several of the plaintiffs that appear to have been deposited into a 478 bank account.
58. The following table outlines payments we have identified as being made by the plaintiffs or likely made by the plaintiffs and the dates on which those payments were made. We were unable to locate copies of all cheques. Where we identified a payment in our banking records that appeared to correspond to one of the contractual payments made by a plaintiff but we were not certain, we have identified the name of the plaintiff or plaintiffs we believe the payment may relate to and then placed a \* beside that name.

<b>Date</b>	<b>Plaintiff</b>	<b>Amount</b>
2014-09-05	1403428 Alberta Inc.	\$92,000
2014-11-10	Sierra West Properties Inc.	\$90,000

2015-04-09	Arun Ramamurthy	\$180,000
2015-04-10	Candice Liberatore	\$165,000
2015-12-30	Damandeep Singh Cheema	\$80,000
2016-01-11	Sajal Jain/Leena Jain*	\$110,000
2016-01-19	Sajal Jain/ Leena Jain/ Charanjit Kaur/ Simrat Virdi/ Babal Rani Bansal/ Sat Pal Bansal*	\$239,500
2016-01-20	Ashleigh Marilyn Mcauley	\$200,000
2016-01-20	Christopher Brant Stanley	\$200,000
2016-01-28	Parminder Mann*	\$142,500
2016-01-29	Navpreet Kaur	\$130,500
2016-02-04	David Wesley Stanley/Alice Linda Jensen-Stanley	\$200,000
2016-02-23	Vasant Patel	\$20,000
2016-04-18	Sajal Jain/Leena Jain	\$43,500
2016-04-22	Navpreet Kaur	\$49,500
2016-04-26	Babal Rani Bansal/Sat Pal Bansal	\$43,500
2016-04-27	Parminder Mann	\$52,500
2016-05-06	Charanjit Kaur/Simrat Virdi	\$21,750
2016-05-06	Charanjit Kaur/Simrat Virdi	\$21,750
2016-06-17	Raymond Au/Julianna Au	\$140,000
2016-07-26	1K Onkar Transport Ltd.	\$112,500
2016-07-27	1084164 BC Ltd./ 1084165 BC Ltd.*	\$190,000
2016-07-28	1K Onkar Transport Ltd.	\$112,500
2016-07-28	1084322 B.C. Ltd./Surjit Kaur Parmar/Harbhajan Singh Parmar*	\$95,000

2016-07-28	1084322 B.C. Ltd./Surjit Kaur Parmar/Harbhajan Singh Parmar*	\$95,000
2016-08-11	812 Capital Holdings Ltd.	\$180,000
2016-08-12	Wonder Marble & Stone Inc.	\$150,000
2016-08-12	1084164 BC Ltd.*	\$125,000
2016-08-12	1084165 BC Ltd.*	\$125,000
2016-08-16	1085537 BC Ltd.	\$250,000
2016-08-18	Intech Pay Ltd/1086286 BC Ltd.	\$250,000
2016-08-19	1K Onkar Transport Ltd.	\$205,000
2016-08-24	Daljeet Kaur Gill/Bhasham Kaur Gill	\$250,000
2016-09-08	Catalyst Assets Corp./0951019 BC Ltd.	\$125,000
2016-09-08	Catalyst Assets Corp./0951019 BC Ltd	\$82,500
2016-09-08	Catalyst Assets Corp./0951019 BC Ltd.	\$42,500
2016-09-12	1083516 BC Ltd.	\$250,000
2016-10-20	Raymond Au/Juliana Au	\$125,000
2016-10-28	Mukhtiar Singh Nijjar/Mohan Vilku	\$214,000
2016-11-03	Nirmal Singh Chohan	\$225,000
2016-11-04	Amandeep Singh Dhaliwal	\$218,900
2016-11-04	Jaspreet Singh Khatra	\$211,000
2016-11-07	Sajal Jain	\$73,000
2016-11-07	Pran Jay Jain/Leena Jain	\$73,000
2016-11-18	Suparna Jain/Sajal Jain/Parminder Kaur Flora	\$73,000
2017-04-01	1056835 BC Ltd.	\$130,000
2017-04-01	1056835 BC Ltd.	\$115,000




Payments related to property located at 3908 Bluebird Road, Kelowna, B.C.


59. The other defendant in this proceeding, Natalie Chandler, is an employee of the Newmark Group and is the wife of Mr. Chandler.
60. I have reviewed an unfiled copy of Mrs. Chandler's affidavit made on March 5, 2018. At paragraphs 8-9 of her affidavit, Mrs. Chandler states that 478 made payments towards the purchase price of her property located at 3908 Bluebird Road, Kelowna, British Columbia (the "Bluebird Property").
61. My accounting team has reviewed 478's banking records and identified three payments made by 478 towards the purchase price of the Bluebird Property. All of the payments were made from 478's CIBC account with account number 00720 30-14312 (the "CIBC Account").
62. On July 20, 2015, 478 made a \$100,000 payment to Horizon Realty Ltd. I am advised by Mrs. Chandler and verily believe that Horizon Realty Ltd. acted as Mrs. Chandler's realtor in the purchase of the Bluebird Property. I am further advised by Mrs. Chandler and verily believe that this \$100,000 payment formed part of a \$400,000 deposit for the Bluebird Property.
63. On July 21, 2015, 478 made a \$100,000 payment to Pushor Mitchell LLP. I am advised by Mrs. Chandler and verily believe that this \$100,000 payment formed part of the \$400,000 deposit for the Bluebird Property.
64. 478 also paid an additional \$823,756.04 towards the purchase price of the Bluebird Property. I am advised by Mrs. Chandler and verily believe that the \$823,756.04 payment represented Mrs. Chandler's portion of the purchase price payable on completion.
65. Attached and marked as **Exhibit "AAA"** to my affidavit is a copy of a 478 bank statement evidencing the two \$100,000 payments. Attached and marked as **Exhibit "BBB"** to my affidavit is a copy of a customer receipt evidencing the \$100,000 payment to Horizon Realty Ltd. Attached and marked as **Exhibit "CCC"** to my affidavit is a copy of a cheque in the amount of \$100,000 evidencing the \$100,000 payment to Pushor Mitchell LLP. Attached and marked as **Exhibit "DDD"** to my affidavit is a copy of a bank statement evidencing the payment of \$823,756.04.
66. In reviewing the table at paragraph 58 of my affidavit, I note that there were four payments made by plaintiffs before Mrs. Chandler acquired the Bluebird Property in August 2015. The last two payments made before Mrs. Chandler acquired the Bluebird Property were made by Arun Ramamurthy and Candice Liberatore in April 2015. Mr. Ramamurthy and Ms. Liberatore's payments were deposited into 478's CIBC Account.



67. Attached and marked as Exhibit "EEE" to my affidavit are copies of 478's bank statements from the CIBC Account for the month of April 2015.

AFFIRMED BEFORE ME at Vancouver,  
British Columbia, on the 5<sup>th</sup> day of March  
2018.

  
\_\_\_\_\_  
A commissioner for taking affidavits for  
British Columbia

  
\_\_\_\_\_  
JASPREET DHALI WAL

**ERIC AITKEN**  
*Barrister & Solicitor*  
**McEWAN COOPER DENNIS LLP**  
900-980 Howe Street  
Vancouver, BC V6Z 0C8  
(604) 283-7859

**This is Exhibit "AAA" referred to in the 1<sup>st</sup> Affidavit  
of JP Dhaliwal made before me on this 5<sup>th</sup> day of  
March, 2018**



**A Commissioner for taking Affidavits in British  
Columbia**



CIBC Unlimited Business Operating Account Statement

For Jul 1 to Jul 31, 2015  
Account number: 00720 30-14312  
Branch transit number: 00720

Transaction details (continued)

Date	Description	Withdrawals (\$)	Deposits (\$)	Balance (\$)
Jul 20	Balance forward			157,401.35
	PURCHASE160001001042	47.00		157,401.35
	PURCHASE160001001042			151,401.35
	CMO TRANSFER00000624539			151,401.35
	TO: 00720/30-14517			151,401.35
	PURCHASE045001001001			151,355.16
	WHITE SPOT #647			151,355.16
	4506.....641			151,355.16
	DEBIT MEMO 02120			151,275.16
	WALNUT GROVE BANKING CENTRE			151,275.16
	PURCHASE000001226027			151,275.16
	SHOPPERS DRUG M.			151,275.16
	4506.....641			151,275.16
	E-TRANSFER00000205922			151,275.16
	4506.....641			151,275.16
Jul 21	4506.....641			151,275.16
	CMO TRANSFER00000641093			151,275.16
	TO: 00720/30-14010			151,275.16
	CMO TRANSFER00000641098			151,275.16
	TO: 00720/30-14512			151,275.16
	PURCHASE000001042014			151,275.16
	4506.....641			151,275.16
	4506.....641			151,275.16
	PURCHASE046001001020			151,275.16
	WHITE SPOT #647			151,275.16
	4506.....641			151,275.16
	WITHDRAWAL 02120			151,275.16
	WALNUT GROVE BANKING CENTRE			151,275.16
	CMO TRANSFER00000650514			151,275.16
	TO: 00720/30-14010			151,275.16
	DEPOSIT 02120			151,275.16
	WALNUT GROVE BANKING CENTRE			151,275.16
	DEPOSIT 00500			151,275.16
	GEORGIA AND BURKARD			151,275.16
	Cheque 011 000000056302341			151,275.16
	PURCHASE000001346006			151,275.16
	SHOPPERS DRUG M.			151,275.16
	4506.....641			151,275.16
	PURCHASE454001001105			151,275.16
	4506.....641			151,275.16
	4506.....641			151,275.16
	PURCHASE065001001069			151,275.16
	DENNY'S-03:040			151,275.16
	4506.....641			151,275.16
	CMO TRANSFER00000660347			151,275.16
	TO: 00720/30-14215			151,275.16
	PURCHASE00000126301			151,275.16
	RESTORATION HAR			151,275.16
Jul 23	4506.....641			151,275.16

Temp Post

Sign Here

**This is Exhibit "BBB" referred to in the 1<sup>st</sup> Affidavit  
of JP Dhaliwal made before me on this 5<sup>th</sup> day of  
March, 2018**



**A Commissioner for taking Affidavits in British  
Columbia**



CUSTOMER'S COPY COPIE DU CLIENT

2404613  
3658 BIL-2007/10WALNUT GROVE BANKING CENTRE  
LANGLEY, BC

BY CABLE

100,000.00 CANADIAN DOLLAR

VALUE DATED JUL/20/2015

PAYMENT ORDER ORDRE DE PAIEMENT

REFERENCE REFERENCE  
4015752DATE  
JUL 20/2015  
17:03

CURRENCY.....: CANADIAN DOLLAR  
FOREIGN AMOUNT.....: 100,000.00  
EXCHANGE RATE.....: 1.0  
CANADIAN EQUIVALENT: 100,000.00  
SERVICE CHARGE RATE: 1.0  
SERVICE CHARGES.....: 80.00 CAD 80.00  
FAX ADMIN FEE.....: CAD  
FAX CONFIRM FEE.....: CAD  
CORRESP CHARGES.....: CAD  
CANADIAN AMOUNT.....: 100,080.00  
TOTAL FOREIGN AMOUNT: 100,080.00  
CUSTOMER'S ACCOUNT.: 00720/30-14312 CAD

## COMMENTS:

BY ORDER OF:  
NATALIE CHANDLER  
219 9525 201 ST  
LANGLEY BC CA V1M 4A5

DETAILS OF PAYMENT (EG. INVOICE # ETC.):  
3908 BLUEBIRD

DESTINATION BANK:  
BANK IDENTIFIER: 080900450  
INTERIOR SAVINGS CREDIT UNION  
ORCHARD CENTRE BRANCH  
2071 HARVEY AVENUE  
KELOWNA BC  
ROUTING CODE: FIN  
ROUTING NUMBER:

PAYMENT INSTRUCTIONS:  
CREDIT ACCOUNT AND NOTIFY

BENEFICIARY: CORRESP. CHARGES:  
ACCOUNT NUMBER: TO BE PAID BY BENEFICIARY  
60450 BOP 106178404  
HORIZON REALTY LTD. TRUST ACCOUNT INTERMEDIARY BANK:

Transit	Branch / Centre bancaire	Account No. / N° de compte
22120	WALNUT GROVE BANKING CENTRE LANGLEY, BC	00720/3014212

2207400 172 BIL-2007/02

BY CABLE: 4015752 FOR CAD 100,000.00

100,000.00

EXCHANGE RATE 1.0

TOTAL CHARGES (SEE NOTE FOR DETAILS)

80.00

BENEFICIARY: HORIZON REALTY LTD. TRUST ACCOUNT

DATE VIA AMT C/D

Total \$

## Debit Advice / Avis de débit

- 3901479 B.C. LTD.
- 219 9525 201 ST
- LANGLEY BC
- V1M 4A5



X  
Pro Manager / Pour le directeur  
La CIBC est une marque déposée de la Banque CIBC

This is Exhibit "CCC" referred to in the 1<sup>st</sup> Affidavit  
of JP Dhaliwal made before me on this 5<sup>th</sup> day of  
March, 2018

A handwritten signature in black ink, appearing to be 'G. H.' or similar, is written over the horizontal line separating the two text blocks.

A Commissioner for taking Affidavits in British  
Columbia





Cheque Number:  
CHEQUE 000000000011

Account Number:  
1720-30-14312

Amount of Cheque:  
100,000.00

Transaction Date:  
Jan. 21, 2015

0981478 BC LTD.  
UNIT 219 - 9525 201 STREET  
LANGLEY, BC V1M 4A5

Canadian Imperial Bank of Commerce  
20089 84th Avenue  
Langley, BC V2Y 1M9

CHEQUE NO. 11  
DATE 21 07 2015  
D O M M Y Y Y

PAY \*\*One Hundred Thousand and 00/100

TO THE ORDER OF Pushor Mitchell LLP

\$7100,000.00

0981478 BC LTD.

PER [Signature]

⑆00001⑆ ⑆00720⑆010⑆ 30⑆ 14312⑆

⑆0010000000⑆

Printer ID # / NI d'Imprimeur 1014

Endorsement - Signature or Stamp

JAN 21 2015

BACK/ENDOS

277

5000117



**This is Exhibit "DDD" referred to in the 1<sup>st</sup> Affidavit  
of JP Dhaliwal made before me on this 5<sup>th</sup> day of  
March, 2018**



**A Commissioner for taking Affidavits in British  
Columbia**

(continued on next page)

Date	Description	Withdrawals (\$)	Deposits (\$)	Balance (\$)
Aug 06	Balance forward			5617,223.79
	DEPOSIT 02120		150,000.00	767,223.79
	WALNUT GROVE BANKING CENTRE			
	TRANSFER 02120		60,000.00	827,223.79
	FROM: 00720/30-14010			
	TO: 00160/92-68413			
	WALNUT GROVE BANKING CENTRE			
	TRANSFER 02120	823,756.04		3,467.75
	TO: 00160/92-68413			
	WALNUT GROVE BANKING CENTRE			
	PURCHASE00000105900065501#991000 SU	83.31		3,384.44
	4506.....641			
	PURCHASE521915693118	5.78		3,378.66
	WATBOUGHS #10015			
	4506.....641			
	DEPOSIT 02120 WALNUT GROVE BANKING CENTRE		160,000.00	163,378.66
	TRANSFER 02120		100,000.00	63,378.66
	TO: 00720/30-14517			
	WALNUT GROVE BANKING CENTRE			
	PURCHASE000001001221#PAXMAX-REXALL P	378.49		63,000.17
	4506.....641			
	PURCHASE000001001222	7,080.00		55,920.17
	PAXMAX-REXALL P			
	4506.....641			
	PURCHASE001195992166	49.83		55,870.34
	SHELL C11959			
	4506.....641			
	PURCHASE000001001133	50.00		55,820.34
	CHEVROLET 1856			
	4506.....641			
	PURCHASE000001170007	69.49		55,750.85
	WALNUT G			
	4506.....641			
	PURCHASE0000001161011 PANAGO STORE #2	30.86		55,719.99
	4506.....641			
	CMD TRANSFER000000941553	835,000.00		20,719.99
	TO: 00720/30-14010			
	PURCHASE000001669063	15.21		20,704.78
	SSQ #991000 SU			
	4506.....641			
	TRANSFER	1,600.00		19,104.78
	TO: 00720/30-14010			
	PURCHASE000001001562	59.16		19,045.62
	GLOVER ROAD55			
	4506.....641			
	PURCHASE325001001056 NOMA SUSHI	46.39		18,999.23

For Aug 1 to Aug 31, 2015  
Account number: 00720 30-14312  
Branch transit number: 00720

CIBC Unlimited Business Operating Account Statement



**This is Exhibit "EEE" referred to in the 1<sup>st</sup> Affidavit  
of JP Dhaliwal made before me on this 5<sup>th</sup> day of  
March, 2018**



**A Commissioner for taking Affidavits in British  
Columbia**



628,273.32  
(APRIL 29/2015)

## CIBC Account Statement

0981478 B.C. LTD.

For Apr 1 to Apr 30, 2015

Account number  
30-14312

Branch transit number  
00720

The names shown are based on our current records, as of July 27, 2015.  
This statement does not reflect any changes in account holders and  
account holder names that may have occurred prior to this date.

### Account summary

Opening balance on Apr 1, 2015		\$68,250.49
Withdrawals	-	1,193,951.08
Deposits	+	1,518,288.32
Closing balance on Apr 30, 2015	=	\$392,587.73

### 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](http://www.cibc.com)

### Transaction details

Date	Description	Withdrawals (\$)	Deposits (\$)	Balance (\$)
Apr 1	Opening balance			\$68,250.49
Apr 1	TRANSFER TO: 00720/30-14517	10,000.00		58,250.49
	WITHDRAWAL	3,608.00		54,642.49
	ABM WITHDRAWAL 0004	103.00		54,539.49
	INTERAC/TD SCD 09502 4506*****641			
	PURCHASE001001001017	14.77		54,524.72
	WOK BOX (GRANDV 4506*****641			
	PURCHASE000001074033	18.28		54,506.44
	MCJAC'S ROADHOU 4506*****641			
	NETWORK TRANS FEE	1.50		54,504.94
	INSTANT TELLER			
Apr 2	PURCHASE000001011016	10.76		54,494.18
	CAPPADOCIA 4506*****641			

(continued on next page)

# CIBC Account Statement

Apr 1 to Apr 30, 2015  
 Account number: 30-14312  
 Branch transit number: 00720

## Transaction details (continued)

Date	Description	Withdrawals (\$)	Deposits (\$)	Balance (\$)
Apr 2	Balance forward			\$54,484.18
	PURCHASE000001335010 CAMPBELL RIVER	24.41		54,469.77
	PURCHASE09109243027 LANGLEY MINI ST	30.00		54,439.77
	4506.....641			
	DEPOSIT		150,000.00	204,439.77
	PURCHASE000001126011 MON AMIE CAFE &	3.78		204,435.99
	4506.....641			
	PURCHASE000001311023 RICKY'S ALL DAY	49.82		204,386.17
	4506.....641			
	PURCHASE000001252056 SHOPPERS DRUG M	6,794.21		197,591.96
	4506.....641			
Apr 6	PURCHASE000001159010 SAMMY J'S MORGAN	88.88		197,503.08
	4506.....641			
	PURCHASE093315908933 MOKA HOUSE - GR	4.30		197,498.78
	4506.....641			
	PURCHASE000001114041 KITCHEN THERAPY	1,250.17		196,248.61
	4506.....641			
	PURCHASE093318985394 SAFWAY #4914	110.44		196,138.17
	4506.....641			
	PURCHASE000001001528 URBAN OUTFITTER	1,159.16		194,979.01
	4506.....641			
	TRANSFER	65,000.00		129,979.01
	TO: 00720/30-14517			
	WITHDRAWAL	5,000.00		124,979.01
	PURCHASE000001049106 ARTZIA 004 PAR	1,912.96		123,066.05
	4506.....641			
	PURCHASE000001049109 ARTZIA 004 PAR	553.28		122,512.77
	4506.....641			
	PURCHASE09416428834 SEPHORA PARK RO	499.52		122,013.25
	4506.....641			

(continued on next page)

# CIBC Account Statement

Apr 1 to Apr 30, 2015

Account number: 30-14312

Branch transit number: 00720

## Transaction details (continued)

Date	Description	Withdrawals (\$)	Deposits (\$)	Balance (\$)
Apr 6	Balance forward			\$122,013.25
	PURCHASE247001001021	50.97		121,962.28
	CLAIRES #2621			
	4508.....641			
	PURCHASE00000010404	530.58		121,431.70
	TRATTORIA PARK			
	4506.....641			
	PURCHASE0000001001358	39.84		121,391.86
	CHEVRON 0348			
	4506.....641			
	PURCHASE704359328001	46.52		121,345.34
	THE HOME DEPOT			
	4506.....641			
	PURCHASE001001001002	168.67		121,176.67
	MORGAN CREEK KE			
	4506.....641			
	PURCHASE000001542080	7.97		121,168.70
	MCDONALDS #857			
	4506.....641			
	PURCHASE000001788018	9.32		121,159.38
	DAIRY QUEEN #27			
	4508.....641			
	DEPOSIT 02120		180,000.00	301,159.38
Apr 7	WALNUT GROVE BANKING CENTRE			
Apr 8	PURCHASE185001001074	58.14		301,101.24
	KFC #1815			
	4506.....641			
	PURCHASE185001001075	3.35		301,097.89
	KFC #1815			
	4506.....641			
	WITHDRAWAL 02120	6,600.00		294,497.89
	WALNUT GROVE BANKING CENTRE			
Apr 9	TRANSFER	1,000.00		293,497.89
	TO: 00720/30-14517			
	TRANSFER	10,000.00		283,497.89
	TO: 00720/30-14010			
	DEPOSIT 02120		180,000.00 -	463,497.89
	WALNUT GROVE BANKING CENTRE			
	WITHDRAWAL 02120	20,000.00		443,497.89
	WALNUT GROVE BANKING CENTRE			
Apr 10	DEPOSIT 00322		35,015.00	478,512.89
	QUEENSWAY & ATOMIC BANKING CEN			
	TRANSFER	15,000.00		463,512.89
	TO: 00720/30-14010			

(continued on next page)

**CIBC Account Statement**

Apr 1 to Apr 30, 2015

Account number: 30-14312

Branch transit number: 00720

**Transaction details (continued)**

Date	Description	Withdrawals (\$)	Deposits (\$)	Balance (\$)
Apr 10	Balance forward			\$463,512.89
	TRANSFER	25,000.00		438,512.89
	TO: 00720/30-14517			
	TRANSFER	10,000.00		428,512.89
	TO: 00720/30-14010			
	DEPOSIT 02120		120,000.00	548,512.89
	WALNUT GROVE BANKING CENTRE			
	DEPOSIT 02120		165,000.00 -	713,512.89
	WALNUT GROVE BANKING CENTRE			
	WITHDRAWAL 02120	6,000.00		707,512.89
	WALNUT GROVE BANKING CENTRE			
Apr 13	PURCHASE540001001101	100.07		707,412.82
	KUROISHI JAPANE			
	4506*****641			
	PURCHASE712202431901	2,059.14		705,353.68
	THE HOME DEPOT			
	4506*****641			
	TRANSFER 04120	10,000.00		695,353.68
	TO: 00720/30-14010			
	GRANVIEW CORNERS SOUTH SURREY			
	WITHDRAWAL 04120	5,000.00		690,353.68
	GRANVIEW CORNERS SOUTH SURREY			
	PURCHASE000001001002	212.39		690,141.29
	WAL-MART #5853			
	4506*****641			
	PURCHASE712257103701	24.42		690,116.87
	THE HOME DEPOT			
	4506*****641			
	PURCHASE001001001828	223.96		689,892.91
	BEST BUY #701			
	4506*****641			
	WITHDRAWAL 08920	7,107.50		682,785.41
	GUILDFORD			
	PURCHASE510312738624	1,454.88		681,330.53
	APPLE STORE #R6			
	4506*****641			
	PURCHASE510312738684	3,433.92		677,896.61
	APPLE STORE #R6			
	4506*****641			
	PURCHASE000001146013	13.84		677,882.77
	ABC COUNTRY-CLO			
	4506*****641			
Apr 14	TRANSFER	10,000.00		667,882.77
	TO: 00720/30-14517			

(continued on next page)



# CIBC Account Statement

Apr 1 to Apr 30, 2015

Account number: 30-14312  
Branch transit number: 00720

## Transaction details (continued)

Date	Description	Withdrawals (\$)	Deposits (\$)	Balance (\$)
Apr 14	Balance forward			\$667,882.77
	TRANSFER	10,000.00		657,882.77
	TO: 00720/30-14010			
	WITHDRAWAL 05910	33,461.90		624,420.87
	BRENTWOOD BANKING CENTRE			
	PURCHASE000001442013	2,012.00		622,408.87
	JIM PATTISON LE			
	4506.....641			
	PURCHASE000001001888	5.70		622,403.17
	CHEVRON 1403			
	4506.....641			
	PURCHASE000001001984	57.35		622,345.82
	CHEVRON 1403			
	4506.....641			
	PURCHASE000001194010	767.84		621,577.98
	CANADIAN CAR &			
	4506.....641			
	PURCHASE000001796041	17.91		621,560.07
	DAIRY QUEEN #27			
	4506.....641			
	TRANSFER	10,000.00		611,560.07
	TO: 00720/30-14010			
	PURCHASE010410683937	5.99		611,554.08
	TIM HORTONS #21			
	4506.....641			
	WITHDRAWAL 00010	19,331.20		592,222.88
	COMMERCE PLACE			
	PURCHASE010512762104	772.80		591,450.08
	CARTIER			
	4506.....641			
	PURCHASE000001843005	8,064.00		583,386.08
	HOLT RENFREW VA			
	4506.....641			
Apr 16	TRANSFER	10,000.00		573,386.08
	TO: 00720/30-14517			
	TRANSFER	70,000.00		503,386.08
	TO: 00720/30-14010			
	PURCHASE000001101005	44.41		503,341.67
	HOLLY'S POULTRY			
	4506.....641			
	DEBIT MEMO	18,827.00		484,514.67
	PURCHASE000001132028	6,803.35		477,911.32
	SHOPPERS DRUG M			
	4506.....641			

(continued on next page)

# CIBC Account Statement

Apr 1 to Apr 30, 2015  
Account number: 30-14312  
Branch transit number: 00720

## Transaction details (continued)

Date	Description	Withdrawals (\$)	Deposits (\$)	Balance (\$)
Apr 16	Balance forward			\$477,911.32
	PURCHASE000001132029	3.00		477,908.32
	SHOPPERS DRUG M			
	4506.....641			
	PURCHASE000001001953	100.00		477,808.32
	CHEVRON 0346			
	4506.....641			
Apr 17	PURCHASE001001001527	87.33		477,720.99
	BEST BUY #701			
	4506.....641			
	WITHDRAWAL 04120	10,000.00		467,720.99
	GRANVIEW CORNERS SOUTH SURREY			
	DEBIT MEMO 04120	62,500.00		405,220.99
	GRANVIEW CORNERS SOUTH SURREY			
	PURCHASE610713789761	4,740.00		400,480.99
	CARTIER			
	4506.....641			
	PURCHASE169001001016	306.94		400,174.05
	FOUR SEASONS HO			
	4506.....641			
Apr 20	PURCHASE712201101101	373.71		399,800.34
	THE HOME DEPOT			
	4506.....641			
	PURCHASE036001001047	2,000.00		397,800.34
	BLUE WATER CAFE			
	4506.....641			
	PURCHASE036001001048	2,939.78		394,860.56
	BLUE WATER CAFE			
	4506.....641			
	PURCHASE036001001049	400.00		394,460.56
	BLUE WATER CAFE			
	4506.....641			
	PURCHASE000001016016	330.00		394,130.56
	FAST TRACK INDO			
	4506.....641			
	PURCHASE000001019004	5.25		394,125.31
	FAST TRACK INDO			
	4506.....641			
	TRANSFER			
	TO: 00720/30-14517			
	35,000.00			359,125.31
	TRANSFER			
	TO: 00720/30-14010			
	120,000.00			239,125.31
	PURCHASE024001001007	37.14		239,088.17
	WHITE SPOT #665			
	4506.....641			

(continued on next page)

# CIBC Account Statement

Apr 1 to Apr 30, 2015  
Account number: 30-14312  
Branch transit number: 00720

## Transaction details (continued)

Date	Description	Withdrawals (\$)	Deposits (\$)	Balance (\$)
Apr 20	Balance forward			\$239,088.17
	PURCHASE089001001052	15.25		239,072.92
	RED HOOSTER FOO			
	4506.....641			
Apr 21	TRANSFER	5,000.00		234,072.92
	TO: 00720/30-14010			
	PURCHASE084001001001	34.62		234,038.30
	WHITE SPOT 609			
	4506.....641			
	DEBIT MEMO 02120	12,671.00		221,367.30
	WALNUT GROVE BANKING CENTRE			
	PURCHASE212001001017	38.64		221,328.66
	WHITE SPOT #647			
	4506.....641			
Apr 22	TRANSFER	10,000.00		211,328.66
	TO: 00720/30-14010			
	PURCHASE0010010010483	9.66		211,319.00
	WIRED MONK-WILL			
	4506.....641			
	PURCHASE000751495783	49.63		211,269.37
	C07614 SHELL			
	4506.....641			
Apr 23	PURCHASE000001001559	7.20		211,262.17
	COBS BREAD # 90			
	4506.....641			
	TRANSFER	10,000.00		201,262.17
	TO: 00720/30-14517			
	TRANSFER	15,000.00		186,262.17
	TO: 00720/30-14010			
	CHEQUE 58204808	5,000.00		181,262.17
Apr 24	PURCHASE000001193018	6.60		181,255.57
	LANGLEY NORTH T			
	4506.....641			
	PURCHASE511414923048	73.68		181,181.89
	MILESTONES #52			
	4506.....641			
	ABM WITHDRAWAL	800.00		180,381.89
	2808			
	WALNUT GROVE BKNG CTR 99512			
	4506.....641			
	ABM WITHDRAWAL	200.00		180,181.89
	2808			
	WALNUT GROVE BKNG CTR 99512			
	4506.....641			
	PURCHASE000001001707	49.50		180,132.39
	CHEVRON 1403			
	4506.....641			

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# CIBC Account Statement

Apr 1 to Apr 30, 2015  
 Account number: 30-14312  
 Branch transit number: 00720

## Transaction details (continued)

Date	Description	Withdrawals (\$)	Deposits (\$)	Balance (\$)
Apr 24	Balance forward			\$180,132.39
Apr 27	PURCHASE00001806062 DAIRY QUEEN #27	15.81		180,116.78
	4506.....641			
	PURCHASE00001807093 DAIRY QUEEN #27	12.36		180,104.42
	4506.....641			
	PURCHASE000001398004 BIN 101 WINE AN	74.34		180,030.08
	4506.....641			
	PURCHASE712205590701 THE HOME DEPOT	193.35		179,836.73
	4506.....641			
	WITHDRAWAL 02120 WALNUT GROVE BANKING CENTRE	4,200.00		175,636.73
	TRANSFER 08920 TO: 00720/30-14010	10,000.00		165,636.73
	GUILDFORD			
	TRANSFER 08920 TO: 00720/30-14517	30,000.00		135,636.73
	GUILDFORD			
	CORRECTION 08920 GUILDFORD	10,000.00		145,636.73
	TRANSFER 08920 TO: 00720/30-14010	10,000.00		135,636.73
	GUILDFORD			
	TRANSFER 08920 TO: 00720/30-14010	15,000.00		120,636.73
	TRANSFER			
	TO: 00720/30-14517	19,000.00		101,636.73
	TO: 00720/30-14010			
	DEPOSIT 02120		50,000.00	151,636.73
	WALNUT GROVE BANKING CENTRE			
	WITHDRAWAL 02120	20,000.00		131,636.73
	WALNUT GROVE BANKING CENTRE			
	PURCHASE511719314307 SAFEWAY #4914	19.66		131,617.07
	4506.....641			
	PURCHASE00001670028 RICKY'S RESTAURRA	7.89		131,609.18
	4506.....641			
	PURCHASE025001001002 KING GEORGE HWY	19.87		131,589.31
	4506.....641			

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# CIBC Account Statement

Apr 1 to Apr 30, 2015

Account number: 30-14312  
Branch transit number: 00720

## Transaction details (continued)

Date	Description	Withdrawals (\$)	Deposits (\$)	Balance (\$)
Apr 28	Balance forward			\$131,589.31
Apr 29	PURCHASE00001001230 CHEVRON 1753	8.90		131,580.41
	4506.....641			
	ABM WITHDRAWAL 0003	203.00		131,377.41
	INTERAC/RBC SCD 09502			
	4506.....641			
	TRANSFER	90,000.00		41,377.41
	TO: 00720/30-14010			
	PURCHASE00001001863	60.00		41,317.41
	CANADA WAY ESSO			
	4506.....641			
	PURCHASE511910915921	210.40		41,107.01
	CARTIER			
	4506.....641			
	PURCHASE185001001003	46.00		41,061.01
	FOUR SEASONS HO			
	4506.....641			
	PURCHASE00001857007	7,700.00		33,361.01
	HOLT RENFREW VA			
	4506.....641			
	DEPOSIT 00010		628,273.32	661,634.33
	COMMERCE PLACE			
	WITHDRAWAL 00010	118,857.80		542,776.53
	COMMERCE PLACE			
	NETWORK TRANS FEE	1.50		542,775.03
	INSTANT TELLER			
Apr 30	TRANSFER	100,000.00		442,775.03
	TO: 00720/30-14010			
	TRANSFER	50,000.00		392,775.03
	TO: 00720/30-14517			
	PURCHASE000001522004	100.00		392,675.03
	PACIFIC CABS CA			
	4506.....641			
	PURCHASE000578950430	34.30		392,640.73
	KISHA POPPO JAP			
	4506.....641			
	ACCOUNT FEE	50.00		392,590.73
	PAPER STAMPT FEE	3.00		392,587.73
	Closing balance			\$392,587.73

## **CIBC Account Statement**

**Apr 1 to Apr 30, 2015**

**Account number: 30-14312**

**Branch transit number: 00720**

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**Important:** This statement will be considered correct if you do not report errors, omissions or irregularities in entries and balances to CIBC in writing within 30 days from last date of the statement period covered by a previously issued regular statement where such period included the date the entry was, or should have been, posted.

This rule does not apply to improper credits to your account. Your rights under your business account operation agreement to verify and notify CIBC of account errors, omissions or irregularities do not apply to this statement which is for information or replacement purposes only.

**\*Foreign Currency Conversion Fee:**

If you withdraw foreign currency from a bank machine located outside Canada, you are charged the same conversion rate CIBC is required to pay plus an administration fee, which is disclosed in the CIBC's current *Business Account Service Fees* brochure, a copy of which is available at any CIBC branch in Canada (this is in addition to any transaction fee applicable to the withdrawal and the network fee).

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