Document Brief (Volume 2 of 5)

July 5, 2024

Fourth Report of KSV Restructuring Inc. as CCAA Monitor of Balboa Inc., DSPLN Inc., Happy Gilmore Inc., Interlude Inc., Multiville Inc., The Pink Flamingo Inc., Hometown Housing Inc., The Mulligan Inc., Horses In The Back Inc., Neat Nests Inc., and Joint Captain Real Estate Inc.

INDEX

Tab	Document	Page Nos.
VOLUME 1		
1	**Transcript of Robert Clark dated April 25, 2024**	**1 – 270**
1A	General Ledger Excerpt, various payments to and from Robert Clark	271 – 274
1B	General Ledger Excerpt, payments due to and from RWC	275 – 278
1C	General Ledger Excerpt, payments to SID Renos	279 – 284
1D	General Ledger Excerpt, advertising and promotion	285
1E	General Ledger Excerpt, dividend payments	286
1F	General Ledger Excerpt, management fees	287 – 289
1G	General Ledger Excerpt, credit card payments	290
VOLUME 2		
2	**Transcript of Aruba Butt dated April 26, 2024**	**291 – 564**
2A	Private Mortgage Opportunity, 528 Brunswick Avenue, Sault Ste. Marie, dated March 21, 2022	565 – 574
2B	Promissory note loan agreement between Multiville as borrower with personal guarantors Ryan Molony and Aruba Butt, with lender	575 – 576
2C	General Ledger Excerpt, payments to and from Paradisal Bliss Inc.	578 – 580
2D	General Ledger Excerpt, payments to and from Aruba Butt	581 – 584
2E	DSPLN January 2023 Bank Statement	585 – 615
2F	DSPLN February 2023 Bank Statement	616 – 638
2G	DSPLN March 2023 Bank Statement	639 – 665
2H	DSPLN April 2023 Bank Statement	666 – 687
2I	General Ledger Excerpt, DSPLN Payments to [redacted]	689
2J	General Ledger Excerpt, transfers to and from Chubby Assets Inc.	690
2K	General Ledger Excerpt, payments to and from Cobalt Inc.	691
2L	DSPLN May 2023 Bank Statements	692 – 716
2M	DSPLN June 2023 Bank Statements	717 – 739
2N	DSPLN July 2023 Bank Statements	740 – 759
2O	DSPLN August 2023 Bank Statement	760 – 774
2P	Happy Gilmore May 2023 Bank Statement	775 – 791

Tab	Document	Page Nos.
2Q	Happy Gilmore July 2023 Bank Statement	792 – 804
2R	Happy Gilmore August 2023 Bank Statement	805 – 814
2S	Multiville March 2023 Bank Statement	815 – 824
2T	Multiville August 2023 Bank Statement	825 – 829
2U	Joint Captain Real Estate January 2023 Bank Statement	830 – 841
2V	Neat Nest E-Transfer Data	842 – 854
2W	General Ledger Excerpt, Payments to Prospect Real Estate Inc.	855 – 857
2X	Pink Flamingo July 2023 Bank Statement	858 – 864
VOLUME 3		
3	**Transcript of Ryan Molony dated May 1, 2024**	**865 – 1064**
3A	Appraisal Report, 1000641558 Ontario Inc.	1065 – 1188
3B	Independent Contractor Agreement dated April 13, 2021	1189 – 1198
3C	Loan Commitment dated July 25, 2023	1199 – 1209
3D	General Ledger Excerpt, payments to and from Ryan Molony	1210 – 1212
3E	General Ledger Excerpt, deft settlements	1213
3F	Happy Gilmore December 2021 Bank Statement	1214 – 1218
3G	Happy Gilmore January 2022 Bank Statement	1219 – 1225
3H	Happy Gilmore May 2023 Bank Statement	1226 – 1242
3I	Happy Gilmore July 2023 Bank Statement	1243 – 1255
3J	General Ledger Excerpt, Multiville Amex and Visa Payments	1256
VOLUME 4		
4	**Transcript of Dylan Suitor dated May 6, 2024**	**1257 – 1505**
4A	Promissory Note Loan Opportunity for 642 Hamilton Road, London, Ontario	1506 – 1515
4B	Confidential Pre-Filing Sales Chart	1516 – 1519
4C	Statutory Declaration signed by Dylan Suitor dated September 7, 2023	1520 – 1521
4D	Parcel Register for 403 Lloyd Street, Sudbury, Ontario	1522
4E	Interlude Owner Statement January, 2024	1523 – 1526
4F	Inflows from Nezkai Law, 2023	1527
4G	Inflows from various individuals and entities between November 2022 and December 2023	1528
4H	Parcel Register for 454 Eva Avenue, Sault Ste. Marie, Ontario	1529 – 1532

Tab	Document	Page Nos.
4I	Old Thing Back Promissory Note Renewal	1533 – 1537
4J	List of active charges for the applicants for Sault Ste. Marie, Ontario	1538 – 1541
4K	Parcel Register for 261 Kimberly Avenue, Sault Ste. Marie, Ontario	1542
4L	Trust Ledger for 261 Kimberly Avenue, Sault Ste. Marie, Ontario	1543
4M	Promissory Note Loan Agreement for $10,233 in relation to 261 Kimberly Avenue	1544 – 1546
4N	Mortgage Term Sheet and commitment for 261 Kimberly Avenue, Sault Ste. Marie, Ontario	1547 – 1556
4O	Promissory Note Renewal dated December 2023 for 261 Kimberly Avenue, Sault Ste. Marie, Ontario	1557 – 1559
4P	Promissory Note November 2023 for 261 Kimberly Avenue, Sault Ste. Marie, Ontario	1560 – 1562
4Q	General Ledger Excerpt, payments to and from Dylan Suitor	1563
4R	General Ledger Excerpt, payments to and from Old Thing Back Inc.	1564 – 1575
4S	General Ledger Excerpt, payments to and from Upgrade Housing Inc.	1576 – 1583
4T	General Ledger Excerpt, payments to and from Prospect Real Estate Inc.	1584 – 1588
4U	Interlude November 2021 Bank Statement	1589 – 1613
4V	Hometown Housing July 2023 Bank Statement	1614
4W	Hometown Housing August 2023 Bank Statement	1615 – 1616
4X	Horses in the Back November 2021 Bank Statement	1617 – 1618
4Y	Neat Nests October 2022 Bank Statement	1619 – 1621
4Z	Promissory Note for the Property located at 29 Hughes Street, Ontario	1622 – 1624
4AA	Interlude August 2022 Bank Statement	1625 – 1659
VOLUME 5		
5	**Transcript of Claire Drage dated May 8, 2024**	**1660 – 1801**
5A	Presentation	1802 – 1814
5B	Email Chain Ending February 1, 2022 between Bronwyn Bullen and Lender	1815 – 1819
5C	Parcel Register for 454 Eva, Sudbury, Ontario	1820 – 1823
5D	Promissory Note Loan Renewal for 454 Eva Street, Sudbury, Ontario	1824 – 1828
5E	Payments by Lion’s Share Group to Lender	1829

Tab	Document	Page Nos.
	Documents Cited in the Fourth Monitor's Report	
6	Initial Order of the Honourable Justice Kimmel dated January 23, 2024	1830 – 1849
7	Second ARIO of the Honourable Justice Kimmel dated March 28, 2024	1850 – 1879
8	Statutory Declaration of Aruba Butt in relation to the Property located at 162 Spadina Avenue, Sault Ste. Marie, Ontario	1880 – 1882
9	Statutory Declaration of Aruba Butt in relation to the Property located at 485 Pine Street S, Timmins, Ontario	1883 – 1884
10	Parcel Register for the Property located at 162 Spadina Avenue, Sault Ste. Marie, Ontario	1885 – 1886
11	Parcel Register for the Property located at 485 Pine Street S, Timmins, Ontario	1887
12	Promissory Note Renewal between The Lion's Share Group Inc., Interlude Inc. and Dylan Suitor dated October 17, 2023	1888 – 1894
13	Promissory Note Renewal between The Lion's Share Group Inc., Interlude Inc. and Dylan Suitor dated March 8, 2023	1893 – 1895
14	Core Proceeds Master Spreadsheet	1896 – 1904
15	Core Agreement of Purchase and Sale Excerpt, dated February 24, 2022	1905 – 1921
16	First Amendment to Core Agreement of Purchase and Sale Excerpt, dated March 14, 2022	1922 – 1925
17	Second Amended to Core Agreement of Purchase and Sale Excerpt, dated April 29, 2022	1926 – 1928
18	Trust Ledger for 146 Birch Street South, Timmins, Ontario	1929
19	Trust Ledger for 104 London Street, Sault Ste. Marie, Ontario	1930
20	Trust Ledger for 118 Kathleen Street, Sudbury, Ontario	1931
21	351 Balsam Street Mortgage Renewal Term Sheet and Commitment	1932 – 1937
22	Email Correspondence regarding 351 Street Mortgage Renewal Term Sheet and Commitment	1938
23	General Ledger Excerpt, "DEFT SETTLEMENT" Payments	1939 – 1941
24	Private mortgage opportunity for the Property located at 157 Bloor Street W, in Sault Ste. Marie, Ontario	1942 – 1954
25	Parcel Register from the Property located at 369 Wellington Street East, Sault Ste. Marie, Ontario	1955 – 1956

Tab	Document	Page Nos.
26	Promissory Note Loan Agreement between Name and Joint Captain Real Estate Inc., with Sam Drage, Aruba Butt and Bronwyn Bullen as Personal Guarantors dated July 22, 2022	1957 – 1959
27	Corporate Profile Report for 1000345782 Ontario Inc.	1960 – 1973
28	Parcel Register for the Property located at 454 Eva Avenue, Sudbury, Ontario	1974 – 1977
29	Parcel Register for the Property located at 536 Montague Avenue, Sudbury, Ontario	1978 – 1981
30	Parcel Register for the Property located at 496 Whissel Avenue, Sudbury, Ontario	1982 – 1983
31	Promissory Note Loan Agreement between the Lion's Share Group Inc. and Old Thing Back. Inc., with Dylan Suitor as Personal Guarantor dated November 7, 2023	1984 – 1988
32	394 Appleby Line, Burlington, Ontario Royal LePage Listing	1989 – 1993
33	Private mortgage opportunity for the Property located at 3 Water Street, St. Catharines, Ontario	1994 – 2002
34	**Outstanding Requests from the Applicants**	
34A	Outstanding Request Chart made by the Monitor during the Applicants' interviews	2003 – 2011
35	**Communications between the Applicants' and their Counsel and the Monitor's Counsel**	
35A	February 28, 2024 Cassels Letter to Mr. Dylan Suitor	2012 – 2013
35B	February 29, 2024 Cassels Letter to Ms. Aruba Butt and Mr. Ryan Molony	2014 – 2015
35C	March 8, 2024 Cassels Letter to Bennett Jones	2016 – 2030
35D	March 8, 2024 Cassels Letter to Mr. Dylan Suitor	2031
35E	March 8, 2024 Cassels Letter to Ms. Aruba Butt and Mr. Ryan Molony	2032 – 2033
35F	March 13, 2024 Cassels Letter to Bennett Jones	2034 – 2042
35G	March 15, 2024 Bennett Jones Letter to Cassels	2043 – 2064
35H	March 20, 2024 Bennett Jones Letter to Cassels	2065 – 2081
35I	March 21, 2024 Cassels Letter to Bennett Jones	2082 – 2084
35J	March 24, 2024 Bennett Jones Letter to Cassels	2085 – 2087
35K	March 25, 2024 Bennett Jones Letter to Cassels	2088 – 2089
35L	March 28, 2024 Cassels Letter to Bennett Jones	2090
35M	April 10, 2024 Bennett Jones Letter to Cassels	2091 – 2096

Tab	Document	Page Nos.
35N	April 15, 2024 Bennett Jones Letter to Cassels	2097 – 2108
35O	April 29, 2024 Cassels Letter to Bennett Jones	2109 – 2116
35P	May 2, 2024 Cassels Letter to Bennett Jones	2117 – 2123
35Q	May 9, 2024 Cassels Letter to Bennett Jones	2124 – 2128
35R	May 10, 2024 Cassels Letter to Bennett Jones	2129 – 2136
35S	May 13, 2024 Bennett Jones Letter to Cassels	2137 – 2138
35T	May 14, 2024 Cassels Letter to Bennett Jones	2139 – 2142
35U	May 16, 2024 Bennett Jones Letter to Cassels	2143 – 2144
35V	May 17, 2024 Cassels Letter to Bennett Jones	2145 – 2146
35W	May 21, 2024 Bennett Jones Letter to Cassels	2147 – 2148
35X	May 22, 2024 Cassels Letter to Bennett Jones	2149
35Y	May 28, 2024 Bennett Jones Letter to Cassels	2150 – 2171
35Z	May 31, 2024 Cassels Letter to Bennett Jones	2172 – 2174
35AA	June 10, 2024 Bennett Jones Letter to Cassels	2175 – 2179
35AA(i)	Email from Bronwyn Bullen dated May 9, 2022	2180 – 2183
35AA(ii)	Direction re: funds dated May 5, 2022	2184 – 2190

Court File No. CV-24-00713245-00CL

ONTARIO SUPERIOR COURT OF JUSTICE
(COMMERCIAL LIST)

IN THE MATTER OF THE COMPANIES' CREDITORS ARRANGEMENT ACT, R.S.C. 1985, c. C-36, AS AMENDED
AND IN THE MATTER OF A PLAN OF COMPROMISE OR ARRANGEMENT OF BALBOA INC., DSPLN INC., HAPPY GILMORE INC., INTERLUDE INC., MULTIVILLE INC., THE PINK FLAMINGO INC., HOMETOWN HOUSING INC., THE MULLIGAN INC., HORSES IN THE BACK INC., NEAT NESTS INC., AND JOINT CAPTAIN REAL ESTATE INC.

Applicants

INTERVIEW OF ARUBA BUTT
held at the offices of Arbitration Place,
333 Bay Street, Suite 900, Toronto, Ontario,
on Friday, April 26, 2024, at 10:03 a.m. EDT

APPEARANCES:

Alexander Payne — on behalf of the Applicants
Joshua Foster

Colin Pendrith — on behalf of the Monitor KSV
Joshua Jackson
Shayne Kukulowicz
David Sieradzki

INDEX

PAGE

AFFIRMED: ARUBA BUTT 5

INTERVIEW BY MR. PENDRITH 5

LIST OF REQUESTS

Requests (REQ) found at pages: 11, 14, 19, 32, 37, 45, 59, 85, 95, 112, 123, 126, 127, 131, 132, 150, 152, 154, 155, 178, 179, 184, 195, 196, 197, 201, 203, 210, 211, 212, 213, 219, 222, 223, 225, 227, 235, 236, 237, 238, 239, 240, 242, 244, 255, 265, 266, 268, 271, 273

LIST OF EXHIBITS

NO.	DESCRIPTION	PAGE
A	For identification: Private mortgage opportunity, 528 Brunswick Avenue, Sault Ste. Marie, dated March 21, 2022	96
B	For identification: Promissory note loan agreement between Multiville as borrower with personal guarantors Ryan Molony and Aruba Butt, with lender Lender Name	112
C	For identification: General ledger excerpts, payments to/from Paradisal Bliss	126
D	For identification: General ledger excerpts to/from Aruba	134
E	For identification: DSPLN January 2023 bank statement	142
F	For identification: DSPLN February 2023 bank statement	148
G	For identification: DSPLN March 2023 bank statement	149
H	DSPLN April 2023 bank statements	162
I	For identification: DSPLN general ledger excerpt, Name payments	168
J	For identification: General ledger excerpt, transfers to/from Chubby Assets Inc.	177
K	For identification: General ledger excerpts, payments to/from Cobalt	179
L	For identification: DSPLN May 31, 2023, business banking statement	195

LIST OF EXHIBITS (Con't)

NO.	DESCRIPTION	PAGE
M	For identification: DSPLN business banking statement, June 30, 2023	202
N	For identification: Business banking statement for DSPLN, July 31, 2023	210
O	For identification: DSPLN August 2023 bank statement	217
P	For identification: Happy Gilmore May 2023 bank statement	237
Q	For identification: Happy Gilmore July 31, 2023, bank statement	239
R	For identification: Happy Gilmore August 2023 bank statement	241
S	For identification: Multiville March 31, 2023, business banking statement	243
T	For identification: Multiville Inc. business banking statement, August 31, 2023	245
U	For identification: January 31 business banking statement for Joint Captain Real Estate Inc.	259
V	For identification: Neat Nest e-transfer data	266
W	For identification: General ledger payments to Prospect Real Estate	268
X	For identification: Pink Flamingo business banking statement for the period ending July 31, 2023	273

Toronto, Ontario

--- Upon commencing on Friday, April 26, 2024, at 10:03 a.m. EDT

AFFIRMED: Aruba Butt

INTERVIEW BY MR. PENDRITH:

1 Q. Good morning, Ms. Butt. I am going to ask you to state your name for the record, please?

A. Aruba Butt.

2 Q. Perfect. Is it your preference that I call you Aruba or Ms. Butt or something else?

A. Aruba works fine.

3 Q. You understand that you are here today to be interviewed as part of a process that the monitor, KSV Restructuring, is conducting. It is an investigation and it is pursuant to paragraph 41K of the second amended and restated initial order of Justice Kimmel, dated March 28, 2024?

A. I do.

4 Q. Perfect. Your husband is Robert Clark?

A. Correct.

5 Q. You understand that we

interviewed Mr. Clark yesterday?

A. Yes.

Q. Did you discuss the answers that were given by Mr. Clark during his interview yesterday with him?

A. Not in depth.

Q. Just at a high level?

A. Yes.

Q. Yesterday we heard from Mr. Clark that even though he is not formally a shareholder of the applicants, he does have an ownership interest in the applicants through you. Do you agree with that?

A. I do.

Q. You are the owner of Happy Island. Is that right?

A. One Happy Island.

Q. Sorry. One Happy Island. You are the owner of that business?

A. Yes.

Q. Are there any other owners, or it is just you?

A. Just me.

Q. One Happy Island is a hold co?

A. It is a parent company.

13 Q. Does it have any business operations of its own, or it just owns other businesses that have operations?

A. It just owns other businesses that have operations.

14 Q. Okay. Can you take me through what it is that One Happy Island owns?

A. From the top of my head, I can't confirm because our corporate lawyer had set up the structure, but from as far as I believe, it would be my real estate holdings, which include the CCAA entities, along with another business that I have called Paradisal Bliss. And I believe that is the extent.

15 Q. Are the real estate holdings exclusively within the applicant companies or also outside of the applicant companies?

A. There may be a couple that are outside the applicant companies. I can't 100 percent confirm if the structure has been set up properly where One Happy Island does own them. But from what I believe is that there is a couple outside of the applicant entities that are also

part.

16 Q. What are the couple that you are referring to?

A. I would be referring to Zack Files Real Estate Inc. There is Cobalt Prospects Inc., and I believe Northern Caboodle Inc., and I believe that is all of them.

17 Q. Do you have a direct interest in any other corporations? What I mean by that is not subsidiaries of One Happy Island but other corporations that you own a direct interest in?

A. I do not.

18 Q. You do not?

A. Sorry. To clarify your question, outside of One Happy Island?

19 Q. Right. You have shares of One Happy Island, and there is some stuff underneath it. We know what it is applicant-wise. And you mentioned Zack Files, Cobalt Prospects, and Northern Caboodle. I am just asking aside from the things that you own sitting underneath One Happy Island, do you have a direct interest in any other corporations?

A. Yes, SID Renos.

20 Q. Anything other than SID Renos?

A. There may be one or two entities that do not hold any assets that are from a while back that I may be forgetting. They would not currently hold any assets in them. It would essentially just be the name, as it has not been dissolved. But other than that, I don't believe so.

21 Q. What are those one or two entities?

A. Those ones would be -- one that has not been dissolved at the moment would be called Hard Rock Capital.

22 Q. Hard Rock Capital? What was Hard Rock Capital's business?

A. It was a real estate hold co.

23 Q. When did it cease doing business?

A. About a year ago.

24 Q. What happened to its business?

A. Nothing happened. The partner that I had in the corporation had invested

funds into it, and he took over the portfolio, and we had parted ways. There was no -- my interest was dissolved as the debt owing on the portfolio versus what he had put in was not -- there wasn't a net amount, so he took over the assets and he controls the portfolio.

25 Q. Were you paid for that?

A. No, there wasn't a net position, and he had invested his own funds into the portfolio, so it was mutually decided that he would take it over. It was a family investment for them.

26 Q. Who is the partner that took it over?

A. I don't know the spelling of his last name, but his first name is Name. It is Name, I believe, Name.

27 Q. Did Hard Rock Capital ever receive money from the applicants?

A. Not that I can recall at this moment. I do not believe so, but off the top of my head, to be honest, I can't recall.

28 Q. Would there be a reason for it to have?

A. I don't believe so, but

from a memory standpoint, because it has been a while, I don't remember.

29 Q. Would you have the means to determine that from any records you could look at?

A. I could, yes, potentially.

30 Q. What would you look at in order to determine that?

A. I believe the accounts have been closed down, and that was done on behalf of the partner as they took over. I released my interest. I could see, I could ask and see if there are statements available, but I am not sure at the moment.

31 Q. I am going to ask you to check the available statements to the extent that they exist and advise if any transfers have been made by the applicants to Hard Rock Capital?

REQ MR. PAYNE: Just based on Ms. Butt's description, I am not sure those are within her possession, power or control, but we have your request.

MR. PENDRITH: Thank you. They may not be, depending on how the purchase has

gone. We just don't know that.

MR. PAYNE: I understand. I have your request. No problem.

MR. PENDRITH: Thank you.

32 Q. You mentioned Hard Rock Capital. What was the other entity?

A. I believe to the extent of where there would have been any actual assets, I believe that was the only one.

33 Q. What was the name of the other entity that --

A. To be honest, there were so many entities, it is hard for me to remember all the names. The other entity I would have been on -- sorry. I just need a minute to try to think which one it could be. I believe I may be on a corporation called --

MR. PAYNE: It is okay. Take your time. Just think it through.

THE WITNESS: To be honest, I am blanking right now. I am trying to think of all the applicant entities, but there are too many to remember.

MR. PENDRITH:

34 Q. What was the business of

this corporation?

A. It would have also been similar, a real estate hold co, but it never owned any assets. There was no actual real estate that was purchased in it.

35 Q. It just planned to do so?

A. Exactly. It had opened up, planned to, and we never ended up purchasing anything.

36 Q. Did it ever have any assets?

A. No, it just hasn't been dissolved.

37 Q. Hard Rock Capital, how many properties did it own when you sold it? Sorry. I said sold it. You divested your interest. I don't think you technically --

A. I don't remember the exact amount as I wasn't handling that part of the business, but it could have been between eight and 10.

38 Q. What type of properties were those?

A. Multifamily, single family homes.

39 Q. In the same sort of regions that the applicants have done business, Sault Ste. Marie, et cetera?

A. Yes.

40 Q. Were there any transaction documents you had to sign in order to complete that divestiture of your interest in Hard Rock Capital?

A. I do.

41 Q. I would like to see those, please?

REQ MR. PAYNE: We have your request.

MR. PENDRITH: Thank you.

42 Q. As far as the entities that are within the CCAA, there is Pink Flamingo, which is owned by One Happy Island. That is right?

A. Yes.

43 Q. Then DSPLN Inc., or it is "discipline"?

A. It is "discipline."

44 Q. That is entirely owned by One Happy Island?

A. Yes.

45 Q. And Balboa, as well?
A. Yes.
46 Q. Then half of an entity called Multiville?
A. Fifty percent.
47 Q. And similarly, Happy Gilmore, half of that entity?
A. Correct.
48 Q. Then an entity called The Mulligan, as well, is owned with Keely Korp, and then Dylan's 265 Inc. company?
A. Yes, 45 percent on my end.
49 Q. Okay. Have we talked about everything that One Happy Island owns?
A. Other than, as I mentioned, Paradisal Bliss.
50 Q. Right. That is an active cleaning business?
A. Residential, commercial cleaning business.
51 Q. Does it continue to operate?
A. Yes.
MR. PAYNE: Did you address

Joint Captain?

MR. PENDRITH: Sorry. You are right. I did not address Joint Captain.

52 Q. That is jointly owned with Sail Away. Is that right?

A. Sail Away Real Estate Inc., and my portion is 50 percent.

53 Q. Perfect. Are you aware of something called Chubby Assets Inc.?

A. I am.

54 Q. What is Chubby Assets Inc.?

A. Chubby Assets Inc. is a real estate holding company. It does not currently own any assets.

55 Q. Did it ever?

A. I am not sure. The partner on Chubby Assets has a personal property that he owns, but the actual corporation I do not believe ever owned any assets.

56 Q. Are you aware if the applicants have ever transferred funds to Chubby Assets Inc.?

A. Off the top of my head, I can't recall. There may have been a

reimbursement at some point if a transaction had been made, but I don't recall off memory.

57 Q. Why do you say there may have been a reimbursement?

A. I say that because I do remember in one of the exchanges that we have had with Cassels seeing the question come up, I just don't remember the actual breakdown.

58 Q. You have looked into whether or not Chubby Assets was entitled to a reimbursement?

A. I believe --

MR. PAYNE: I think what she was telling you is she had a recollection of a transaction based on one of the information requests and the responses, and I am not sure that we have got further than that right now, but you can go ahead and answer that question.

THE WITNESS: Correct. I was going to say I remember seeing it on one of the responding letters. I don't remember whether I had looked it up or was able to look it up at that time, but I don't want to guess. I believe it could have been a reimbursement.

MR. PENDRITH:

59 Q. Do you have any specific knowledge of Chubby Assets Inc. giving money to any of the applicants as a loan?

A. No specific knowledge from the top of my head.

60 Q. Other than the interest in the different corporations we have discussed, do you have any other assets? Significant assets. I don't mean clothes.

A. Understood. I have a personal property.

61 Q. Your residence where you live?

A. Correct.

62 Q. What was the address?

A. The address is Personal Address Personal Address in Burlington.

63 Q. Any funds that came from the applicants, were they used to purchase that property or to pay the mortgage on the property if there is one?

A. Not that I recall or believe, but I am not certain.

64 Q. How would you determine with certainty if that was the case?

A. I am not sure. I would somehow have to look into it, but I am not sure at the moment the process I would have to look into.

65 Q. Do you have a mortgage on that property?

A. I do.

66 Q. Are the payments for that made out of your personal bank account?

A. They are.

67 Q. Could you produce your personal bank account statements, please, since 2020?

REQ MR. PAYNE: We have your request.

MR. PENDRITH:

68 Q. What was the size of the down payment that you put on that property?

MR. PAYNE: How is this relevant to the monitor's investigation?

MR. PENDRITH: Because if some of the down payment came from the applicants, we would be interested in knowing about it.

MR. PAYNE: She just told you it didn't.

MR. PENDRITH: She said she

doesn't know.

69 Q. Do you know if any of the down payment funds came from the applicants?

A. From what I remember, this property was actually a strategic financing, so it was 100 percent financed. It was not through anyone related to the applicants or even the broker that is in relation to the applicant parties. It was someone that we worked with years back that we no longer have worked with for a few years, and then thereafter, it was refinanced.

70 Q. When did you acquire the property?

A. I believe this goes back to 2021. I am taking a memory guess here, but around 2021.

71 Q. Could you give me a bit more details about the strategic financing?

A. What I mean by that is it was a lady named [redacted]. Her last name starts with a V something. I haven't worked with her in a while. Similar to our other brokers, she is a broker and has her own firm. She does not do 100 percent financing, but she mixes and matches financing options, so she is able to -- I don't

know the exact breakdown of how it happened, as it was quite a while ago, but she is able to, I guess, raise the funds from multiple parties in order to close an asset as it was based on the after-repair value. The purpose of the purchase was to renovate it, flip the home. She had helped us out with that on the premise of us renovating it, getting it to where it needed to be in order to either sell it or flip it or keep it. Then after that, we had refinanced through a different lender.

72 Q. Is it currently financed with a big five bank type lender or private mortgages?

A. It is through Community Trust.

73 Q. Understanding that there have been some mortgage payments that will have been made between now and when the property was acquired, as far as equity that was put into it, you don't have any of your own equity in the property?

A. I can't confirm or deny that there would have -- there were renovations that were done to the property a couple years ago,

so funds were certainly put in. I can't confirm the amount at the moment, but yes, there were renovations completed.

74 Q. What was the scale of the renovations cost-wise?

A. I can't recall to the dollar, but it was over $100,000.

75 Q. Directionally is it closer to half a million or closer to $100,000, if you know?

A. Less than half a million, closer to $100,000.

76 Q. Did any of the renovation expenses come from the applicants' money?

A. No.

77 Q. Those were all paid personally from your bank account?

A. I can't confirm if they were all personal funds or if we had raised money at the time through the broker that we were working with. I don't remember at the moment how it all happened.

78 Q. We have asked for your bank account statements already, so I don't need to ask for that again.

Concerning the applicant companies that you have an interest in, who were the decision makers where there is a joint ownership situation? Here I am talking about Multiville, Happy Gilmore, Joint Captain, and The Mulligan where it is not just you who is an owner.

How are decisions made with those companies?

A. It is always a group effort. There are quite a few people that work together. Of course, I am referencing the directors of the company, so myself, and if we are referencing Multiville or Happy Gilmore, Ryan Molony, and then also Robert Clark. So there were always a few people involved in decision making depending on what was being discussed.

79 Q. Who could make decisions as far as paying money out of the corporations?

A. Could you clarify the question? Paying money out for a specific purpose?

80 Q. We are going to go into some detail later, but there are a number of transfers out of the different corporations to yourself. Do you agree with that?

A. I agree.

81 Q. Sometimes to Paradisal Bliss, as well. You are aware of that?

A. There may have been transactions to Paradisal Bliss, as well.

82 Q. For transactions where there is a transfer of money from the applicant companies to yourself or Paradisal Bliss, is that the sort of payment that you had to authorize, or could someone else authorize that, or was it a joint decision?

A. For those payments in specific, I authorized them. People might have been aware of them, but I was the person who was making the transaction?

83 Q. What are the reasons that you would be paying money to yourself from the applicant companies?

A. The reason the applicant companies would be transferring me directly is because we have never had corporate credit cards, and that is from day one of these entities to now. There may be one or two of them that do, but when it comes to my entities, I have not ever had corporate credit cards. I have only had personal

credit cards. So for purchases, whether it be supplies, contractors, Home Depot, anything relating to the operations, funds would be transferred to myself directly and then placed on the credit card so that we were able to operate the business and make the purchases necessary for whatever it may be, whether it was renovations or other.

84 Q. Would that be the case that all of the payments that would be made to you personally were on account of reimbursement for credit card business expenses that you had incurred on behalf of the applicants?

A. I can't confirm if that is 100 percent accurate, but yes, a majority of those transactions would have been for the purpose of business only.

85 Q. The applicants' business?

A. Correct.

86 Q. How did you keep track of the amount of money that was owed to you for business spending on your credit card?

A. We have bookkeepers and accountants, so in terms of tracking or reconciling, that was done on their behalf.

Internally, depending on the type of payment it was, we do have systems in place. It just depends on what type of payment is being referenced.

87 Q. Would you pay yourself back for these business expenses on a monthly basis? On a weekly basis? Bimonthly? How did the system work for reimbursing you on the credit card spending you were doing for the companies?

A. I would say it was on an as needed basis. There is a lot of volume day to day, especially when we are doing renovations. Many things are not set in stone in advance.

If you reference Home Depot, for example, oftentimes we won't know until the day of if there are 10, 15, 20 different Home Depot purchase orders coming through. Our project manager and the contractor will submit them to our office. The office will authorize them once everything checks out, and then the transaction would have been made. So volume-wise, it is hard to say whether it was daily, weekly, monthly. It could be something that was sometimes daily. Other times, it could be weekly, depending on the frequency of requests coming in.

88 Q. Was there a form you

would fill out to get paid back what you had spent on the credit card? Did you fill out something saying: I have attached two receipts from Home Depot. They total a thousand dollars. Please send me a transfer for a thousand dollars to make me whole.

Is there some sort of process like that where it would have been documented what you were being paid for and the authorization would be shown?

A. Not that I can recall. I do know if we are referencing Home Depot in particular, we keep all the receipts, so we do receive those. I don't personally handle that side of it. In terms of me submitting a request, not that I recall, as I was the one processing the transfer.

89 Q. So how did you know how much to process in the transfer?

A. I don't really remember. It wouldn't have been small amounts in terms of -- you know, if I got 20 invoices, I wouldn't have been transferring 20 different transfers at a time as, one, there are limit capacities to the bank accounts; two, it would just be too much volume in

transactions. So it might have been a bulk amount, and then the card is used as required, as most of the purchases were business related, just so that there was a flow and a system in place rather than me having to make a transaction every five to 10 minutes when a request came in.

90 Q. When you are making a bulk transfer, do you add up all of the things on your credit card that you tick off as being business expenses and say, okay, I have added these 10 items, and here is the value. I am now going to transfer this value to myself so that I have the money to pay the card?

MR. PAYNE: Are you asking about transfers to her personally or are you asking about transfers for cards generally? I am not clear that the process is the same, so if you could clarify, please.

MR. PENDRITH:

91 Q. I am asking generally, but is it different if it is you personally versus generally? Take me through how it is different?

A. No, I don't think it would necessarily be different. We had, as mentioned, many personal cards. If you look at

the different partners, they all had personal cards that were being utilized for the entities, so it would all just be based on the frequency of renovations or payments that were required on those cards at that time.

In terms of reconciling what was on the statement, as you referenced, as business, that was not my area of expertise or for me to do. That is why we have the bookkeepers and accountants. Whenever they were reconciling the bank accounts, the receipts, and whatever else there may be that falls under that category, they would reconcile all that, and if they had any questions, then they would ask to clarify.

92 Q. The bookkeeper, the accountant, would they tell you how much to transfer from the applicants to yourself?

A. No, that would have been done prior to, and when the time came that the bookkeeping was being conducted or filings of some sort were being completed, they go through every transaction and every transfer, whether it is to me or to any of the other applicants, and they reconcile each one, and then they clarify with us if there is anything they need further information

on.

93 Q. I think what I am asking you about is more the first step. I want to understand how it is that you knew how much to transfer yourself and if there was a way that you recorded it somewhere, I have tallied these five items on this credit card statement, and this payment is in respect of these five items. Did you do anything like that?

A. I didn't really know to the dollar. That is not really how. It was such a fast-paced environment and there was so much going on that it wasn't -- and because we didn't just have unlimited corporate cards where we have higher limits that we are able to utilize ahead of time and then pay back, it was the other way around. We didn't have high limits. We only had personal cards to utilize.

When I mean a personal card, I am not talking something that has an unlimited limit. It might be 10 grand, might be 15 grand. We were oftentimes having to load these cards. So I don't remember exact dollar amounts, but it would have been as simple as the office messaging me and being like, okay, today we might have 15K

in Home Depot orders as a rough estimate because we would never know in the moment what it is going to be until we hear from three other people.

So the idea would be, okay, the card is ready to go. There is about 15K on it. Please use it. And we would give the go-ahead, and she would use it. I am referencing our office manager or whoever was making those transactions at the time, and they would use it as needed, and when it would run out, they would let us know, hey, the card declined. Can you top it up? And at that point, it would be a similar cycle.

There was no to the dollar accounting for what I am transferring because at the time, we never knew to the dollar. There were so many moving parts. A contractor could submit an invoice that is five grand, but in an hour, it changes to seven grand because they added more supplies. So it was a revolving door. We would just load what was required, 10K, 15K, 20K, and work at it that way.

MR. PAYNE: Just to be clear, you are saying it wasn't reconciled at the front end. Right?

THE WITNESS: No, it wouldn't have been, okay, this Home Depot invoice is 1205.18. I am not transferring that exact amount. Or if I got 10, I am not adding them all up and transferring to the dollar because nothing was ever to the dollar because it was changing every hour.

MR. PAYNE: I just want to clarify. But the bookkeeper and accountants were responsible for reconciling that at the back end. Right?

THE WITNESS: Yes, correct. The bookkeepers and accountants were responsible for reconciling everything at the back end.

MR. PAYNE:

94 Q. Could you show me the reconciliation that the bookkeepers and accountants performed regarding the business expenses?

MR. PAYNE: Is that a request?

MR. PENDRITH: It is a request.

REQ MR. PAYNE: We have your request.

MR. PENDRITH:

95 Q. Sitting here today, do you know how much you spent on your personal credit cards for business expenses?

A. Number-wise, I would have no idea. A lot. As mentioned, most of the transactions were business related because those were the only cards that we had. But I would not be able to provide a dollar amount at this point.

96 Q. Was the credit card that was used to incur business expenses on behalf of the applicants also used to incur the same types of expenses for other corporations that owned real estate, like Zack Files, by way of example?

A. I don't recall if it would have been the same. I may have had a couple cards, and I think there were times we were trying to keep it organized where we weren't mixing entities. Of course, we didn't have unlimited credit cards, so each entity can't necessarily have its own. But I don't recall and I can't say definitively if or not there was mixed transactions at the moment, but we did try to keep that one separate.

97 Q. You tried to keep Zack Files separate?

A. Yes.

98 Q. Why was that?

A. It is a commercial building and renovation, just for ease, the requirements for Zack Files at the time may have been different than what we were running on, so depending on what entity or entities we were running on, what I mean by running on, renovations and such could have been different at the time. I can't 100 percent confirm at the moment, but from what I remember, there was a different -- there may have been a different card being used for that. I just don't remember off the top of my head.

99 Q. What about for the Cobalt Prospects entity?

A. Cobalt would not have been on my card.

100 Q. Why not?

A. That one is a partnered entity, so the partner on it, he had a -- I don't remember what type of credit card it was. May have been an Amex. I am not positive. He had a couple Amexes, and he provided those to utilize those for any purchases for Cobalt.

101 Q. When there is a renovation being done on a home that is owned by the applicants, I understand there is a way that you tracked your costs. There is a sheet of some nature. I might call it a cost sheet. You might call it something different?

A. I didn't handle the renovations portion of it in terms of top-down setup. There definitely would have been something. To the extent of what the exact procedure was, I can't confirm because it was not my area or my day-to-day work.

We have project managers. We have a few higher management roles that handle that site, and also managers in each of the cities that we are in, so that was something that was being handled by that team and not myself directly, but I believe there would have been, but I can't confirm.

102 Q. Would Mr. Clark or Mr. Suitor or Mr. Molony be able to speak to that better than you, or is that someone who is an employee of SID Renos that you are talking about?

A. Mr. Molony would be able to speak on that as his role differs, of course,

from mine, and he is more familiar with the operations side of the business.

103 Q. What I am trying to understand is whether or not the business expenses that are incurred on your credit card, would those show up on the things that I am calling the cost sheet?

A. I am not sure if it was a cost sheet or how their setup was on the back end. I would definitely clarify that. In terms of the transactions that you are referencing on the credit card showing up on their sheet, I don't know. I can't confirm at the moment because I don't know if the sheet was just a scope of renovations, the home --

MR. PAYNE: Don't guess. Counsel, she has told you, I think, that she wasn't necessarily familiar with the cost sheet that you are saying exists. Then I don't think it is fair to ask her about the content of the sheet that she says she doesn't know about.

MR. PENDRITH: I am just asking her what she knows.

THE WITNESS: I will say I am not sure, so I am not going to guess.

104 Q. I understand. Could you identify all of the credit card charges that you say are business expenses of the applicants on your credit card statements, please?

REQ MR. PAYNE: Don't answer that question. We have your request.

MR. PENDRITH: Thank you.

MR. PAYNE: Please direct your requests to me.

MR. PENDRITH: It is a request for her, but I think we are generally addressing both of you. I understand that where there is a request, it is a takeaway. I am going to get a position on it later regarding whether or not that request will be --

MR. PAYNE: You just know witnesses can sometimes answer a request as part of normal communication. I am just asking --

MR. PENDRITH: I understand. It is not a regular examination where it is like I have got you, you have given an undertaking. I understand that everything I ask for that is a takeaway is going to be subject to you saying I will give it to you or I won't.

MR. PAYNE: Understood.

MR. PENDRITH: Thank you.

105 Q. We talked yesterday with Mr. Clark about the liquidity crisis that gave rise to or occurred slightly before the Core Sale, and how there was a runway that happened after the Core Sale.

What he explained to me was that the runway, as far as the ability of the applicants to keep paying for their ongoing obligations, they thought when the Core Sale closed that was going to go until around September 2022. He wasn't sure of the exact date. Could have been a bit earlier, could have been a bit later, but sometime around September 2022.

Do you agree with that? Is that your understanding, as well?

A. It sounds --

MR. PAYNE: Hang on. Mr. Foster has raised the fact that there was no liquidity crisis that prompted the Core Sale, so I think there is potentially an incorrect premise in your question, but I think if we just focus on the runway bit --

MR. PENDRITH: I am focusing on the runway. He talks about it in his

affidavit. He says there is a liquidity crisis, if we are going to split hairs on it. I agree with you. I don't know that it is actually necessary to answer the question.

MR. FOSTER: If we are going to focus on the runway, I agree with that latter point. It is not necessary.

MR. PENDRITH:

106 Q. Let's just ask this. Was there a liquidity crisis before the Core Sale?

A. No, not that I recall.

107 Q. You have no recollection on that?

A. No.

108 Q. Do you know if the Core Sale was something that you understood needed to occur in order to keep the business going? And by the business, I mean the applicants more broadly, not just the applicants?

A. Because it was not my area of expertise, I don't want to delve too deep into it, but I believe at the time we were looking at, just as we have always done, financing options, and the Core, we were in communications with Core for quite some time, and that deal had

presented itself, and we had moved forward on it. It was for the best interest of the business as a whole and all the lenders, because it would have -- the whole purpose was either to refinance or go through a sale of its type, so I think we were looking for one or the other, and that one was the one that we had gone with at the time.

109 Q. In Mr. Clark's affidavit, and I am happy -- I will read it out so you hear what it is, but I am happy to have you look it up, as well, if that is helpful to you.

He says at paragraph 50:

> "To assist in ameliorating the applicants' severe liquidity issues, SID Management and SID Renos temporarily ceased charging LTB services fees and construction management fees as of June 2022." (As read.)

MR. PAYNE: Just to be clear, counsel, that is after the Core Sale, so I think when you said there was a severe liquidity crisis

before the Core Sale, you may have misspoken.

MR. PENDRITH: I am not certain that that is the case based on what we were told yesterday.

110 Q. In any event, do you agree that there was a severe liquidity crisis in or around June 2022?

A. No, I wouldn't agree. I can't remember off the top of my head, but no, I wouldn't agree with that statement of severe liquidity crisis at that time.

111 Q. Is it accurate that SID Management and SID Renos stopped charging these fees, the LTB services fees, in respect of SID Management and the construction management fees in respect of SID Renos?

A. In terms of LTB, I can't confirm. I don't actually handle that side of SID Management. I don't process any of the LTBs or make those payments, so I can't confirm that one.

As for the SID Renos management fees, I do know -- I don't know the exact date, but I do know there was a date that we -- a time period that we did, we weren't charging, we were, of course, recording what the

fees were owing to us, but we weren't charging at the time.

112 Q. Was it the case that SID Renos was just not billing for it?

A. Our project manager always documents any sites we are on, so that part would have been recorded for it. As for billing, if we did stop billing at that time, it would have been for a reason, and the reason, I can't off the top of my head confirm what the reason would have been, but it would have been maybe because we were using the funding that was in the accounts towards the actual business in terms of renovations and keeping that angle moving, and we didn't feel the need to at that time take money out because it was better used in keeping the renovations going and completing the homes. But I can't confirm at this point what time period that would have been.

113 Q. Do you know when the fees were reinstituted, if they were?

MR. PAYNE: The question is were the fees reinstituted?

MR. PENDRITH: If you listen, I said do you know when, if they were. So it is baked into the question.

THE WITNESS: The fees have always been a part of the process, but there was a period of time, and it would have been a long period of time, where we may not have been taking them. But I don't know when they would have been reinstated. I just don't remember the dates, to be honest.

MR. PAYNE: Do you know whether they were reinstated at all, or do you not know one way or the other?

THE WITNESS: I don't know if they would have been reinstated in full, meaning every single applicant entity was then charged a fee and we redrew it. Maybe a couple of them, depending liquidity and who had what in their accounts at the time.

So yes, there could have been a possibility that some of the fees were reinstated or taken, like, if there were fees owing, there could have been a period where they were withdrawn if it made sense at the time, because essentially SID would have been owed those fees. We just might not have taken them on -- let's say it is billed April 30, 2021. It doesn't mean it was withdrawn the same day.

But some of those fees could have been reinstated, meaning taken out, but I just -- there are so many transactions and so many dates that I just don't remember when that would have been.

MR. PENDRITH:

114 Q. Do you know if the fees were billed or invoiced?

A. The invoices were there. In terms of billed, I mean, I guess that question for me needs more clarity just because another reason I say that is because I am a director on most of these applicants, so it is not like I would be sending that bill to anyone else. I would be the one seeing it. The bills were there, but I am not emailing it to someone else because I am the director.

115 Q. Is this process like this? So SID Renos creates an invoice. Is that what is created?

A. Yes.

116 Q. The invoice is created monthly?

A. Monthly, sometimes it could have been pushed and done on a bimonthly

basis or a bit longer, depending on how many sites are running. For simplicity's sake, let's say at the end of the month for that previous month, the invoice is created, if there is something due, and it would be billed to that entity, whoever it is for.

117 Q. Are the invoices actually sent out or are they just created within SID Renos and you ensure payments as necessary?

A. They are created in the SID Renos system, and they would be sent out if it is perhaps a partner entity, but if it is just myself on it, if I am referencing, let's say, Pink Flamingo or DSPLN, I would probably not do that because I would just be emailing myself.

118 Q. Okay. Could you provide copies of all of the invoices that SID Renos created, whether they were sent to the applicants or not, in respect of all of the work that SID Renos was doing for the applicants?

MR. PAYNE: Every invoice ever?

MR. PENDRITH: Since 2020.

REQ MR. PAYNE: We have your request.

MR. PENDRITH:

119 Q. Would that be difficult to generate? Are all the invoices saved somewhere? Do you have a system or something like that?

A. We have a system. In terms of whether it would be difficult to generate, yeah, it would, just because we are talking a lot of invoices. I can't confirm 100 percent at the moment because it would be something that would have to be looked into.

120 Q. Okay. I would like to clarify a comment that I think you made earlier, which was that you mentioned there may be money elsewhere as a result of the sale and that you stopped sending invoices for that reason. Did I misunderstand you or could you clarify?

A. I think you misunderstood. I don't remember saying there might be money elsewhere. What would that mean, money elsewhere?

MR. PAYNE: Can you contextualize your question? What sale? What are you talking about?

MR. PENDRITH:

121 Q. I think it was in respect of why the invoices stopped being paid for as of June 2022. I understand the invoices were still being created at that time. Just there was no expectation of payment from the applicants?

A. I believe what I had said, you had asked if there was a time where they may have been reinstated or not reinstated, and I think what I had prefaced was that, one, it is hard to remember that far back, but because there are so many different applicants, there could be, I don't think there was, but there could be an instance where maybe one applicant had additional funding in its account or liquidity compared to another applicant, in which case, perhaps, if it made sense and the applicant was able to support it, that invoice for that applicant could have been paid at that time. But it doesn't mean -- I just can't remember. It is hard to say. I think that is all I would have at that point.

122 Q. Is another way of saying it that the applicants would pay the SID Renos invoices based on their capability to do so? Is that the situation, or something different than that?

A. No, I mean, the invoice is due, of course. Whether it can be paid in that instance is a different scenario, but the invoice would always be due, of course. It is an agreement that SID Renos has. It is not on a basis of whether --

123 Q. Did you stop issuing the invoices?

A. The invoice, the documentation of how many days we are on site and the management fee was always there.

124 Q. Was it always sent to, I understand not your companies where it is just you because there is no point in doing that. You were aware of it. But for Interlude, for example, where it is a Dylan company, would the invoices still have been sent to Interlude, or was the sending of the invoice paused?

A. I don't remember. Dylan in that scenario, he wouldn't have been emailed the invoices because he was aware of them. He is aware of the management fee, and our project managers are the ones that document and handle all that.

So SID Renos would have made

the invoices, and they are always in a due status, because it is work that SID Renos has completed. Whether it gets paid in that instant or the following month or much later on is a different story. It would just depend on the circumstances at the time. But I can't confirm whether, let's say it is June, in that month if all the invoices that were for June were sent out, because that is not how the process was. I wasn't emailing Dylan or Ryan all the invoices because they are able to see what is being billed either way.

125 Q. They are able to see it because they have access to the SID Renos end of things, so they are seeing the amounts owing there? How would they know how much to pay?

A. Ryan, for example, is the president. He runs a lot of the operation side. So the project manager is creating the monthly spreadsheet, let's call it, for days on site. Ryan has access to all of that, and it is run through him and it is run by him, so he is aware of all the days on site, which jobs we are at, which home it is, which property it is, and what we are billing.

126 Q. Those are the inputs, as

I understand it, that create the invoice. Take me through the process of how a company where you don't have an interest, so I used Interlude as the example, but it could be any other one where you don't have an interest. How is it that Dylan in the Interlude case knows to pay $10,000 on account of this monthly invoice? Does he get the invoice and looks at it and says I need to pay this? Or is there some other way that he learns about it?

A. We manage Interlude, so Dylan is aware of it, and it would have been -- whether it was verbally communicated or through email, I can't recall, but there definitely is communication, and Dylan is aware of the fees. It might be a monthly communication thing on his sites. He gets updates all the time either way, so he would be aware in terms of confirming and authorizing. He is aware of what we are billing.

I was the one who made the transfer. I am authorized on his accounts for those entities. So once it is confirmed, then I would be the one that would ultimately be making the transfer because I am the one that is accounts payable.

127 Q. Did you make all of the

transfers for all of the applicants to SID Renos? Was that something you did? Or were there ones where someone else would be the person making the transfer?

A. Indefinitely all, I can't confirm at the moment because it has been years and years and many, many transfers. But I did make a lot of them. I did make most of them, I would say.

128 Q. You had the ability to? Whether you actually did for each one, you had the ability to hit send on the transfer?

A. Correct.

129 Q. Why did they stop paying the invoices in June? What was it about June 2022?

A. Honestly, I don't remember. I don't know why. I just can't remember. It would be something I would have to look into. I don't know. I don't want to guess. I don't know.

130 Q. Wasn't that a time when the applicants were pretty flush with cash because the Core Sale had just happened and money had come in?

A. The Core Sale would have happened, yeah, a couple months, I believe it was end of May. I don't remember the exact date. To be honest, I am not sure. It is something that would have to be looked into. I don't want to take a wild guess because I don't know.

131 Q. What would you look at to determine the reason why those fees stopped being paid at that point in time?

A. I would probably ask other people that are, of course, part of the business and see if there was something else going on that month. I am not sure. Like I said, there was a lot of moving parts.

The Core Sale was a very, very big deal and big thing, and we had a lot of things going on, so we might have been incredibly busy. It is hard to say off the top of my mind, so I don't want to take a wild guess. I would have to, I guess, other people that are part of the company.

132 Q. Like Ryan or Dylan or Robby?

A. Robby, exactly.

133 Q. I think went a little bit

on a tangent there. The initial question was about the runway that the business had following the Core Sale. Robby talked about it being sometime around September 2022 is when he thought the runway might stop.

Did you have a similar understanding as to how much cash was available to keep servicing the debt and the point in time when an exit strategy was necessary?

A. September 2022 rings a bell, but that is more of a Robby question than myself. I believe he would have provided the answer for that.

134 Q. Did your applicant companies enter into cash conservation mode at any point where you had to tighten the belt up on spending?

A. I understand the question, but I don't know how to answer it because I would have to reference a specific date, and I don't -- I personally can't reference a specific date in this moment.

135 Q. I am not asking you for a specific date, but was there a point in time, and I would intuitively guess it would be sometime

around September or before, because you saw the runway ending, that you would say, okay, we need to stop spending so much money because we only have so much money coming in as rent to cover all of our interest expenses.

I am trying to understand if there was a recognition by you as to at some point, be it in mid-2022, later, I don't know. I am not looking for a precise date, but did you come to that understanding that there was a time when you had to tighten up the belt?

A. I am sure there was an understanding, of course. We communicate all day every day. That goes for all of us, so I am sure there was an understanding. I know you are not looking for a specific date, so I won't comment on that, but of course, we are always looking for the best interest of the business and its operations. I am sure there were conversations. I just can't recall when or how they would have gone about.

136 Q. Do you know when your applicant companies began defaulting on their interest payments?

A. Hard to say an exact date, but off the top of my mind, the difficult

year was 2023, and that is where the defaults at some point, I am not saying right in January 2023, but at some point in 2023 is where the defaults would have begun.

137 Q. We will look at in a little bit. It we see a number of NSF cheques. When we see NSF cheques in the bank statements, is it your understanding that sometimes that might represent an attempt to pay interest that was owing on a promissory note or a mortgage and the cheque didn't clear? Is that the sort of thing --

MR. PAYNE: Sorry. At what time?

MR. PENDRITH: In 2023 we see those.

THE WITNESS: Yes, you are correct. In terms of NSF, that would be a bounce-back.

MR. PENDRITH:

138 Q. I am not saying that every NSF is on account of interest, but sometimes they were?

A. Majority of the NSFs in a bank account would be related to an interest payment, whether that be a first mortgage or a

prom note, unsecured prom note, or a second mortgage.

139 Q. What would you do when you bounced a cheque? How would you make good on that in order to keep the mortgage out of default?

A. The process was, one, there were a few parties involved. The reason I say that is there are automatic withdrawals from the bank account that may be a PAD, or it may be a cheque. There are a few different options of that.

The process was Windrose would email us, maybe not always, but to the best of their ability, the NSF. Or I would vocalize that there was an NSF, and arrangements would be made to either send a new cheque to set up a new PAD arrangement or send an e-transfer. So it was one of three. Or there could be a fourth one, which would have been used rarely but it was used, a direct deposit EFT payment from our end to whomever the receiving party was.

140 Q. Where would the money come from? Because obviously if you have an NSF cheque, it is because there is no money in the account. Where would you get the money from in

order to pay the interest if it wasn't there before?

A. It is a broad question because it all depends in that moment in time what the situation was. It could have been if that specific entity did not have funds at all and had to make a payment, it could have been an intercompany loan.

141 Q. Amongst the applicant companies?

A. Yes.

142 Q. But there was also further borrowing that needed -- not needed to occur but factually did occur in 2023?

A. In 2023 --

MR. PAYNE: Further borrowing from whom?

MR. PENDRITH:

143 Q. From arm's length parties, so lenders who may be part of this proceeding?

A. Lenders in specific, you are not referencing intercompany loans?

144 Q. I understand that the applicants may have shuffled money around to one

another to make sure that debts could be paid as they became due. But aside from that, there was also money that came into the system from outside sources. Right?

A. I can't confirm. In 2023, definitely no, but I know that we weren't doing a lot of raising in terms of from Windrose that was directly being deposited to our accounts in terms of, let's say, a prom note that we would have utilized. There may have been some.

There definitely was not the volume we would have had in previous years. There may have been a form of raising in 2023 that was second mortgages, so secured seconds, but not many. I won't say there were none, but not many unsecured.

145 Q. What was the process with the secured seconds? Was that all done through the same lender or was that done separately?

A. Predominantly, it was all through the same lender that we -- I believe almost all. There might have been one or two other seconds that were not that specific lender, but they were all predominantly done through one lender.

146 Q. Do you know how much money was raised through the seconds in 2023?

A. In 2023, no, to be honest. I know who the lender is, but I don't know the exact amount that would have been raised. It was across a few different entities. I do know that, because a lot of them are mine, but some of them were mine directly, let's say Pink Flamingo, DSPLN, but there was also some raised on Multiville and Happy Gilmore, so I know to that extent. I just don't know the exact dollar amount.

147 Q. Do you have any sense of magnitude?

A. 2023, over a million, but I can't say was it two, three. I am not sure. I will just say over a million. I am not sure how much more.

148 Q. Could you confirm all of the new money that entered the applicants through arm's length borrowing in 2023 from all sources?

REQ MR. PAYNE: We have your request.

MR. PENDRITH: Thank you.

149 Q. Was there a point in time

when it became clear that not just one applicant who might be having a bounced cheque but the entirety of the applicants were unable to make their ongoing obligations? Was there a point in time when you realized that?

A. I think we would have realized it, but in terms of -- there was never a moment we weren't trying to make the payments. Of course, there would have been a time period in late 2023 or at some point in 2023, I can't know the exact month or day it began, where of course there were a lot of defaults occurring, and it was a daily conversation.

What I mean by that is between our team and, of course, the broker, so it was something that was definitely on our minds. We were communicating with the broker and constantly trying to find solutions for those occurrences.

But yes, I would say there would have been a time frame in 2023 that was happening, but I wouldn't say in terms of end all. It was more, okay, what are we -- we were always on the go in terms of trying to find a solution, whether it was raising funds, refinance or whatever that may be, and we were actively working

with our team and the broker.

150 Q. When you say the broker, you are talking about Claire or are you talking about someone else?

A. Apologies. Yes, I am talking about Windrose, which is Claire Drage.

151 Q. I am going to switch topics to talk about Claire. It is about 10 after 11 right now. Do you want to take a 10-minute break?

MR. PAYNE: Let's take 15.

--- Recess taken at 11:09 a.m.

--- Upon resuming at 11:24 a.m.

MR. PENDRITH:

152 Q. Could you tell me, did you have any role in soliciting lenders?

A. I did not.

153 Q. Can you tell me about how the applicants that you were involved in or, more broadly, the other applicants, if you know, raised money?

A. For the applicant entities, we predominantly worked with a broker or a brokerage, Windrose Group, and that is where a majority of the funding would have been raised.

154 Q. What other sources of funding existed?

A. When I said predominantly, because most of it was through Windrose. The other parties I am referencing outside of that would be we have a couple, maybe two or three, seconds on the property, so it would have been raised through those lenders directly.

155 Q. What is your understanding of Lion's Share and how that is involved, if you have any understanding?

A. My brief understanding of Lion's Share is that Claire Drage owns Lion's Share. That is one of her affiliate entities, and that is as far as I know.

156 Q. What is it that you understand Lion's Share does?

A. Lion's Share, in respect to our relationship with it, had lent or loaned the entities prom notes.

157 Q. So it loaned money to the applicants, and then the applicants would issue a promissory note that it gave to Lion's Share?

A. No, Claire Drage as the broker through Windrose, Lion's Share was a -- I

don't know what category to put it in because I am not really familiar. It was her company, so I guess an affiliate of Windrose, and she would lend money to the applicants via a promissory note that would be sent to us, and that is how. The document was from Lion's Share to whomever the applicant entity was or whatever property it was being raised on.

158 Q. Lion's Share was only promissory notes or was it involved in mortgages, as well?

A. Lion's Share, from what I know, is only promissory notes.

159 Q. Would Lion's Share also help broker lending for other individuals that were interested in lending on the basis of receiving a promissory note back as security?

A. Just to clarify the question, does that mean would other people lend to Lion's Share?

160 Q. No. Maybe I phrased my question in a way that could be clearer. You had indicated that Lion's Share would lend money to the applicants, and the applicants would give a promissory note back to Lion's Share saying I

promise to pay you whatever?

A. Sorry. Yes, we would sign the note, yes.

161 Q. The entity that was the lender here is Lion's Share in the way you described. Is that correct?

A. Correct.

162 Q. But sometimes you had lenders who would also take promissory notes, so not mortgages but promissory note lenders, that weren't Lion's Share. They were individual people. Right?

A. Yes. I am not 100 percent sure if that was brokered through Lion's Share or Windrose.

163 Q. But either way, you understood it was Claire who was doing that or was it someone else?

A. Correct. Either way, it was Claire. I just wouldn't be certain if it was through Lion's Share or if she had put it through Windrose.

164 Q. Do you know why sometimes Lion's Share would be a broker and sometimes it would be a lender?

MR. PAYNE: Can I just clarify? Are you asking about her knowledge now or at a specific point in time?

MR. PENDRITH:

165 Q. What do you know now?

A. Now, as far as I am aware, Windrose would be responsible for all the lenders, predominantly all the lenders that were secured lenders lending, and they would broker that deal for us on behalf of us and the lenders that they were acquiring.

Then Lion's Share was, as mentioned, mainly or probably majority if only all promissory notes.

Now I have further knowledge that there were lenders involved in Lion's Share. At the time I did -- Lion's Share to us has always been Claire Drage and her company. So if money was being lent or a promissory note was being sent to DSPLN, as an example, from Lion's Share, my knowledge of it was that that was Claire Drage lending money to that specific home under that applicant entity.

166 Q. Your understanding changed at a certain point in time as to the

things that you previously thought were Lion's Share's money, you now understand that to be something different?

A. I now understand it to be third-party money, meaning from a lender to Lion's Share to us, but the actual lender on the document says Lion's Share. It doesn't say Lion's Share and so and so.

167 Q. How is it that you came to acquire that information?

A. There were a few references made to it I think right before the filing. I don't really recall. It wasn't a definitive thing. It was maybe some assumptions, I could say. But after the CCAA filing, I was able to gain knowledge on it.

168 Q. Did you speak to Claire directly about any of the lenders who were lending money to you and the business that was being conducted between Windrose and Lion's Share and the applicants? Did you talk to Claire?

A. I never spoke to Claire directly if we are referencing on a one on one basis. There may have been one call in the history, from what I can remember. It was always

through her team. She was, of course, CCed on certain emails, but she had a pretty decent size team, from what I can remember.

We would have weekly group calls so there were about 10, 12 people on those calls, sometimes less, but it was never one on one me picking up the phone and calling Claire.

169 Q. When did the weekly team calls start?

A. I don't remember the exact date and time, but they have been going on for quite some time. Definitely all of 2023. Even in 2022, it might have been even prior to that. We have always had a level of communication, but I don't think -- from day one, it was never like a weekly call because a lot of the correspondence was on email. But they have been going on for a while, I would say.

170 Q. Who were the people that would attend those weekly calls typically?

A. Myself, on my end would be myself, Robert Clark, Ryan Molony, Dylan Suitor, Claire Drage, Bronwyn Bullen, Sam Drage, Janine (ph). I am not remembering her last name, but she was a staff member of Claire's.

There were maybe two other staff members of hers, but I don't remember their names off the top of my head. I would have to look it up. That was most times the main people. Then there would always be one or two members of her team who would jump in and out at random weeks.

171 Q. Take me through what would happen on these calls typically?

A. It depends. I guess it would depend on the time frame or what month, what year, what week the calls were happening.

The purpose of the calls was, of course, to stay in communication. It was essentially an update call. We would talk about a status update, I guess you could say, on how is everything going, how is funding, how are the renovations going.

A lot of the conversations would have been about, of course, maybe not in the very beginning because we were acquiring, but about refinancing. In the beginning when we were still acquiring properties, that might have been a topic of conversation, as well, on upcoming purchases or time frames.

So the calls had a broad scope of topic depending on the year and time they were happening, but the gist of it was an update call so that we were all aligned, I guess you could say.

172 Q. During these calls, would you or any of the Robby or Dylan or Ryan provide information to Claire's side, Windrose or Lion's Share, about funding that you needed?

A. She would ask, so she would ask. It changed year over year depending on what was going on, but she would always ask our status, I guess you could say, and if we needed additional funding. Then depending on the time frame of the call or the year of the call, we would provide the answer to the question that she asked.

173 Q. Did Claire or her team ever ask for financial information about the applicants?

A. They did not, from what I recall. I don't ever remember providing or being asked.

MR. PAYNE: You mean other than the general status?

MR. PENDRITH:

174 Q. Maybe I should clarify. Anything in writing? Did you ever give a package of documents or something that would indicate the financial health of the applicants to Claire or her team?

A. I don't think we ever provided or were asked for tax filings or anything like that. In terms of a package, there were daily, weekly updates on renovations, sales, funding, so it wasn't necessarily -- I don't believe it was one package we were providing. It was hundreds and hundreds of emails and updates, phone calls, so all that may have been covered in that. But from my memory, I myself at least don't remember providing a package of any sort that was requested from us.

MR. PAYNE: Can I just try to help with this? Did you ever provide, for instance, a balance sheet or a financial statement, anything like that, to Claire Drage or the Drage entities?

THE WITNESS: No, it was never requested.

MR. PENDRITH:

175 Q. Would there be any other way that the Claire Drage entities would get information about the value of the properties, the health of the companies, anything like that? Was there any method of conveying that information to Claire?

A. Value of the properties would be as simple as appraisals. They would request appraisals, so I know that was something that would get done quite frequently.

In terms of property-by-property update, any time those were requested, we would provide the information. It could be as simple as so and so lender, not that the lender is asking, but so and so lender needs an update because a renewal may be coming up, and then all the details, there would be a form or some type of email sent to us, and we would always respond back with all the details requested.

176 Q. Was Claire made aware that the funds that were being raised might not be used by the borrower? What I mean by that is maybe it was Balboa that was the borrower, but maybe those funds, because of liquidity issues that Interlude is facing, got moved over to

Interlude, so Interlude spent them on some kind of obligation that arose. Was Claire aware of this practice?

A. Yes. Can I say, you know, indefinitely, no, because I didn't directly communicate with her one on one. But yes, she would have been aware, and there were often times we had been instructed to do that, as well.

177 Q. Instructed by who?

A. I just mean as simple as if funds are coming into one entity and perhaps the other entities don't have sufficient funding, it wasn't seen as strange to have an intercompany loan go to them.

178 Q. Not seen as strange by who?

A. Sorry. By Windrose.

179 Q. Did Windrose or someone on behalf of Windrose instruct the applicants to do that?

A. Not from a perspective of the frequent transfers because they are not part of our day-to-day operation, but there have been instances where that could have come up where I may have said or someone may have said at that

point in time Interlude is short on funds and something has to get paid out, I don't know what it would be at the time, where they may have said okay, you can borrow from or feel free to borrow from Joint Captain, for example.

Just one instance in time I can recall where Bronwyn had instructed that we take X amount of funds from Joint Captain and lend it to Interlude for something that was required or payment for Interlude.

180 Q. Was that at a time when Bronwyn was part of Joint Captain?

A. Bronwyn is still part of Joint Captain. They are still shareholders. They have 50 percent on Joint Captain. So yes, it would have been -- she still is a part of it, so yes.

181 Q. I just want to be clear because I think some of your explanation was "may have happened." Do you actually know if Windrose told the applicants that it was okay to move money between the different applicant companies? Is that something that happened?

A. I wouldn't --

MR. PAYNE: Hang on. I think

the difficulty potentially with the question is that Bronwyn seems to have multiple hats.

MR. PENDRITH: That is fair. Let's exclude Bronwyn from that.

182 Q. Did anyone other than Bronwyn -- and Sam, as well, is wearing multiple hats, so let's exclude Sam and Bronwyn for the purposes of the question.

Let's ask just in respect of Claire. To your knowledge, did Claire know that money was being transferred amongst the applicants in the form of loans or intercompany transfers?

A. I can't speak on Claire's behalf on what she may claim to know or not know. From my personal standpoint, I don't see how they wouldn't have known, and the reason I say that is because up until 2023, the majority of our funds have come directly from Windrose, so they know what they are lending to which entity, and they are also aware of the requirements due from the entities to lenders. So they would know if an entity has money or doesn't.

And if, let's say, an entity does not have much liquidity but it is still making all its payments, the money is coming from

somewhere, and they were our only source at those times of, let's say, funding. They were our direct -- we worked predominantly with her, so it may have been mentioned on calls, but I wouldn't be able to pinpoint. It wouldn't have been a weekly conversation.

183 Q. Understood. You said it may have been discussed on calls. Do you recall if you did have a discussion with Claire about moving money around? You or a discussion that you were party to that Claire was also party to?

A. Speaking for myself, I think I have on certain calls, I don't remember the time frame, bought it up a couple times. It would have been as simple as if it was in reference, the only time really I would be speaking on those calls is if a payment situation came up or we were talking about payments. I may have mentioned, well, so and so entity is low on money, so I can send these payments. I am going to be borrowing from another entity to pay them, and they would have acknowledged that. It wouldn't have been a deep conversation. It would have been something as simple as, okay, sounds good. Or they may have said something like, okay,

we will see if we can get additional funding for that other entity you are referencing, but for the time being, please send us payment and send confirmation.

184 Q. To the best of your recollection, this was a conversation that occurred that Claire was party to?

A. Yes, to the best of my recollection, I know that I on calls have brought that up with Claire present.

185 Q. Tell me about how Bronwyn and Sam get involved in the Joint Captain business and what led to it?

A. Joint Captain would have incorporated, I believe, in 2021. So we had been working with Windrose and predominantly working with Bronwyn up until that point, not Sam. We did not have direct knowledge of Sam at that point. There was either a call or an email. I don't remember which was first or if there even was an email where Bronwyn had brought up to myself or I believe it was Robby, it might have been both of us, that she was interested in real estate and had been working with us and was seeing if -- she had kind of seen the way of what was happening at that

time and the entities and was seeing if we would be interested in partnering with her or having her join a new entity that she could be part of along with her husband, Sam Drage. And that was kind of our first introduction to Sam, because at the time, he did not work for Claire. I am not sure what he did. And that was the introduction to that.

186 Q. Did Sam Drage start working for Claire at a certain point in time, to your knowledge?

A. Yes, to my knowledge, it would have been around the same time as we agreed to partner with them. At that point, I wouldn't say it was maybe the same month, but maybe a couple months into that partnership or perhaps it could have been even when we actually started acquiring properties in that entity, at that point, not sure how it happened, but he joined Claire's team, and we were introduced to him as also being someone who is now on Claire's team.

187 Q. Do you know why he joined Claire's team at that point or just more generally? What was the purpose, if you know?

MR. PAYNE: Don't guess.

THE WITNESS: I don't want to guess, but all I can recall is that when we partnered with them, they had referenced that he was looking to -- I don't know what he did previously, but that he was looking to retire, leave his previous employment, and focus on real estate. That is as far as I know.

Then shortly after, I don't remember the time frame, it might be a couple months, but a couple months after he was now working for Claire full time, which was separate from our partnership. That wasn't ever a discussion originally that he was going to be working for Claire.

MR. PENDRITH:

188 Q. What was your reaction to learning that he was going to be working for Claire? Tell me what your reaction was, if any?

A. Nothing, really, to be honest. The reason I say that is because Bronwyn already worked for Claire, and that is his wife, and Bronwyn is a main role at Windrose, so it wasn't really weird. I think I might have been like, oh, now Sam works for Claire because we got an email from him. We didn't really think much

into it because we didn't talk to him on a day-to-day basis. I don't think I thought anything of it other than, okay, I guess now they both work for Windrose. That was as far as it went. We never even really bought it up to them, to be honest.

189 Q. Did you have concerns about potential conflict of interest between Sam and Bronwyn having an ownership interest in Joint Captain, which Windrose is helping raise funds to send to?

A. No, because Claire was aware of our partnership. She encouraged it. I guess because that is not my area of expertise, she was good with it, Bronwyn worked for her and they were good with it. So because they were good with it, we didn't really see a problem with it or I didn't see a problem with it.

190 Q. Did anyone else raise the issue of it being a problem?

A. From our team, from what I can remember, no, because it was a pretty honestly casual conversation. They never seemed to -- the conflict of interest portion never came up because they approached us.

So from my perspective, if there was a conflict of interest, they are the broker on hand, so that would be something that they should be aware of that would be in their knowledge, and if they were fine with it, they never made it seem anything other than that. And on our end, we have our own business and operation. She wanted to partner. It seemed to check out, and Claire supported it, so we were pretty cordial, and we moved forward with the partnership.

191 Q. I am going to show you a document. It seems to be a promotional type piece. This is called private mortgage opportunity for review, 528 Brunswick Avenue, Sault Ste. Marie, prepared by Bronwyn Bullen, approved by Claire Drage, dated March 21, 2022.

Do you recall seeing this document or any other documents like this?

A. No.

192 Q. Do you have knowledge that this type of document was being prepared by Windrose? Why don't I take you through it.

A. Sure.

193 Q. Let's look at it.

Obviously it is in respect of a property. It talks about your opportunity options. There are three options presented, where a lender can lend 100 percent of the purchase price value, loan value, 90 percent or 80 percent. There are slightly different rates applicable.

There is a deal synopsis here, and it talks about -- for some reason in the term section, it says our clients, Bronwyn Bullen, Sam Drage, and Aruba Butt, are seeking a private mortgage for a one-year open after three-month term.

Do you recall, was there discussion about -- do you recall a discussion about a mortgage for this property that you were seeking?

A. Just to clarify the question, the mortgage for the property, like if we had purchased the property and there was a mortgage being sought for it, that information, there were a few, obviously, levels. Once we actually have made an offer on a property and we have a closing date, I believe our team, not myself, our team would send it to Bronwyn or Windrose, someone at Windrose, saying we are

looking to purchase this property, as they were the ones raising the funds on it.

How they actually -- and perhaps they might have -- we would send them, I guess, the APS and other documents that would be relevant at that time of purchase. In terms of how they raise the money, who they were approaching, the documents they were providing, whomever they were speaking to in terms of a lender, we had nothing to do with that.

I have never personally seen this document. I know my name is on it, but I have not seen it, and I am assuming this was their private -- one of their business materials in how they approach their lenders. That is an assumption on my end, but that is what it seems like. But no, I would not have been privy to this information.

194 Q. Do you see there is a row that says current value, $210,000 purchase price, and it says estimated after-repair/completed value to be $400,000. Do you have any idea where that $400,000 figure would come from?

A. The after-repair value was determined at the time of the purchase based

on multiple factors. I am not going to get too deep into it because it wasn't a number that I personally came up with. But it would have been determined based on the walk-through. Multiple people would have walked through it. The inspection on the property. The contractor that at the time may have walked through, letting us know what renovations would have been needed.

But in terms of getting to that $400,000 number, I am not sure who finalizes that number or how they come up with it. It is not really my area.

195 Q. Do you know if it was Windrose that came up with that number, or was it someone on the applicants' team that would have provided that?

A. I believe it would have been on our side. Windrose might have a communication, but we would have provided the after-repair value to Windrose.

196 Q. How would that information have been conveyed?

A. Email, I think, or maybe a phone call. There were a lot of phone calls, of course, that we had with them where they might

have gone through a list of properties, including Brunswick, and they might have asked us, okay, this is the purchase price. What do you think based on your research is going to be -- what is the after-repair value going to be? It might have been one or the other. Honestly, it is hard to say.

MR. PAYNE: Just to be clear, do you personally know whether the completed value would come from the applicants, or are you assuming it came from the applicants?

THE WITNESS: I am assuming.

MR. PENDRITH:

197 Q. Could you check and see? You indicated you thought emails were sent. Could you check emails that would have been sent to Claire Drage or Windrose Group or Lion's Share providing the information about the estimated after-repair/completed value?

MR. PAYNE: Do you know whether such emails were sent or are you assuming such emails were sent?

THE WITNESS: I am assuming.

MR. PENDRITH:

198 Q. I think the question is

the same. I am asking you to check. If that information has been provided to Windrose, we would like production of those emails, please?

REQ MR. PAYNE: We have the request, and that is for every single property?

MR. PENDRITH: Every single property of the applicants, so not non-applicant properties, but if that information was conveyed.

199 Q. The information that is on the borrowers page, is it your understanding that -- there is a lot on here. Why don't we focus on the part that is more germane to you. I have highlighted a portion that says since they, and they being Bronwyn and Sam:

> "-- both work full time and are not ready to retire yet, they chose to partner with Aruba Butt and Robby Clark, not only to help guide them but also to project manage each acquisition." (As read.)

We will stop there. Is that accurate as far as a description?

A. I wouldn't say it is entirely accurate because it is not just myself and Robby Clark that manage the properties. There is obviously a full team behind us. I don't directly manage any property. So no, I wouldn't say -- I think it is not detailed enough, but I didn't make the sheet.

200 Q. Then the second sentence there:

> "While Bronwyn and Sam are working, Aruba and Robby will be managing the properties, the renovation, and the property management for the tenants." (As read.)

That was an accurate statement?

A. The way it is written, at least that is how I am translating it, sounds as if I am directly managing the properties or the tenants, which is just not the case. I believe it is a very broad statement on the overview of -- but it doesn't actually depict our actual day-to-day roles.

201 Q. You weren't so hands-on?
A. No.
202 Q. Did you go to any of the properties?
A. No.
203 Q. That the applicants owned?
A. I may have visited maybe a couple in St. Catharines back in the day, but no.
204 Q. Did any of the other -- did Robby go to the properties or no?
A. I can't recall which ones he would have been to or hasn't been to. Ryan has. Dylan, same thing. I didn't work in office with Dylan, so I am not sure. I know he now has. At a different point in time, I am not sure if he has or not. He may have.
205 Q. As far as the renovation portion, I am assuming you also didn't have any hands-on aspect of the renovations? That was all done by local contractors?
A. Correct.
206 Q. Is it surprising to you that there is a photo of -- I am assuming that is

you and Robby in the promotional material for this property?

A. This specific portion I have recently seen, I think end of 2023. It was never directly sent to us. At one point I do recall it might have been Bronwyn asking me for a bio on myself, but that was kind of standard on any of their borrowers. So I had provided a bio, which other people had, as well.

I never provided the photo, though, so I am not sure where they got the photo, and I know we wouldn't have provided that photo. Apologies for laughing. I wouldn't have put that one. I do remember writing a bio, though. That part I do recall. I just don't remember. I have never seen this completed piece of material.

207 Q. Understood. Whether this has been adapted a little bit, the bio as it appears here, you think you provided that content?

A. Yes, the bio was definitely. At the time we would have provided it, it was written by us.

MR. PAYNE: Sorry. When we are referring to the bio, what part are we referring to?

THE WITNESS: I think from the beginning, Aruba has been an entrepreneur for seven years. I remember --

MR. PAYNE: Just before you answer the question, I think you should read the balance of the page because we are looking at a PDF that has been cut off.

THE WITNESS: I just mean above -- right now, I have read up until Ontario, which is above the web sites, the paragraphs up until cities across Ontario.

MR. PAYNE: Can you please scroll down?

THE WITNESS: The remainder of this, below SID Renos web site link, I did not write. I am not sure who wrote that.

MR. PENDRITH:

208 Q. The bio portion that you provided, and I am not saying this is exactly what you provided. It may have been adapted. We don't know. Did you do that with the understanding that it was going to be used in some sort of promotional piece for lending opportunities?

A. Not in a promotional piece such as this. From what I recall, they had

simply said, hey, can you send over bios? We require them for all of our borrowers, which made sense to me because obviously I am a borrower, and I would have sent over that portion at the top.

209 Q. Is this accurate, that Aruba owns five rental properties and an additional eight properties under a partner corporation?

MR. PAYNE: Accurate at what time?

MR. PENDRITH:

210 Q. This is as of March 21, 2022?

A. I don't ever recall owning five rental properties personally under my name, but I may have. I just don't remember if it was four or five. Of course, that is no longer the case. I only have two under my personal name. In terms of eight properties under a partner corporation, that could be correct.

MR. PAYNE: Just to clarify, do you know when you prepared the bio for them, roughly?

THE WITNESS: This bio looks like -- I only say this because it mentions LCA,

so I am using it as a time stamp in my mind. Would have been from over three years ago.

MR. PAYNE: I see.

THE WITNESS: If not longer.

MR. PENDRITH:

211 Q. You think the bio may be dated as of the date of this --

A. It is dated. Correct.

212 Q. There is some information on page 8 about Joint Captain Real Estate that refers to properties, total number 24 as the purchase price of four point two and a half million dollars, current value about $6.1 million, and it has rental income monthly, and status of renovations.

Do you know if this is accurate as of the point in time of the presentation?

A. No, I don't know.

213 Q. Would you have any way of telling if that is accurate?

A. Myself, no. Maybe someone else would, but I don't think directly seeing those numbers anyone will be able to tell whether it was accurate or not at that point in

time. But I didn't provide these numbers myself.

214 Q. Right now do you know what the percentage of Joint Captain's properties that have completed renovations is?

A. No.

215 Q. No idea?

A. No idea.

216 Q. Could be 10 percent? Could be 90 percent?

MR. PAYNE: She has answered the question.

THE WITNESS: No.

MR. PENDRITH:

217 Q. I am just trying to direct. Directionally, are we closer to more than half or less than half?

A. Sad to say, no, I don't know.

218 Q. Why is it that you don't know that?

A. It is just not my day to day. It is just not part of my day-to-day position. It is not what I handle. I am sure it has come up on random calls, but I can barely remember yesterday, so I just don't remember.

219 Q. That is not something that as the owner of SID Renos you would know through that?

A. No, because I handle my duties, and we have a lot of competent people handling the rest. It may come up on calls, as I mentioned, when we are all reviewing things, but it is not my role in the business, so it wouldn't be something I would handle or know.

220 Q. Do you know the status of the renovations more broadly than Joint Captain, all of the applicants' properties?

A. Percentage or numbers I wouldn't be able to give. That would be -- it is not something I have ever known by memory. If it comes up on a call and everyone is reviewing it and going down a list, of course at that point you are aware. But it is not something that I memorize or know.

221 Q. What were your responsibilities at SID Renos?

A. Mainly accounts payable.

222 Q. Anything else?

A. I am a director of SID Renos, but accounts payable, and I would also

submit payroll, in terms of actually processing it.

223 Q. I think earlier I asked you if you had any properties that you personally owned, and you said you own your home that you live in. And a moment ago I thought you mentioned that you had two rental properties that were personally in your name?

A. No, I have the personal home, Personal Address, that I mentioned. But I also have, which I believe we did provide to you, as well, I just may not have mentioned it, [redacted] Personal Address in Sudbury, which is I think a single family home. That home is under my personal name, as well.

224 Q. Is it a business interest or is it a cottage or something like that?

A. No, it is a single family home. It might be multi, to be honest. Don't take my word for it. It is under my personal name. It is not part of any of the applicant entities.

225 Q. It is for investment purposes? It is not personal use?

A. Sorry. Yes, it is an

investment, and there is a tenant.

226 Q. Did any of the applicants' funds go into that property?

A. Not that I can recall. That property is quite old. It has been a few years, two, three years. Not that I can recall.

227 Q. Would you be able to consult a document and check whether or not the applicants' funds went into that property?

A. I would have to look into it.

228 Q. I am going to ask if you could please do that and produce the document that confirms whether or not the applicants' funds went into that property?

REQ MR. PAYNE: I have your request. I have a similar concern about that type of question as yesterday. The problem is if there is a dividend or salary or something coming directly or indirectly from the applicant, the question of whether it eventually went into that property can be a very broad and vague question, but I have your request.

MR. PENDRITH: Thank you. Let's mark this as an exhibit, please. Do you

want to use the same letter designations, but we will start from A again? I don't know where we left off. We will call this Exhibit A, private mortgage opportunity, 528 Brunswick Avenue, Sault Ste. Marie, dated March 21, 2022.

EXHIBIT NO. A: For identification: Private mortgage opportunity, 528 Brunswick Avenue, Sault Ste. Marie, dated March 21, 2022.

MR. PAYNE: Just to be clear, this was a document that Ms. Butt had not seen before, nor prepared.

MR. PENDRITH: I think the transcript will speak to Ms. Butt's knowledge of the document.

229 Q. How many of Joint Captain's properties were sold as part of the Core Sale? Do you know?

A. I do not.

230 Q. Do you know if any were included?

A. They were included. I just don't know how many.

231 Q. Do you know if there was profit on those properties? When I am talking about profit, I mean all of the first and second mortgages, such as they exist, would have been paid off and any promissory notes associated with those properties paid off. After all of that and closing costs, do you know if there was profit on the Joint Captain properties?

A. There are multiple components to that question, but whether every single thing on those properties, whichever ones they would have been that were included in the Core Sale, were paid off, I can't confirm that right now because I don't know. I wouldn't have handled that. It would have been between lawyers, Windrose, and other parties. But in terms of did Joint Captain receive money after the Core Sale, yes, they did.

232 Q. Do you know how the portion of the Core Sale proceeds got divvied out in terms of why was it that Joint Captain got what it got? Do you have an understanding of that?

A. Sorry. Can you clarify what you mean?

233 Q. You said that Joint

Captain got some proceeds. I am assuming not all of the proceeds of the Core Sale went to Joint Captain. I assume it was disbursed?

A. Correct. Whatever the disbursement would have been for Joint Captain, their portion is what they would have gotten based on their properties that were involved in that sale is what they would have received.

234 Q. Got it. So if there was profit on the Joint Captain properties, then Joint Captain would have gotten that profit?

A. Yes.

235 Q. Did any of the proceeds of the Core Sale go to you personally before -- I am going to exclude the dividend which is sort of a separate piece. Did any of the proceeds of the Core Sale, aside from the $400,000 dividend, which we will talk about in a moment, go to you? Do you know?

A. Aside from the dividend, no.

236 Q. Are Bronwyn Bullen and Sam Drage decision makers at Joint Captain or are you the decision maker or is it everyone?

A. I think I would say

everyone is a decision maker, depending on what decision needs to be made. What I mean by that is it would depend on the topic at hand. I guess I would need more elaboration on what was being asked in terms of what decision has to be made.

237 Q. You are aware that there was a $400,000 dividend paid to you and also a $400,000 dividend paid to -- it was either Bronwyn, I assume, or Sam. I am actually not sure where it ended up. Are you familiar with that $400,000 dividend?

A. I am.

238 Q. Were you involved in the decision to make those dividend payments?

A. Yes.

239 Q. Did you discuss the dividend payments with Bronwyn and Sam, and did they weigh into the decision, or was it a decision that just you made?

A. We discussed it. To what degree, I can't confirm at this moment how long that call would have been, but it was discussed and was agreed upon mutually.

240 Q. When you were making that decision, did you consider the runway that the

business had as part of being able to continue to pay its obligations?

MR. PAYNE: By the business, do you mean Joint Captain or the applicants holus bolus?

MR. PENDRITH:

241 Q. Did you consider either of those, either Joint Captain unto itself or the entirety of the applicants?

A. At that specific moment in time, yes, we would have, and it would have been -- yes.

242 Q. What do you recall of that consideration?

A. I don't recall too much other than there would have been funding in the account, and then we would have decided to disburse the dividend, and there wasn't any objection from Bronwyn, Sam or anyone else or myself.

243 Q. You understood there was a decision that could have been made that $800,000 that got paid out as a dividend could have been used to pay down, for example, some of the unsecured promissory notes?

A. That wasn't my decision to make. That wasn't ever a request I received. I am not sure what promissory notes are being referenced here, but in terms of a dividend, at the time, we were in a different position. The Core Sale had just happened, and nothing other than aside from the fact that we both received a dividend and discussed it and agreed upon it, nothing else was discussed about any promissory notes or any additional payments needed to be paid out or anything like that.

244 Q. You were aware of the existence of various lenders who had lent money on the basis of an secured promissory note at that time?

MR. PAYNE: I think you are misstating her evidence. I think she had --

MR. PENDRITH: I am not misstating. I am asking if she is aware.

MR. PAYNE: Right, but I don't think you can put a premise to her that is inconsistent with what she said previously. And I think what she said previously was that the lenders were Windrose or Lion's Share. So I think you are weaving in the individual lenders, and I

think that is inconsistent with what she told you her understanding was at the specific time.

MR. PENDRITH:

245 Q. Did you not know that there were individual lenders?

A. Pertaining to Lion's Share, no. Anything that was marked as a Lion's Share loan I thought was Claire, because that is how she from day one referenced it, that it was her money, that she lent us money. I am specifically talking about Lion's Share. Anything that had a lender name on it in terms of a first mortgage, of course we were aware that it was a lender brokered through Windrose because their name or their company name would be on the actual document that we signed.

But in terms of Lion's Share, the only name on the document was Claire.

246 Q. But you knew there were promissory notes where the lender was an individual, not just Lion's Share?

A. Yes, but for those promissory notes, it was essentially the same process as when Windrose would send us a lender for a first mortgage. It would be a Windrose

document. The lender's name would be on it. Whoever the applicant was would be on it. My name would be on it. The property in question would be on it. Then we would all sign. So it was pretty open disclosure-wise.

And same goes for if it was a lender lending a promissory note. Their name would be visible and Windrose would essentially just be brokering the deal.

But anything through Lion's Share, the document only has Claire, Lion's Share, and Claire Drage as the signatory. It doesn't have anyone else, and it was never told to us that it was anyone else's money aside from Lion's Share, who was Claire.

247 Q. You were unaware of any promissory notes that had individual names on them?

MR. PAYNE: That is not what she said.

MR. PENDRITH:

248 Q. I am asking if that is what you are telling me?

A. I was unaware that any promissory notes under the title of Lion's Share

where Claire Drage's name is listed on the document and no other name is listed was anyone other than Claire Drage.

249 Q. I understand that point. I am just asking aside from the ones that say Lion's Share on it, and I appreciate that you are telling me you didn't understand that there was an individual lender behind that, but I mean the promissory notes that had individual names?

A. Those ones, yes, I would be aware because the lender name or their company name, sometimes it is not actually a lender name, it is like their hold co or whatever it may be, was listed on the document. For those ones, I would be aware that it is brokered through Windrose and there is an individual lender or lenders.

250 Q. What I am asking is wasn't there a decision made? When you decided to pay $800,000 of dividends out, there would have been a decision point where you could have said we are going to reduce our promissory note leverage, or we are going to pay out a dividend. Did that not cross your mind when the dividend payment was made?

A. No, because those were not my decisions to make. When it comes to what needs to be paid out, renewals coming up or if a lender needs to be paid out for a particular reason, that was a request that would come through the broker, which is Claire and Windrose. It was not my responsibility to decide who gets paid out and who doesn't and what the ins and outs are of that process. That was just not my call to make.

251 Q. Whose call did you understand it to be?

A. From what I know, that is -- let's say an example, the Core Sale happened. Everyone is aware what properties are involved in that sale. Everyone has the documentation. Everyone is aware of the loans. As to the best of our ability, we provided what we had.

Then Claire would have provided documentation on her end on who was getting paid out and who is expected to get paid out, because they provide the mortgage statements. Right? So whomever or whatever statements she would have provided that the lawyers needed to close that transaction would have been the parties that would have been paid out. Whether it was

unsecured or secured, I am not sure, but it is not my call.

252 Q. If there is no request for payment through Claire on a promissory note, whether it was a Lion's Share promissory note or an individual promissory note, you didn't see that there was a decision to pay, aside from in response to a request?

A. No, if no request is being made through the lawyers, the paperwork, whatever requirements are needed, I am not a lawyer, but whatever requirements are needed to close a sale or property, even if it is an individual property, there is documentation required on who the lenders are, what needs to be paid out, what doesn't. And the responding parties provide that documentation in terms of mortgage statements and whatever else is requested. As long as those transactions are processed, my involvement is not -- doesn't stretch to that. It is as far as whatever the legal people are discussing, and that is as far as it goes. It wouldn't be my choice to make those decisions.

253 Q. Just for reference, maybe

because it grounds it a little bit more, why don't you share your screen to look at a promissory note. I am not sure there is any magic to this particular promissory note because there are so many of them.

This is a $100,000 promissory note where the borrower is Multiville with a personal guarantee from Ryan and yourself. The intended advance date is March 11, 2022, which you can see here. And you can see the term of the note is two months, so it would be due May 11.

I just want to understand. Did you understand that there was an option to pay this off using the -- I appreciate it is a different company. I appreciate it is Multiville. It is not Joint Captain.

With the proceeds of the Core Sale, there was an opportunity to pay off this note or other notes like it?

A. To clarify, where -- sorry. I am just reading.

MR. PAYNE: Can you scroll down, please.

MR. PENDRITH: Sure.

MR. PAYNE: Keep going,

please. Can you keep going, please.

MR. PENDRITH: Sure.

MR. PAYNE: Okay. Thank you. I wanted to confirm that there were extension and renewal options in this prom note. Thank you. You can go ahead with your question.

MR. PENDRITH:

254 Q. I would just like to understand. Based on this note, there was at least an amount that was ostensibly due on or about May 11, 2022, and there would have been a variety of notes that would have had differing periods. Some of them may have been due before or after.

I just wanted to understand if consideration was given to paying down some of the debt which the applicants had from the proceeds of the Core Sale, and if that factored in at all to the decision to pay $800,000 in dividends from Joint Captain?

A. Is this a property that was in the Core Sale or no? Or no one knows?

255 Q. I don't believe so. I believe this is outside of the Core Sale.

A. If it was a property

outside of the Core Sale and no request of repayment was made to us, there would be no reason it would be getting paid at that moment in time because it may have been part of something else.

256 Q. Did the applicants only repay when there was an affirmative request from -- I presume it came through Claire, but maybe it wasn't made directly. Was an affirmative request for repayment necessary before the applicants would repay a note?

A. Yes, because all of -- of course, first mortgages work a bit differently than prom notes in terms of -- let's say there is one sale happening. Whomever, the lawyer will request all the documents related to the loans on the property or who is the secured lender, whatever details they require. And we would get that information from Claire. She would provide a mortgage statement. That would be for the first. Perhaps that would get paid, and in terms of a prom note or request being made, yes, it was all communicated directly through her, and she would advise us on what needs to get paid and what doesn't need to get paid.

We really didn't have too, too

much control over picking and choosing what is getting paid. Of course, there was back and forth communication, but ultimately she would let us know, and it could be for multiple reasons. Maybe that lender wants an extension and they don't want to be paid out right now. Maybe they want to continue. There are so many reasons that could come into play. It wasn't a personal decision that I would ever be able to make.

257 Q. Where there was no affirmative request for repayment, the applicants otherwise continued to roll the debt forward?

A. Correct, as far as I believe.

MR. PAYNE: I am sorry. Was that a decision process you were involved in?

THE WITNESS: Decision, no. Did I sign a document for renewal that may have come through on a specific -- you know, if we are using this as an example and she rolled it -- the lender decided to continue on with it, like renew, I would have signed the document. But I wouldn't have been necessarily -- I wouldn't have communicated with the lender about renewing or moving forward or anything like that. It would

have just been as simple as I today received a signature request in my email, and it is for this lender, she wants to renew, and we would sign off.

MR. FOSTER: Could we scroll down to where the property is? Because the two-month here is very short relative to the balance of the prom note. I am just wondering whether this was, in fact, part of the Core Sale.

MR. PENDRITH: 1425 Belleville I thought I saw.

MR. FOSTER: Scroll up.

MR. PENDRITH: Bellevue.

THE WITNESS: Wellington.

MR. PENDRITH: And 1459 Wellington Street.

MR. PAYNE: This was part of the Core Sale, I think.

MR. PENDRITH: Both of these properties were part of the Core Sale?

MR. PAYNE: All right. I think we were just using this particular note for example purposes.

MR. PENDRITH: It is for example purposes.

258 Q. Do you have easy access

to the properties that were included in the Core Sale?

MR. FOSTER: We have access to a document that you requested yesterday, which is the agreement of purchase and sale.

MR. PENDRITH: Okay. Perfect. I guess I will get the position on that later.

REQ MR. PAYNE: We have that request.

MR. PENDRITH: Do we want to take a lunch break? That is not a request. That is an option.

--- Recess taken at 12:28 p.m.

--- Upon resuming at 1:21 p.m.

MR. PENDRITH:

259 Q. Before the break, we had discussed this promissory note loan agreement between Multiville as borrower with personal guarantors Ryan Molony and Aruba Butt, with lender [redacted]. If we can mark this as the next exhibit, please.

EXHIBIT NO. B: For identification: Promissory note loan agreement between

Multiville as borrower with personal guarantors Ryan Molony and Aruba Butt, with lender Lender Name.

MR. PENDRITH:

260 Q. Could you take me through how the promissory note renewals work? Just practically, how would it interact with you?

A. For renewals, from what I can remember, sometimes, not all times, we would receive -- I don't know if it was a few weeks prior. I am sure it was longer. Maybe a month prior, an email, it looked more so like an automated email from Windrose because it was more so like a template saying perhaps the -- what prom note it was and that there was a renewal coming up, and it provided one or two different options in terms of are you looking to pay out this note? Are you looking to replace the lender? Or are you looking to seek a renewal? So it was one of two or three options. I can't remember the exact wording.

We wouldn't necessarily reply back to that exact email because there would be

other update emails or calls, sorry, I should say calls where we would go over those, and it would be one of those three options.

They wouldn't always ask us, but at the times they did, we would say one of the three, which was we are able to pay it out, we would like a renewal, or if you could replace the lender. One of three.

261 Q. What were the circumstances, if they existed, where you didn't pick renew?

A. I believe the circumstances would be if that particular property that that prom note is attached to has not received or gone through financing yet, or if it hasn't completed renovations. So one or two or three of those options which would prevent us from being able to renew because we may not have that liquidity to pay out that specific note at that time.

262 Q. I think I heard you say that if you didn't have the liquidity to pay the note, you would choose to renew it?

A. Yes.

263 Q. What were the

circumstances when you would not renew and you would either change lenders, I think was one option, or pay off the lender?

A. Paying off the note would be if there was a sale and it was able to be paid off if there was a refinance and we were able to clear the note from our end, at least. Not being -- in terms of replacing the lender, that wasn't really our decision from what I remember because it was -- they would advise us if a lender wanted to renew or not so we could give our answer, like hey, we would like to seek a renewal, but that doesn't necessarily mean that that particular lender is looking to renew.

Oftentimes, they may or they may give an extension for maybe a different length, different term amount. But if they did not want to renew and we were advised they weren't renewing, then Windrose would normally search for someone to take over that so that that lender could be paid back.

264 Q. Did that continue to happen right up until the CCAA that those decision points arose where there was an option to pay off the note, extend the note or renew it or change

lenders? There wasn't a point when that stopped?

A. That process itself, there was -- it might not be -- I don't think it was happening as frequently, because, of course, we wouldn't have been able to personally applicants pay any of the lenders. But the process was occurring, yes, in terms of documents, renewal documents.

265 Q. You would sign those, you or one of the other additional stay parties or Mr. Clark?

A. Yes. I don't believe Mr. Clark would have signed them because he is not on any of the applicant entities. But myself and the other parties would have signed them.

266 Q. You were, I understand, a guarantor under a certain number of promissory notes?

A. My understanding of the guarantor portion of the prom notes is not very clear because I am not sure -- it was never really discussed in depth.

The first mortgages, all that made a lot of sense because it was secured on the asset. In terms of unsecured prom notes, I know

there was a section in the prom note that referenced a personal guarantee, but it wasn't really in depth. I don't remember what point or what number it was. It wasn't really in depth of what that -- how far that personal guarantee extends or what the terms of it are. Or maybe I just don't understand.

267 Q. Did you understand or not understand that you were giving a personal guarantee on a number of promissory notes?

A. I guess the way I understood it is that I was guaranteeing the entity that was signing for that prom note. So because those prom notes had addresses on them for -- let's say it is a property, as an example, under DSPLN. The property address is listed on each of those prom notes. Then the corporation that is the applicant is listed, as well. I would be signing off of them. I didn't really understand that that also to that deep extent meant that I am personally responsible. I just assumed because I am a director I am signing off on it.

268 Q. You thought you were just verifying the accuracy of the property, not that

you were actually guaranteeing the payment of the loan?

A. Guaranteeing the loan on behalf of the entity, like DSPLN, because I am a director of DSPLN. But when it comes to me as Aruba Butt personally, nothing to do with DSPLN, like a personal guarantee, maybe I am not understanding the question correctly.

I was guaranteeing on behalf of DSPLN, which is who the note would have been made out to.

269 Q. You were doing it on behalf of DSPLN, meaning DSPLN is going to pay?

A. Yes.

270 Q. Not Aruba Butt is going to pay?

A. Correct.

MR. PAYNE: I think you are aware that the applicants have advised the court that there may be an issue regarding the validity of the guarantees.

MR. PENDRITH: Okay. I don't have any knowledge of that in particular, but I am just trying to get her understanding of what guarantees there are.

271 Q. Do you have a sense of the amount? Putting aside whether or not this is a binding guarantee -- that is a legal thing that is going to be for the court to determine, I suppose -- do you have a sense of what the total exposure is to you personally?

A. No.

272 Q. Do you have a sense of it being in the millions of dollars or tens of millions of dollars, just directionally?

MR. PAYNE: In terms of how the question is framed, I think you have her understanding of what the guarantee meant. I think the question could perhaps be reframed as the number of proms in which she is referenced as a guarantor.

MR. PENDRITH: I was more looking for the aggregate value.

MR. PAYNE: Sorry. The value arising out of those proms.

MR. PENDRITH:

273 Q. Do you know the aggregate value? Putting aside the legal effect of the promissory note suggests there may be or may not be, I am not opining on it, a personal guarantee,

do you know the cumulative value?

A. No.

274 Q. Do you know if it is directionally closer to a million dollars or $10 million?

A. I mean, I don't know the number. I would assume.

MR. PAYNE: Don't guess.

THE WITNESS: I don't know. I have no idea.

MR. PENDRITH:

275 Q. Could we pull up the Paradisal Bliss. We were looking at a document which, like some of the documents we looked at with Mr. Clark yesterday, is an excerpt from the GL data that was provided by the applicants, which has been aggregated into one document so it is easier to read by KSV.

These are payments that were coded as being made to or from Paradisal Bliss.

What you will see on the left in the second column is this is the entity that is paying or receiving the money and where it is -- can you -- thanks so much. I appreciate that.

What you will see on the left

in the entity column, this is the -- Balboa is the first one, receiving $2,000, and you see there is no negative sign. Then in the second row you see, for example, DSPLN is paying $2,000 to Paradisal Bliss.

So there is money in and out of the applicants, for the most part out. You will see there is an aggregate number of $432,900. This is for the period up to end of 2022. We don't have general ledger data for 2023.

I was hoping you could explain why it is that these payments were being made to Paradisal Bliss by the applicants?

A. Something I would have to look into. I wouldn't be able to say at that time. It is a couple years ago. I wouldn't be able to say off the top of my head the exact transaction or why it went there for what purpose.

I know there was some back and forth, as well. I know you referenced there is the negatives and the due to/froms, but there was some, I believe, other back and forth, as well, that might not be on here. It is really not something I can remember at this point. It has been a couple years. I don't know the exact

purpose at this moment in time.

276 Q. You have no information about why these payments may have been made to Paradisal Bliss right now?

A. No definitive answer that wouldn't be a guess, so I don't want to guess.

277 Q. I see there is a lot of them. Was there a general reason why payments would have been made to Paradisal Bliss, putting aside any particular one of these?

A. Aside from maybe there was a card used that was -- maybe could be there was a lot of, obviously, as you have seen, intercompany loans between the applicant entities. This is not an applicant entity, but nonetheless, it is one of my entities, so it may have been for those purposes.

But other than that, there could be a broader explanation. I just wouldn't be able to confirm on the spot.

278 Q. Are you aware if Paradisal Bliss loaned funds to any of the applicants that are not reflected on this chart? Is there some sort of prior loan that you are aware of?

A. I know there have been times that money had gone out from Paradisal Bliss, but I can't confirm to which or if it was to one of the applicant entities in this moment. I wouldn't be able to say who it would have gone to in terms of entity.

279 Q. Could you provide whatever documents would explain these transfers and provide an explanation for the transfers? And it may be that it is only one explanation is required in respect of all of them, but if there are different types of explanations, I am asking for those, because it is a significant amount of money.

REQ MR. PAYNE: We have your request.

MR. PENDRITH:

280 Q. I see some of these requests at least are made -- there is one on October 21, 2022. That is at a point in time when the applicants are growing short on runway, if there is any runway at all. Right?

A. I can't confirm that because that is not necessarily true. At that point in time, I would have to see the statements.

I would have to look through stuff. I wouldn't confirm that at this moment.

281 Q. You are not sure how liquid the applicants were?

A. In that time frame, no. I wouldn't know off the top of my head.

282 Q. Do you know when the applicants ceased to be liquid, if it is subsequent or before? Do you have any idea?

A. Date-wise, no. I just don't have a date in my mind. The only reference I made to you earlier was that one time I can be more certain of was a time period in 2023, as that is when a lot of the defaults began. So for 2023, I can reference that, but prior to that, I can't confirm what date or if that was even the case.

283 Q. Aside from the potential credit card repayment that you referenced or loan repayments, is there any business relationship between the applicants and Paradisal Bliss?

MR. PAYNE: That is fine. You can answer that.

THE WITNESS: In the past. I mean, I can't confirm the time period. It is a cleaning company, so Paradisal Bliss has provided

cleaning services for some of the properties. I should say renovation cleaning, post-reno services. But I can't really remember what year that would have been or if it was a frequent thing or if it was for a short period of time. But aside from that, I don't think that would be the extent of the business relationship.

284 Q. Where does Paradisal Bliss operate?

A. It is a mobile service, but the intelligent office that it is registered to, a PO box, I guess, is in Oakville, and it does the GTA.

285 Q. But it doesn't do Sudbury or Sault Ste. Marie?

A. No, but we had homes in St. Catharines for a period of time.

286 Q. Do you have any invoices that were issued by Paradisal Bliss that would shed light on any of these payments, and if so, could we have copies of them, please?

MR. PAYNE: She can answer the question about the invoices, and I will answer the question about whether you can have copies.

THE WITNESS: Invoices, to be

honest, not sure. It would be something I would have to look into.

REQ MR. PAYNE: We have your request. Not sure it is different from the last request, but we have it in any event.

MR. PENDRITH:

287 Q. Let's mark this as the next exhibit, if we could. We will call it general ledger excerpts, payments to/from Paradisal Bliss.

EXHIBIT NO. C: For identification: General ledger excerpts, payments to/from Paradisal Bliss.

MR. PENDRITH: Sorry. Can we pull that back up for a moment, reshare it.

288 Q. There is a bank account number in the memo description, Paradisal Bliss Account #.

THE COURT REPORTER: Sorry. What was that again?

MR. PENDRITH: It is account Paradisal Bliss Account #.

MR. PAYNE: Do you want to zoom it, please, Josh.

MR. PENDRITH:

289 Q. Is that an account number that you recognize?

A. It is. It is a Paradisal Bliss bank account.

290 Q. Some of these payments were deposited into Paradisal Bliss's bank account?

A. Yes, it is a transfer, so it would have been a BMO to BMO transfer.

291 Q. I am going to ask for production of the bank statements for that bank account, please, from 2020 onwards?

MR. PAYNE: Paradisal Bliss's bank accounts?

MR. PENDRITH: The one where the applicants' funds were transferred into.

REQ MR. PAYNE: I have your request.

MR. PENDRITH:

292 Q. While we are talking about Paradisal Bliss, we have seen some email transfers to an email account payments@Paradisalbliss.ca. Is that an email account that you are associated with or Paradisal Bliss is associated with?

A. Paradisal Bliss is associated with it. It is an autodeposit set to the chequing account.

293 Q. Is that the same account that we have on the screen?

A. It is.

294 Q. Josh, do you want to pull up an example just to ground the question. We will come back to that.

Can you pull up the general ledger, please, with the transfers to or from Aruba. We similarly here have general ledger excerpts from the applicants that have been aggregated where the notation of payments is either due to or from Aruba. We see that in the second-last column, and there are amounts.

There are certain ones that are also due to/from shareholders, and I assumed that is the same as due to Aruba because the bank account is the same. Same thing with shareholder loan is the notation here, but it is the same bank account, Aruba Butt Account #.

Is that your personal bank account?

A. Yes.

295 Q. You will see from this document there are many deposits and transfers into that bank account, and the cumulative transfers here, and I appreciate some of these are wire payments that went to -- not directly to you, but they are coded as to/from Aruba.

The total of these payments is $2,507,391.04. I would like to have an understanding, and we can talk about the ones that are a bit different, but is there any general reason why there would be repeated transfers of large sums of money -- $5,000, $15,000, $10,000 and up -- to your personal bank account throughout 2022?

A. Yes, those are the payments that we had -- not the payments, sorry, the process that we had outlined earlier where funds were transferred to us personally, and thereafter we would place them onto our personal credit cards that were being used by the applicant entities for operations, so whether that be Home Depot, contractors, anything that was required by the different entities or purchased, it would be going on those personal cards.

296 Q. When did that personal

card system stop, if it stopped at all?

A. It would have stopped, I guess, of course, prefiling, at some point prefiling whenever we had, I guess, stopped being able to renovate.

297 Q. When did you stop being able to renovate?

A. Date-wise, I don't know. I can't exactly confirm. We were renovating right up to the end, and then we filed for CCAA. So I guess it would have been right before filing, and then the filing occurred. And of course, we have to go through the process of the filing before we could resume renovations. So prior to that is when those cards would have been stopped. We would have stopped usage of them.

298 Q. Is there any other reason why these funds would be transferred to your personal bank account?

A. Everything or mostly all that are listed would have gone to the credit card that we had provided statements for.

299 Q. Is that a way of saying there is no other reason?

MR. PAYNE: That isn't what

she said. She said mostly.

THE WITNESS: Mostly all because some I can't recall to the exact cent. There may have been some things that weren't, but I wouldn't be able to do a guess off the top of my head.

MR. PENDRITH:

300 Q. So there may be another reason for some of these payments, but you just aren't sure what it is right now. Is that a fair way of saying it?

A. Yes, for some, a majority would have been going to the credit card.

301 Q. You have my request to itemize which credit card charges are incurred on behalf of the applicants and provide that information to us.

MR. PAYNE: Is that a new request?

MR. PENDRITH: No, I think I made that request earlier, just to confirm you got that.

REQ MR. PAYNE: If you have already made it, then I have it. If you are making it for the first time, then I have it now.

MR. PENDRITH: Great.

302 Q. Could you please produce the bank statements for the account which is the recipient of these funds, the Aruba Butt Account # account number?

REQ MR. PAYNE: I have your request.

MR. PENDRITH: Thank you.

303 Q. I think we had previously received some information that some payments to Aviannes Inc. were personal expenses. Is that correct? Do you see there is $25,957 payment on December 23, 2021, as well as a $91,558.78 payment on January 13, 2022? Those are personal purchases?

A. It was a dividend to myself, and it was a personal purchase made afterwards.

304 Q. Made for your benefit?

A. For myself, yes.

305 Q. What was the nature of the personal payment -- sorry. What was the nature of the payment to Aviannes?

MR. PAYNE: I think she said it was as a dividend. If you mean the nature, if

you mean what was purchased. That is a different question.

MR. PENDRITH:

306 Q. What does it relate to?

A. After I received the dividend, I made a personal purchase that was a piece of jewellery.

307 Q. Both of those purchases, same person.

A. Yes.

308 Q. At this point in time, did the Pink Flamingo have sufficient assets to pay what is approximately a $116,000 dividend?

A. Yes, we were in a very different position at the time. We had signed off on a very large sale that was, as you are aware, Core, which we had signed around the December time frame, and it ended up closing in May. Very different circumstances at that point. We had a lot of equity, and we were on the cusp of closing a large sale.

309 Q. This payment was in anticipation of the Core Sale closing?

A. Yes, we had already signed off on everything. The sale was coming up.

In that time frame as a company, we were in a very different position.

310 Q. You were not in CCAA at the time?

A. We were not.

311 Q. There was no liquidity crisis at this point in time?

A. There was not.

312 Q. We don't see the liquidity crisis until June 2022, according to Mr. Clark's affidavit?

MR. PAYNE: I think we have already been through that point.

MR. PENDRITH:

313 Q. Was there any inclination of a liquidity crisis prior to that?

A. No.

314 Q. Let's mark this as the next exhibit, if we could. We will call it general ledger excerpts to/from Aruba.

EXHIBIT NO. D: For identification: General ledger excerpts to/from Aruba.

MR. PENDRITH:

315 Q. We can pull up the DSPLN January 31 statement, please. This is, for the record, the business banking statement for the period ending January 31, 2023, for the entity DSPLN Inc. I would like to take you to what is page 7 of this document.

Do you see on January 13, 2023, there is a transfer of $30,000 into your Paradisal Bliss account?

A. Yes, I see it.

316 Q. Do you know the reason why in 2023 it was appropriate to pay $30,000 to Paradisal Bliss?

A. Off the top of my head, no.

317 Q. If this was a repayment of a loan, was there any reason that Paradisal Bliss should be paid its loan proceeds for its loan before the other creditors? Is there any priority that Paradisal Bliss had in terms of its right to --

MR. PAYNE: I think that is a legal question.

MR. PENDRITH: That may be a legal question.

MR. PAYNE: I don't think she can answer that.

MR. PENDRITH:

318 Q. Did you have an understanding that there was any right for Paradisal Bliss to get paid first if this was a loan?

MR. PAYNE: That is hypothetical because we don't know it was a loan. Sorry. I don't think you can ask that question.

MR. PENDRITH:

319 Q. Without premising on this being a loan, did you have any understanding that Paradisal Bliss had a right to be paid first?

A. No, I don't really know what that was for. That would be something that would have to be looked at. I don't remember.

MR. PAYNE: Sorry, counsel. Do you know as a matter of fact that there were other people who were owed money on this exact date?

MR. PENDRITH: I think people were owed money throughout the entirety of this business.

320 Q. Is this not correct? Is

there any point in time when the applicants didn't owe money to people?

A. The question is double ended, because of course you owe money if you have loans with people, and just like you would have a mortgage, but I think there is a difference in owing a loan to an individual and owing an interest payment. The loan wouldn't be due on that specific day, necessarily, but an interest payment might. They are two different scenarios.

321 Q. Why don't we go back up to page 3 of this document. Do you see there are a whole bunch of returns, cheques returned NSF?

A. I do.

322 Q. Which is a few days, 10 days, before the $30,000 payment to Paradisal Bliss. Do you know what is going on with all of these cheque return NSFs?

A. At this moment, no, I wouldn't. I don't know the status of those payments or whether they were cleared up or not cleared up or what happened after that January 3 NSF, so I wouldn't be able to confirm that at the moment.

323 Q. Is it your understanding

that these returned cheques would have been interest payments on loans?

MR. PAYNE: Do you have any understanding?

THE WITNESS: I do. They would have been interest payments.

MR. PENDRITH:

324 Q. They appear to have bounced?

A. Yes.

325 Q. Could we go to page 10 of this document, please. Do you see on January 20 there is an incoming wire payment from Nekzai Law Profession?

A. Yes.

326 Q. $495,000. Do you know what that was on account of?

A. I don't remember, but I do remember that in 2023, if we were raising or had raised funds, it was not from Windrose. It was from one of the -- it was a second mortgage, so one of the second lenders. Which one I am not sure. There was one of two it could be. I am not sure which one it was on that date, but it would have been a second.

327 Q. This is proceeds of a mortgage loan?

A. A second, yes.

328 Q. On a property that already existed or had been purchased by the applicants?

A. Given the amount, it would have been on multiple properties, so it would have been a blanket of -- this is DSPLN. Right?

329 Q. This is DSPLN.

A. Of DSPLN, but I can't confirm or say if it wasn't packaged together with another of my entities, like, for example, DSPLN and Pink Flamingo. I can't confirm that part, but it would have been multiple properties, not one.

330 Q. On the same day that those funds hit the DSPLN account, I see there is a transfer a few lines down of $22,000 to your personal bank account ending in 145?

A. Yes.

331 Q. Do you know what that was on account of?

A. It would have gone onto the credit card.

332 Q. That was for renovation spending?

A. Yes, spend on the card.

333 Q. Do you see a little bit further down, still on January 20, there are transfers of $30,000 and then smaller transfers of $1,500 and $500 to a bank account which is 0006-1985-114? Do you see those transfers?

A. I do.

334 Q. That is the SID Renos bank account, isn't it?

A. Yes.

335 Q. Do you know the reason for those transfers?

A. No, I would have to confirm. I am not sure if it was a due to/from or if SID was owed money from DSPLN. I would have to check.

336 Q. There would be an invoice from SID Renos that would true up with those numbers?

A. Potentially. I would have to check.

337 Q. If we could turn the page to page 11, there is one more transfer to SID

Renos of $5,000, still on the same day. For completeness, you don't have an explanation for that payment?

A. No. Same thing. I would have to look into it.

338 Q. Then we make it to page 13. On January 26, there is an $8,000 payment that appears to go into your personal account. Is there any reason for that? Same thing? Credit card spending?

A. Same thing.

339 Q. On materials for the renovations?

A. What the exact transactions were for the date, can't confirm, but it would have more than likely gone onto the credit card.

340 Q. Finally, on January 31, which is on page 15, there is a $10,000 payment to your personal account. Do you see that?

A. Yes.

341 Q. Is that the same explanation? Must have been repaying you for credit card spending?

A. It is not necessarily a

repayment because it could be money going onto the card and then a purchase was made. It is not necessary that the card has credit available, so it could be one or the other. It could be a repayment or it could be money being put on the card so that we are able to use it for whatever is required at that time.

MR. PAYNE: I think she described earlier that sometimes the card was loaded up so there was enough money on the card to pay for the anticipated expenses.

MR. PENDRITH:

342 Q. In all cases, were the anticipated expenses incurred?

A. I don't think I can say in all cases. In the majority of the cases they would have been, yes.

343 Q. Let's mark this as the next exhibit, please. We will call it DSPLN January 2023 bank statement.

EXHIBIT NO. E: For identification: DSPLN January 2023 bank statement.

MR. PENDRITH:

344 Q. Let's look at February. The next document is the February 28, 2023, business banking statement for DSPLN, so same entity. I will take you down to the first page, February 1, first day of the month. I see a $10,000 transfer to your personal bank account?

A. Yes.

345 Q. Is that the same explanation? You were continuing to spend money on the credit cards for supplies?

A. There would have been continuous spend on the credit cards. I can't confirm what it would have been for, but it could be a multitude of things.

346 Q. Why are the amounts pretty consistently these round numbers of $10,000? Why are we seeing that number consistently?

A. No specific reason. Sometimes it could have been, hypothetically, maybe the card already had a certain amount of credit available and it was a top-up. It could be that that is all that was needed that day. But there was no actual -- it wasn't like a play by play book for as to why they were round numbers.

It was just like a flat transfer.

347 Q. If we turn the page, we will see again on February 1, there is a further transfer of $8,000 to your personal account?

A. Yes.

348 Q. You have no further explanation for that aside from what we discussed?

A. It would be in the same category of what we discussed.

349 Q. Got it. Could we go to page 8, please. On this page, we see on February 15, we have something similar to what seems to have occurred in January, which is that there are a whole bunch of NSF cheques. Is it your understanding that those would be interest payments?

A. It is.

350 Q. Could we turn to page 9, please. On February 17, which is two days later than all the bounced cheques, some money hits the account, and then there is a $10,000 transfer to your personal bank account. The explanation is the same? That continues to be credit card charges?

A. Yes.

351 Q. Was DSPLN current at this time with all of its other obligations? Was it paying its lenders?

A. Can't say.

MR. PAYNE: What time? On February 17?

MR. PENDRITH:

352 Q. On February 17, was it current with all of its lenders at that point?

A. No way it is possible for me to remember that at the moment. I wouldn't know.

353 Q. How would you be able to figure that out?

A. I probably wouldn't be. It might be a Windrose question.

354 Q. Do you see at the bottom of the page, on February 21, there is a transfer into the DSPLN bank account of $25,000 from one of the other applicants, Hometown Housing. That is its bank account number. I am not sure if you are familiar with that bank account number?

A. Could be Hometown. I have some of them memorized but not all of them. If it is Hometown, then it might be Hometown if

you are saying that.

355 Q. That is a matter of record.

A. Okay, perfect.

356 Q. In any event, it doesn't matter which one it comes from.

Then if you turn the page, on the same day that that money comes in, there are two transfers of $10,000 each to your personal account?

A. To the credit card, yes.

357 Q. It is a transfer to your personal account. Right? That is not your credit card number?

A. No, but the personal account is linked to the credit card. It is a direct transfer. The money would go into the personal account and then be transferred directly instant transfer onto the credit card.

358 Q. How do you know -- sorry. Any time money is deposited into this account, it automatically transfers to your credit card?

A. No, no.

MR. PAYNE: She didn't say that.

THE WITNESS: Not automatically. It is a BMO credit card, and it is a BMO bank account, so the funds would go into my personal account, and then the majority of the time, because I can't be 100 percent at that, I would then transfer from that chequing account, because there was really no other use for it, aside from maybe a few things coming out, would go onto the credit card, and then --

MR. PENDRITH:

359 Q. But you had to do that. It was a manual process?

A. It was manual but instant meaning it doesn't take two, three days to post a payment. As soon as you transfer, the credit is available to use.

360 Q. Right. Then you disbursed it. I just wanted to make sure there is no confusion about this being your account. I understand you are saying there is a subsequent step --

A. Apologies, yes.

361 Q. -- where from there you transfer it --

A. Yes, that is my account.

362 Q. -- to your credit card balance. Understood. Thank you. Let's mark this as the next exhibit, please. DSPLN February 2023 bank statement.

EXHIBIT NO. F: For identification: DSPLN February 2023 bank statement.

MR. PENDRITH:

363 Q. Next we are going to look at the March 31, 2023, DSPLN business banking statement. We will look at page 5, please. Do you see there is a transfer of $25,000 into the account on March 9?

A. I do.

364 Q. The bank account number is the same one we looked at a moment ago, the Hometown Housing bank account. It doesn't really matter it is that particular applicant entity.

Do you see the transfer immediately below where it is $25,000 coming out of the account?

A. I do.

365 Q. That is also going into your personal account?

A. Yes.

366 Q. Do you see on the same day there are a number of cheque returned NSF?

A. I do.

367 Q. Those are interest payments that are bouncing?

A. Yes.

MR. PAYNE: Can you scroll down, please. Keep scrolling, please. Okay.

MR. PENDRITH:

368 Q. At what point were these interest payments made? Do you know?

A. I wouldn't know off the top of my head when they would have been made.

369 Q. Do you know if they were ultimately made?

A. No idea.

370 Q. Let's mark that DSPLN March 2023 bank statement as the next lettered exhibit.

EXHIBIT NO. G: For identification: DSPLN March 2023 bank statement.

MR. PENDRITH:

371 Q. There is a smaller $4,000 transaction on April 10. I am going to skip that. It goes into your account. Let's go to page 6 if we could, please. We see there is $453,000 approximately coming in again from Nekzai Law Profession. Do you know, is this another second mortgage situation?

A. Yes.

372 Q. Do you know what property that related to? Multiple properties?

A. Yes, it would have been a multi or a blanket. Which ones, not sure. It would be on the documents.

373 Q. Could you provide the documents that this relates to if we don't have it or identify the property? It is unclear what property this relates to, or properties.

REQ MR. PAYNE: We have your request.

MR. PENDRITH: Thank you.

374 Q. Do you see on the same day that the deposit is made, there is a $40,000 payment made to your personal account?

A. Yes.

375 Q. Then about 10 rows down

approximately, still on the same date, a $12,000 payment made to your personal account?

A. Yes.

376 Q. And two rows below that, a $5,000 payment made to your personal account?

A. Yes.

377 Q. That continued to be credit card spending on your personal credit card for supplies?

MR. PAYNE: And the other reasons she has already stated.

THE WITNESS: Correct. Supplies and a magnitude of other things it could be.

MR. PENDRITH:

378 Q. Just so that I am clear, what is the magnitude of other things?

A. Materials, supplies. There are contractors, utilities, insurances. There could be a list of 20 things it could be that pertain in some way, shape or form to the business, and there could be the some other which I wouldn't obviously be able to stay off the top of my head.

379 Q. Do you see there is a

$34,000 payment to an account DSPLN Account #, right underneath the $40,000 payment?

A. I see it.

380 Q. Do you know that account number?

A. Account # I can't remember from memory, but it would be something I would have to look up.

381 Q. It is a number that is familiar to you but you can't place exactly what it is?

A. It is a transaction I would have made, but what account, who holds that account entity-wise, I am not sure.

382 Q. I am going to ask that you please provide information as to who holds that account, and if it is within your control, provide the bank account statements for that account, please?

REQ MR. PAYNE: We have your request. I would note that we are sort of working through single line items in a bank statement from over a year ago. It seems like it may have been more practical to give this to us in advance, as we had requested, or make the request in writing,

which I think would have been more efficient, but we will keep working through.

MR. PENDRITH: Thank you for your comment. I wanted to get the witness's answers so that I can ask follow-up questions and test the answer, to the extent required, rather than getting lawyers' answers, and that is one of the reasons I think it is helpful to have a face-to-face conversation about these things. But I take your comment. We are all trying to be as efficient as possible.

383 Q. On page 8, on April 17, there is a transfer to bank account Zach Files Account #, which we understand to be the Zack Files bank account. Do you have any understanding of that?

A. Understanding in the moment, no, but I do believe we provided a response to a letter we had received inquiring about Zack Files transactions, and I had provided all the back and forth transactions due and from Zack Files, received or sent.

384 Q. You had provided?

A. In a response to one of the letters that Cassels had sent us.

385 Q. I didn't see any itemized

list of transactions. Do you have that available?

A. Itemized meaning what went from Zack Files to the applicants and vice versa?

386 Q. Correct.

A. I do.

387 Q. Could you provide that ledger, please?

REQ MR. PAYNE: We have your request.

THE WITNESS: Just to confirm, it is not a ledger. I personally went through all the statements, and obviously it is quite obvious whose account number is which. It was a record of everything lent from Zack Files to the applicants and vice versa and the net amount.

MR. PENDRITH:

388 Q. And vice versa. So you wrote it down on a piece of paper?

A. And the dates, yes.

389 Q. Could you provide that, please?

REQ MR. PAYNE: We have your request. Just to be clear, this is just you went through the bank statements based on the account

number?

THE WITNESS: Yes, it would have been an intercompany loan. What it was for I can't confirm at the moment, but I have already gone through the bank statements, so I am familiar with this transaction.

MR. PAYNE: My question is a bit different. You were just looking for the account number in the bank statements? That is how you did it?

THE WITNESS: Yes, I would identify by the account number who it was.

MR. PENDRITH:

390 Q. Is there were email transfers to Zack Files, those wouldn't be reflected in your analysis?

A. No, but I don't know if there were email transfers.

391 Q. Did you look at the Zack Files bank statements in order to cross reference things?

A. I did, both, yes.

392 Q. We would like to see those statements, please?

REQ MR. PAYNE: We have your

request.

MR. PENDRITH: Thank you.

393 Q. On April 17, same day, there is a $20,000 transfer to Prospect Account #. I understand that to be Prospect Real Estate's bank account number. Do you have any information about that?

A. Aside from it may have been -- sorry. It was an intercompany loan. Whether it was a repayment or not, I am not sure.

394 Q. You don't know if it is an intercompany loan or not?

A. I know it is an intercompany loan, but I don't know if it is paying a loan that Prospect previously lent or if it is giving Prospect money. I know it is being sent to Prospect, but I don't know the premise of what it was for, if it is paying back something or if it is loaning something.

395 Q. Is there any way you could find that out?

A. I am not sure at the moment. It would be something I would have to see, but I can't give an answer at the moment.

396 Q. As of April 2023, it

wouldn't be appropriate to be loaning money to Prospect Real Estate, given where the applicants were financially at that point in time?

A. I don't think I would use the word would have been appropriate or not because I don't know what was happening on that specific day, and I don't know whether Prospect is owed money or not owed money or what the context of this specific transfer would have been in that moment.

397 Q. You are saying sitting here right now, you can't tell if it was an appropriate payment to make?

A. Correct.

398 Q. Do you see on April 18, same page, incoming wire payment in the amount of $100,000 from Nekzai Law Profession again?

A. Yes.

399 Q. Is that a second mortgage or is that more likely a promissory note, or do you know?

A. That would have been a second, maybe. The only reason I am saying that is it could have potentially been an advance on a second. What that means is a certain portion of

the funds were disbursed to us and then the remainder came at a later time. But unless it was looked up, I wouldn't be 100 percent positive.

400 Q. The same day that those funds come in, there are two transfers of $8,000 each, so $16,000, to your personal bank account?

A. Yes.

401 Q. Again repaying you or prepaying for expenses?

A. Yes.

402 Q. On the same day, the Prospect Real Estate bank account that we looked at on April 17, there is a payment of $10,000. Do you know what that was in respect of?

A. No.

403 Q. If you flip the page, in the middle of the page you will see transfers of $4,000 and $30,000 on subsequent lines April 19 and April 20 to your personal bank account?

A. Yes.

404 Q. Those were again for the same purpose, the credit card payments?

A. Confirmed.

405 Q. About eight lines down, on April 21, there is a $30,000 payment to

Paradisal Bliss's bank. Do you know why that payment was being made?

A. Not in the moment.

406 Q. The line below that, another $10,000 paid to your personal bank account?

A. Yes.

MR. PAYNE: Hang on. I have lost track of where we are.

THE WITNESS: April 21.

MR. PAYNE: Paradisal Bliss Account # is Paradisal Bliss?

MR. PENDRITH: Account # is Paradisal Bliss. Account # is --

THE WITNESS: Is personal.

MR. PAYNE: Sorry. I was looking at a different transaction. Okay. I am caught up. Pardon me.

MR. PENDRITH:

407 Q. On April 21, same day, another $8,000. That was transferred to your personal account?

A. Yes.

408 Q. Same reason?

A. Yes.

409 Q. Credit card spending. On April 24, so page 10, there are two transfers into your personal account of $40,000 and $6,000. Did that continue to be for credit card spending?

A. Yes.

410 Q. All business related?

A. Can't confirm that exact. I would not be able to confirm that 100 percent, but from what I remember, it would have been a lot of business, but whether there were other transactions I can't confirm.

411 Q. You would confirm that by looking at your credit card statements and ticking off which ones are business and which ones are personal?

A. Yes.

412 Q. That is the exercise that we have asked you to do?

A. I think I have already provided all my credit card statements for this account.

413 Q. We have some credit card statements that are redacted, and we are looking to understand which of the expenses are business and which ones are not business, so that is why we

have asked you to itemize the ones that you say are business so that we can understand the extent of it.

On the next page, on April 25, so the next day, there is another $5,000 and $10,000 transferred to your personal bank account, and that again, to the best of your knowledge, is credit card spending?

A. Yes.

414 Q. On the same page, do you see towards the bottom of the page we have the recurring pattern of NSF cheques?

A. I do.

415 Q. Do you see above that it appears that the bank account balance is on April 27 actually in the negative, and then some money comes in. There is an $8,000 deposit, followed by an $8,000 withdrawal, and the withdrawal was into your personal account?

A. Yes.

416 Q. For the same reason? Paying credit card expenses?

A. Yes.

417 Q. Let's mark this as the next exhibit, please. DSPLN April 2023 bank

statements.

EXHIBIT NO. H: DSPLN April 2023 bank statements.

MR. PENDRITH:

418 Q. We talked with Mr. Clark yesterday about some payments that were made to [redacted].

A. Okay.

419 Q. Do you know who [redacted] is?

A. I do. He is a friend of ours.

420 Q. A friend. Is there a business relationship with [redacted]?

A. There is. He works and manages, I don't know to what extent, what his exact business model is, but he had introduced us and set up a lot of meetings and events, gotten us into a lot of events that were networking business events and such.

421 Q. The applicants made some payments to [redacted] from time to time?

A. Correct.

422 Q. You are aware of that?

A. Yes.

423 Q. What was the reason for those?

A. For his services.

424 Q. Pull up the general ledger data for DSPLN which references [redacted]. We have a hard copy of this because sometimes the electronic copy doesn't work. I will pass a copy here to you. This is the general ledger data. This is actually taken directly from DSPLN's general ledger you provided. You will see there are some payments made that reference [redacted]?

A. Yes.

425 Q. I would like to start at the top. There is an e-transfer sent to [redacted] for $10,000 in December 2021. Was that a Christmas gift?

A. No, none of them would have been gifts, regardless of the memo. We have been working with [redacted] for a long time in friendship and obviously business, and mostly, mostly I say, every event or networking or business relationship or connections we had, he had introduced us to a lot of them and was helping us out. The payment structure, he wasn't on

payroll or salary. It was more of a pay him as it was requested for the services he performed.

426 Q. There is no contract with [redacted]?

A. Contract, no.

427 Q. Is there anything that would show the type of services as far as a document goes that [redacted] was providing?

A. I personally am not sure. I don't have anything.

428 Q. Do you see on January 4, 2022, and unfortunately it is cut off in the GL, Interac e-transfer sent, "congrats on new," is that new place? Did [redacted] buy a new place?

A. He certainly did not buy a place because he wouldn't have funds for that, but he may have rented a place, and the premise of any of the payments to him would have been for work he had done for us. We just not necessarily paid it in the moment. It would have been paid, as you can see, these transfers. But I don't remember all of those dates, but the memo, something could have been written, but there was never a moment that he hadn't worked or done services for us and which in return we had

compensated him for.

429 Q. How did you know how much to pay him?

A. I am not sure in the moment what the discussions would have been back then or it was an aggregated amount over a certain period of time based on where we went, what the situation or occurrence would have been or who he introduced us to. I am sure there was some type of discussion on a call. I am not sure. I wouldn't be able to remember that right now.

430 Q. Was there work product that [redacted] provided to the applicants?

A. To clarify, by work product you mean did he send us materials?

431 Q. Yes, anything tangible or tangible in a virtual sense?

A. Tangible in a virtual sense, no.

432 Q. Tangible in a tangible sense?

A. We would have gone -- he had introduced us to places he would have gotten us into, different events or, as I mentioned, business opportunities or networking events where

we met people, and he would have, I guess, helped us get the tickets. Maybe that is tangible. But in terms of sending us any type of business or marketing materials, no.

433 Q. What were the tickets that he helped you get?

A. I am just giving an example, like if there was a business event we went to or some type of event we went to where it was under the networking premise, there probably would have been tickets to get into that event, most likely.

434 Q. You are not referring to any specific tickets, just tickets, possible tickets?

A. Sorry, no. I just mean mostly any events you go to, there is some type of entry.

435 Q. Which events did Name Name get you into?

A. Unless there is a specific one it is referencing, there have been dozens. Back in 2021, 2022, there was a period we lived in the States for a long time, so I don't remember. I know we went to a lot of events. I

don't remember off the top of my head the names and dates and what they were for. It is something I would have to look into.

436 Q. On the December 23, 2022, transfer of $10,000 to [redacted], it says "merry Christmas to." That is not a Christmas gift?

A. No, nothing sent to him was just because. There was always something he was providing to us service-wise. There was always something he was helping us out with or work he was doing for us on the back end. It was never just a direct transfer for no reason. There was always a reason associated that related to business for us.

437 Q. For the applicants?

A. Us includes the applicants, yes, because that is our business.

438 Q. But no business deals ever came of the [redacted] relationship, to your knowledge?

A. Not that I am -- that is more of a Robby question. I am not sure.

439 Q. His information is the same.

A. I am not really --

because he would have all the high-level discussions.

440 Q. I don't have an electronic copy of this, but I would like to mark it as the next exhibit. I can give you the hard copy. We will call it DSPLN general ledger excerpt, [redacted] payments.

EXHIBIT NO. I: For identification: DSPLN general ledger excerpt, [redacted] payments.

MR. PENDRITH:

441 Q. Can you describe one of the events that you attended as a result of the [redacted] connection?

A. Sure. There may have been an event in L.A. I can't confirm what date. There would have been hundreds of people there, all different types of -- like multi-venue event, different types of businesses and different types of business personnel. It was like maybe a two-day event, I think, and a group of us were there together. It was just basically everyone hanging out networking, kind of a social where you meet people in different professions and different

levels, just to connect, network, and I guess grow your Rolodex.

442 Q. Was there a name for the event?

A. I don't remember the exact name, but I think it was held by Uncommon. I don't remember the exact full description of it, but it was Uncommon something.

443 Q. Uncommon Entertainment?

A. Yes.

444 Q. Which is why there is a payment to Uncommon Entertainment?

A. I would have made -- I believe it was a wire, yes.

445 Q. This is an event that you hosted?

A. Everyone attending the event had to secure -- it was like sections, booths. It was a very open kind of concept. It was at this very large venue, so everyone had to secure their spot for whatever party or number of individuals they were bringing.

446 Q. Is there a web site associated with the event that you can point me to? Any kind of promotional materials that would

explain what the nature of it was?

A. Not that I am aware of. It would be something that I guess could be looked into, but I don't know whether that exists or does not exist at the moment.

447 Q. If there are any materials that would reveal what the vent content was, that would be helpful. It wasn't just a big party?

A. No, none of the events we have gone to are just big parties. There is always a reason for them.

448 Q. Being the networking aspect?

A. Yes, there is not one trip I have been on that I haven't been working.

449 Q. What do you do exactly when you are on a trip?

A. We haven't had the luxury of taking any trips or vacations where we are not working our regular hours no matter where we are, even if there is a time zone change, because we operate the businesses. We have staff, a team and a lot of people that rely on us and the businesses we are responsible for. So whether it is myself

or anyone else that is with us on a trip, it is for business purposes, and we are always working.

Myself, I manage a lot of different aspects of the business, but accounts payable alone, in my years I have been doing this, I have made thousands and thousands and thousands of payments and transfers to contractors, supplies. The list is never-ending. Then answering emails, requests. Day to day, I am on my email most of the time and even sometimes in the evening.

450 Q. Who was using the credit card that all of the business charges were on? Was it someone other than you?

A. Was someone able to make payments? Purchase things?

MR. PAYNE: Sorry. I am not following. You say who is using the card that the business purchases were on. What card?

MR. PENDRITH:

451 Q. We are talking about -- you tell me if I am wrong. I think we are talking about your credit card, the one that is in your personal name?

A. Is that the one you are

referencing?

452 Q. Is there more than one that is in your personal name?

A. Yes, I think I provided you guys statements for -- there is one main card, and there were two supplementary cards attached to that same main account, so I provided three different sets of statements. Then I had provided another card that was a Triangle Visa or Mastercard, I think.

453 Q. The Canadian Tire one?

A. Exactly. Was there another one? I don't remember, to be honest, how many I provided. Those would have been -- those are really all the cards I have.

Those ones, the office had access to them, our office, our office manager. Might have been a couple other people. We have had a lot of people work in the past and no longer work with us, so there might have been other people in the past who had access to it. Maybe some of our project managers or something like that. Not physically, but the number.

454 Q. There were three cards associated with one account?

A. The limit was on the one account, which was under my personal name, and then I had ordered two supplementary cards on top of it, as well.

455 Q. Who had access to the supplementary cards?

A. Probably everyone in our office, but mainly it was used if Home Depot calls or Home Depot purchases are going through our office manager, whoever it may be at the time, not right now, obviously it is Name, but if we were talking years and years ago, it may not have been. They would call in and they would -- because we have an account with them, they would read out the card number and place the purchase. It is all on the phone.

456 Q. You have an account with Home Depot?

A. Well, we have worked with them so often. It is not like a credit account. It is just like they know if we call in, we are like, hey, we are calling from, let's say, SID Renos or SID Management to place an order, because it is not a retail purchase. We are not in store. We are not in store ourselves making the purchase.

The contractor will go pick it up, but we make the payment in advance and then they go pick it up.

457 Q. You make the payment in advance?

A. Our office will make the payment or whoever is in office, and the contractor, if he is in Sault Ste. Marie, will go to that Home Depot to collect whatever materials were paid for.

458 Q. Who decides what to buy? The contractor?

A. Yes, so whomever, as far as I am aware. It is more of a Ryan question, but from the little bit I know, yes, the project manager, our project manager, and then the contractor, whoever is hired for that specific renovation or project of course will have a renovation scope, and I believe they will give a scope of materials they need because we are supplying the materials, not the contractor. And then that is reviewed by our project manager and submitted to our office if all checks out for payment.

459 Q. When there is a request for payment by Home Depot, there will be some sort

of documentation on the SID Renos end or whoever has control of the card, either approving or not approving payment?

A. I believe the project manager looks at the Home Depot work scope of what is being purchased, in terms of materials, and then if all is good, then they advise the office, hey, this PO, purchase order, came in. Can you call and pay it? Then whoever is working that day would call in and pay it on that, whoever's entity it is on. Like if it is for a DSPLN order, it would have gone on my card.

460 Q. The work scope includes estimates of material costs?

A. The Home Depot PO would just be materials. The work scope where provided, no, maybe not indefinitely, because I can't speak to every single work scope we have ever received. For the most part, the contractors were doing the labour, but any material purchases were separate. Those would be from us. The contractor wouldn't be including that in his quote.

461 Q. Okay.

THE COURT REPORTER: Would you mind if we took a short break?

MR. PENDRITH: Of course.

--- Recess taken at 2:40 p.m.

--- Upon resuming at 2:53 p.m.

MR. PENDRITH:

462 Q. Very briefly, do you know who [redacted] is? And the context of that is there is a six and a half thousand dollar wire payment made to [redacted]. It is on page 2, September 8, 2021, from DSPLN?

A. I would have to look that one up, to be honest. I don't really remember.

463 Q. You don't know offhand. Okay. That is fine. In the interest of time, we can leave it.

On February 28, 2022, there is a $10,000 transfer to Chubby by the Pink Flamingo, which is one of your entities?

A. Chubby Assets?

464 Q. It appears so. It says due to/from Chubby, Chubby Assets Inc. Just curious if you know why that transfer would be made to Chubby Assets?

A. Off the top of my mind, I don't know why it was made, but I know there would be a reason for it, and I only say this because

Chubby was not a company that we were -- that I, sorry, was lending, doing intercompany loans or anything as such with, so there would be a purpose for it. I don't know if it was -- I don't want to guess because it could be maybe a payment was accidentally made from somewhere else, and it is a reimbursement or a payback or something, but it would be something that I would have to look up based on the date.

465 Q. To your knowledge, Chubby Assets Inc. never loaned money to the Pink Flamingo?

A. It might have. To my knowledge, it might have. What I meant more so is it wasn't ever a frequent thing between Chubby Assets. It might have loaned $10,000, and maybe it was a loan repayment, but I would have to look it up.

466 Q. If you could provide any clarity on why this payment was being made, that would be helpful. We will mark this. This is general ledger excerpt, transfers to/from Chubby Assets Inc.

EXHIBIT NO. J: For identification: General

ledger excerpt, transfers to/from Chubby Assets Inc.

REQ MR. PAYNE: Mr. Foster is flagging for me that we have already responded to a request regarding that transfer, but we have your request now.

MR. PENDRITH: I don't think it told us anything as far as the answer goes. I am trying to understand what that has to do with, and I think it being -- it is an intercompany transfer. We understand it is an intercompany transfer. Is it a loan being repaid? Is it just a gift of money? Is it something else? None of that is clear.

467 Q. This is GL Cobalt Prospects. Are you aware if Cobalt Prospects had lent money at any point to Balboa or Interlude or Joint Captain or any of the other applicant entities?

A. Do I remember? No.

468 Q. We see a small transfer in, two larger transfers out, and a smaller transfer out for a total cumulative payment out of the applicants of $20,000 to Cobalt Prospects. Do

you know why any of this is occurring?

A. I would have to look up those four transactions to see what the purpose of them was or if it was a loan.

469 Q. If there is any documentation that would shed light on the basis of these, we would appreciate production of that?

REQ MR. PAYNE: I have your request.

MR. PENDRITH: Thank you. We will mark this as the next exhibit, please. This is general ledger excerpts, payments to/from Cobalt Prospects.

EXHIBIT NO. K: For identification: General ledger excerpts, payments to/from Cobalt Prospects.

MR. PENDRITH:

470 Q. Let's look up the May 31, 2023, DSPLN bank statements, please. Was there a point in time when you said to yourself: I shouldn't be transferring funds to myself anymore or to Paradisal Bliss or other companies that I have an interest in?

A. That is a broad

statement, but no, because in the moment, sitting in this moment versus that moment back then, I can't put myself back in that place because it happened a while ago, and I don't know what was going on in that moment or what the purpose of -- like what was happening. I can't recall fully. I wouldn't make that statement because it is hard to know. If there were things that were running operationally and renovations being done that were required to be done, I guess decisions were being made, but I wouldn't be able to answer that question fully.

471 Q. You didn't pause to consider: Is this a payment I should be making?

A. I am sure I paused or we all paused many times. There were endless conversations, as there is to this day at any given time about the business and the day to day. But I can't remember if I specifically paused and asked myself those questions.

472 Q. What were the discussions? Did they ever concern stopping paying money out of the applicants and into non-applicant entities and to other people, like yourself, for example?

A. If we are just referencing the payments to myself, I have already clarified that those payments are majority going on a credit card that is used by the applicants, and there are various reasons behind that.

In terms of the other non-applicants that you are referencing in the moment, at that time, we were not in CCAA, so there wasn't the CCAA applicants and non-applicants. It was all a group of companies, and I don't know what the situation at that moment was when the money was being lent out or what the circumstances were. It is something that would have to be looked into to see if I could jog my memory, but in this moment, I wouldn't remember that.

473 Q. Was the distinction between the non-CCAA companies and the CCAA applicants less clear before the CCAA?

A. Less clear in the sense of if I was a director on the non-CCAA entities prior to the CCAA and there were real estate hold cos, they are all essentially the same thing to an extent because they are all -- it is all real estate, so the business is the same whether we --

and some of the lenders are the same, as well. So there is direct relation in the sense of how everything runs.

So at the time, in that respect, it would have been similar. Similar lenders, similar process, same management, same day to day.

After the CCAA, different story because we are referencing the 11 entities filed, so now there is a distinction. But prior to that, we weren't referencing them as non-applicant and applicant entities. It was these are our businesses pertaining to the real estate hold cos, and we are operating them.

474 Q. Was it all treated as one big business, or was it treated as 11 or 13 or 15, however many companies there are total, 15 different businesses?

A. There is no definitive answer to that because it was kind of open ended. It was treated as one business in some respect in terms of, okay, if we were doing the intercompany loans, everything was kind of moving together. It wasn't one moving before the other unless one of the entities literally did not exist. But if they

all existed at the same time and there were kind of things happening in each of them or work or renovations, then they all kind of worked together, and there was, I guess, a mutual understanding.

But I wouldn't say that we from day one were like, oh, this is one big entity, because it wasn't. It was individual entities, but it was all the same team and people we worked with together operating them. I guess in some aspects, it could be seen as one big thing, but yeah.

475 Q. We are on the May 31, 2023, DSPLN statement. I would like to take you to page 6 of that statement, please. On May 17, there are two deposits, $11,000 and $25,000, made on the same day?

A. Yes.

476 Q. Those are deposits from Interlude's bank account just for reference, which is information I derived from the account number. Then on the same day, do you see Interac e-transfer sent, happy bday Name?

A. I do.

477 Q. It is a $10,000 payment?

A. Yes.

478 Q. Is that another payment to [redacted]?

A. It says [redacted]. I would have to look in the actual -- I would have to try to find the actual record, so I can't be 100 percent because we know a few [redacted]. I would have to look into it.

479 Q. Does [redacted] have a birthday around May 17?

A. He might.

480 Q. You are not sure?

A. I am not sure. Would you mind checking and confirming the email recipient of that transfer and if it is, in fact, [redacted]?

REQ MR. PAYNE: We have your request.

MR. PENDRITH: Thank you.

481 Q. In May 2023, would it be appropriate to be sending $10,000 to [redacted], whether for services that he was providing at that point or as a gift?

A. Can't fully answer that. I don't know in that time frame or can't remember

what was going on. As we discussed, it is something I would have to look into and what it was for. Would not be able to confirm that.

482 Q. Do you see on May 18, there is a transfer of $15,000 into the account and then a $6,000 transfer out?

A. Yes.

483 Q. That is a transfer to your bank account?

A. Yes.

484 Q. The $15,000 comes from the same bank account referenced above?

A. Yes.

485 Q. Why is so much money being cycled amongst the applicants' bank accounts?

A. Not sure. I am not really sure. Not really one simple answer for it. As you guys have received and seen, there were a lot of intercompany loans back and forth throughout the years. Why was so much money sent back and forth? I guess wherever needed it is where it went. There wasn't like a memo or rules that we went by. It was just the way it was operating.

486 Q. There is no reason, for example, that if for some reason you needed $6,000 based on your credit card spending, Interlude could have transferred that to you directly. Right?

MR. PAYNE: On the assumption that Interlude had funds.

THE WITNESS: I guess because you are saying the 15K went into this account. Why didn't it go to me directly?

MR. PENDRITH:

487 Q. I am just curious. It seems like there is an extra step there which may not be necessary, and I am just curious if there is a reason for it?

A. I am not sure the exact reason. There could have been times where an X amount or a dollar figure went into one of the accounts, such as this DSPLN, and a portion of it went to myself, as it shows. But there could have been, I guess, other payments that maybe we thought were coming out of that account or were going to come out or we were going to send. Day to day, it was a very fast-paced environment. A lot was changing, so I can't give an actual answer

as to was there an additional step or wasn't. I am not sure.

488 Q. Okay. Why is it that if the purpose of all of the transfers to your personal bank account, and I am assuming for this $6,000 transfer it is the same reason, to pay off the credit card?

A. Yes.

489 Q. Why not just pay off the credit card directly from DSPLN?

A. Because it is -- what is it called? It is not a direct transfer. It would take three or four days. DSPLN is a business account. My card is a personal account. There is no way. You would have to add it as a bill payee, make the payment, and it might take three to four days to reflect.

Sometimes, and this is from experience, Bank of Montreal will also block large payments going on personal accounts from business accounts for verification. So then it adds another layer and another delay, which I have experienced quite a few times.

So because it was a personal card being used for business purposes, the payment

would go to me, and I would transfer it onto the card, which was instant, and the credit would be available right away.

490 Q. There is no hold on the transfers of funds from DSPLN into your personal account? You didn't run into a hiccup there?

A. No holds.

491 Q. Do you see on the next page, page 7, there is a $50,000 transfer on May 19 into the DSPLN bank account?

A. Yes.

492 Q. For your reference, the bank account that it transferred from is Happy Gilmore?

A. Correct.

493 Q. Happy Gilmore Account #. And on the same day, there is a transfer of $45,000 to your personal bank account?

A. Yes.

494 Q. That is just the same thing we have been talking about, the credit card spending?

A. It would have gone onto the credit card, yes.

495 Q. What about the next

transfer, the $45,000 that comes in from Interlude also on the same day into DSPLN's account? Do you see right below that there is a transfer of $40,203.48 to Diamond Vacation Homes?

A. I do.

496 Q. Why is that something that it would be appropriate for DSPLN to be paying for in May 2023?

A. To be honest, I don't even recall what -- obviously it says Diamond Vacation Homes, but I actually don't know where that is or where we were or where we all were or what the breakdown is. It is something I would have to look up.

497 Q. Do you not remember taking a vacation where you spent $40,000 on a vacation home? I would think that would be memorable, but maybe I am wrong.

A. No, when you are doing thousands of transfers for years and years on end, everything blurs together. I did 50 transfers last night, and I couldn't name a single one.

498 Q. Do you have any reason to believe this is anything other than a payment towards a vacation?

A. It would be related to business, but the breakdown, I can't provide anything right now on the spot.

499 Q. How do you know it would be related to business? If you don't know what it was even for, how do you know it is related to business?

A. Based on the amount and most of the trips that we did take where we were large groups, as I mentioned previously, were all business related. There were very few, if any, occasions that we went away where it wasn't related in some manner to business. We didn't take leisurely vacations.

500 Q. Was it necessary for the business to spend $40,000 on a vacation home at this point in time, May 2023?

A. At that point in time, I would have to go back and see what the situation was at that point in terms of what was the purpose of it and what we were doing. But sitting here right now, I don't have recollection of it, so I wouldn't be able to say either/or.

501 Q. This was at a time, if we back up to the prior page, three days earlier,

four days earlier prior to the payment, there are a bunch of bounced cheques for what appear to be interest payments?

A. Yes, I see that.

502 Q. The bank account balance was in the negative, and days later, after having some money put in from Interlude and Happy Gilmore, there is a payment of $40,000 on a vacation home?

A. Once again, the context of that is not available at the moment, so it would be something I would have to look into. If we are trying to pin one against the other, I can't confirm anything. It is something I would have to look into.

503 Q. You don't know where the vacation was? You don't know who went? You don't know anything about it?

MR. PAYNE: I think she has answered those questions.

THE WITNESS: No, truthfully, I do not.

MR. PENDRITH:

504 Q. Let's go to page 9. On May 25, there is another $12,000 payment to your

personal bank account. That was again for the same reason? The credit card spending?

A. Yes.

505 Q. Thank you. Then just lastly, on May 31, which is on page 10, do you see there is a transfer in at a period of time when the balance of the bank account was $64? $10,000 was deposited. The bank account, you know that is Joint Captain's bank account, Joint Captain Account #?

A. Yes.

506 Q. You are aware that is Joint Captain. Joint Captain transfers $10,000 to DSPLN, and then $10,000 is transferred to your personal account?

A. Yes.

507 Q. Then the account balance goes into the negative?

A. Yes.

508 Q. Why was that amount transferred by Joint Captain to DSPLN and then to you?

A. Why? It would be one of the same reasons. It is going onto the card. For what? Wouldn't be able to confirm that at this time.

509 Q. Is there any reason Joint Captain couldn't transfer the funds to your personal bank account if that was necessary?

A. To be honest, it may have been because it was something related obviously to DSPLN, so again, it initially goes into the DSPLN account and then to me, just to add, I guess, a layer of some type of tracking, because it is money Joint Captain is lending to DSPLN for something that might have been related to DSPLN, and then it is going on my card for the actual purchase if I am going to --

510 Q. But weren't the purchases on your card for various different applicant businesses, not just for one business. Right? They are commingled on the card?

A. They are commingled, but we are talking about my entities, so DSPLN, Balboa, Pink Flamingo, maybe a couple others. But Joint Captain had its own credit card. Not the actual entity, but it was Bronwyn's personal card that we were using for Joint Captain. Therefore, Joint Captain purchases, maybe a few may have gone on my card but predominantly would not have been on my card. This would have been most likely, as

I say, for something related to DSPLN.

511 Q. Do you have access to that credit card, the Bronwyn credit card that was used for the Joint Captain purchases?

A. Do I personally? No.

512 Q. Do any of the applicants have access to that?

A. No, because it is a personal card of hers.

513 Q. But it was used for business purposes?

A. Yes, but it is not a card I have online or any access to.

514 Q. Payments were made by the applicants directly to Bronwyn on account of those business purchases?

A. Correct.

515 Q. If that is within the control or power of the applicants, we would like to see a copy of those credit card statements. I accept that it may not be, but that is the request we are making.

MR. PAYNE: Bronwyn's personal credit card statements?

MR. PENDRITH: The ones which

were referenced that were used to purchase things on behalf of the business and that payments were made by the business to Bronwyn, I understand, to pay off the card.

REQ MR. PAYNE: I have your request.

MR. PENDRITH: Thank you. Let's mark the DSPLN May 31, 2023, business banking statement as the next exhibit, please.

EXHIBIT NO. L: For identification: DSPLN May 31, 2023, business banking statement.

MR. PENDRITH:

516 Q. Since the CCAA started, how many renovations have been completed?

A. That is a Ryan question. I am obviously on some of the calls and we have been on calls with the monitors, as well, and they know he submits reports, but I don't really know off the top of my head.

517 Q. We can ask Ryan about that, and we may have some information, as well.

We are going to look at the June 30 DSPLN statement 2023. I will note I am

not certain we need to look at this, but I am happy to take you to it. On June 1, there is a $10,000 transfer to yourself?

A. Okay.

518 Q. On the same day that SID Management seems to put $10,000 into DSPLN. Do you know why SID Management would deposit that money and then that money would on the same day be transferred to you personally?

A. The transfer to me would have gone on the card, so same as all of them. In terms of SID Management, I would have to look at whether that was towards a rental invoice or if it was a loan.

519 Q. If you have that information, we would appreciate it?

REQ MR. PAYNE: I have your request.

MR. PENDRITH: Thank you.

520 Q. On June 6, there is another transfer of $10,000 to your personal bank account. That is for the same reason? No different reason?

A. Yes.

521 Q. On June 9, do you see a

$79,000 approximate deposit from Nekzai Law?

A. Yes.

522 Q. Do you know what that was on account of?

A. No, something I would have to look up.

523 Q. Were there new promissory notes being issued at that point in time?

MR. PAYNE: This is June 9, 2023?

MR. PENDRITH: Correct.

THE WITNESS: I don't remember a lot of promissory notes at all in 2023 aside from -- they are not proms, but the seconds I had mentioned. I don't know if there was a sale and that is proceeds, so I am not going to guess, but it is something I could look up.

MR. PENDRITH:

524 Q. I would appreciate it if you could provide details of the basis for that transaction?

REQ MR. PAYNE: I have your request.

MR. PENDRITH: Thank you.

525 Q. Then on the same day, it

looks like on June 12, as well, there are a number of transfers to your personal account. You have -- sorry. There are transfers both to your personal account and SID Management and SID Renos. On June 9, you will see there is a $5,000 and an $8,000 transfer to the bank account ending 145?

A. Yes.

526 Q. That was the regular reason --

A. Correct.

527 Q. -- that those transfers were being made, for credit card spending?

A. Correct.

528 Q. Then you see there is a $3,000 payment in the middle to SID Management?

A. Yes.

529 Q. Bank account ending 833, that is SID Management's?

A. Yes, it is.

530 Q. Do you see a few lines down there are two payments, $6,600 and $35,000, paid to SID Renos?

A. Yes.

531 Q. Do you know why any of those payments were being made?

A. In the moment, no, I honestly don't. I am not sure.

532 Q. All of those payments appear to go through, and then on the next page, we see once again there are a whole bunch of NSF cheques that seem not to have cleared. Those are interest payments to lenders?

A. The cheques are interest payments, yes.

533 Q. Why is it that payments to yourself and SID Management and SID Renos all clear and payments to lenders don't clear?

A. Not really a breakdown I can give. I mean, the payments that you have referenced to SID Renos or myself, I had mentioned one of -- the card for SID Renos and the 3K to SID Management. I am not sure what those would be in respect to at the moment, so it would first have to be clarified before I could give a why was that done and this wasn't type of answer.

534 Q. It seems to me that there was some care taken to make sure these cleared. It was on the same day that the money came in and subsequently, but by the time all of these cheques go to be cashed, all of the money is gone, and I

am just trying to understand the why if there is a why?

MR. PAYNE: The premise about you saying it seems care was taken, obviously you are not testifying, but the question about why, I think she has already answered that she can't answer that sitting here right now.

MR. PENDRITH: Okay.

535 Q. Let's look at page 10 of the same statement, please. There is a $59,000 deposit again, incoming wire from Nekzai Law Profession. Do you know if that was mortgage proceeds or promissory note for proceeds or something else?

A. No, not sure at the time. I am not sure which of the four different options it could be.

536 Q. If you could provide details after looking into it as to what the source of those funds was, that would be appreciated?

MR. PAYNE: The source of the funds or the purpose of the funds?

MR. PENDRITH: The nature really.

REQ MR. PAYNE: Okay. I understand. I have your request.

MR. PENDRITH:

537 Q. On the next page, still on June 29, you will see an $8,000 and a $1,500 transfer to your personal account?

A. Yes.

538 Q. Again, we are doing that for the exact same reason we have discussed already?

A. Yes.

539 Q. The next day, on June 30, do you see a $20,000 transfer to Paradisal Bliss, account ending 149?

A. I do.

540 Q. What was the reason for that transfer?

A. Not sure at the moment.

541 Q. Do you see another transfer on the same day for six and a half thousand dollars to Paradisal Bliss?

A. Yes.

542 Q. Why is that split up? Do you know?

A. Not sure, to be honest.

543 Q. Do you see just below that a $12,000 and a $5,000 payment to your own bank account?

A. Yes.

544 Q. Also on June 30?

A. Yes.

545 Q. It appears to us that $10,000 of those dollars was transferred on the same day from Interlude. Do you see that?

A. Yes.

546 Q. Do you know why that is happening?

A. No. In terms of the 5K, it would have probably gone on the credit card.

547 Q. I understand your information regarding the $5,000 out, but the $10,000 that came in from Interlude on June 30, do you know --

A. No, other than an intercompany loan, I am not sure.

548 Q. Let's mark this as the next exhibit, please. DSPLN business banking statement, June 30, 2023.

EXHIBIT NO. M: For identification: DSPLN

business banking statement, June 30, 2023.

MR. PENDRITH:

549 Q. Could you go to page 8, please. This is the July DSPLN business banking statement. On page 8 of the document, we see another deposit coming in from Nekzai Law, $275,000 approximately. Do you know what this was on account of?

A. Given the amount, most likely a second mortgage. Not sure which. There were a couple lenders that were seconds, so I am not sure which one, but it would be a second.

550 Q. Could you identify if we already have the documents somewhere the mortgage documents that are associated with this deposit, or if not, provide those documents to us, please?

REQ MR. PAYNE: We have your request.

MR. PENDRITH: Thank you.

551 Q. Do you see just below that there is a $25,000 payment to your personal bank account?

A. I do.

552 Q. For the same reason of

paying for the credit card spending?

A. Yes.

553 Q. That follows our somewhat regular pattern of a bunch of NSF cheques on July 24. Do you see that?

A. Yes.

554 Q. Again, those are interest payments, you believe?

A. Given the small amount, sorry, the individual number is quite small, could be potentially Lion's Share payments.

555 Q. What would they be payments to Lion's Share on account of?

A. I believe their interest for Lion's Share, because they are very small amounts and mainly hers. Actually, never mind. I was wrong. They are utilities.

556 Q. These are utility payments?

A. I missed the whole top art. Yes, Sault is a utility company, PUC and the Sault.

557 Q. What is the current status of the applicants' utility accounts? Are they in good standing or are they behind?

A. The monitors have full access to all of our utility accounts, whether they would be past due and up to date, and I believe [redacted] is the one fronting that, and our office manager, [redacted], works with him directly, and she is in contact with all the cities and provided him, I guess, I think, a list -- not I think, I know, a list of all the accounts for the applicant entities pertaining to utilities and the amounts, whether they be owing or not owing. I don't handle utilities, but I know they have full communication up to today on that.

558 Q. That wasn't within your account payable portfolio?

A. It was not.

559 Q. Do you know if these were square by the time the CCAA started? When I say square, I mean paid off?

A. These ones would have been PADs, so preauthorized payments that had been set up to the accounts. Whether these ones in particular were squared up prior to CCAA, hard to say. I know utilities were paid, but I don't know if these ones were paid.

560 Q. If we could go back down

to the page we were looking at before to the bottom of the page. On July 26, there is an $8,000 and a $1,000 payment to bank account ending 114. Is that SID Renos?

A. Yes.

561 Q. That was for payment of the services SID Renos was providing at that point in time?

A. I can't 100 percent confirm, but more than likely.

562 Q. Do you know how many houses were completed as far as the renovation piece goes in 2023?

A. No. That would be a Ryan question.

563 Q. Okay. We will ask Ryan, or if it is easier to make an inquiry --

A. I am not putting it on him because I don't know if he will know off the top of his head either, but probably inquiry is best.

564 Q. Then a relatively small amount in the scheme of things, but you see there is a $2,500 payment to account ending 288. That is the Zack Files account?

A. Yes, I see that.

565 Q. Do you know why that would be paid at this point in time?

A. No, I am sure it is in one of the -- as I had referenced before, I had done a back and forth for Zack Files, so I am sure it is something I had already listed in my back and forth calculations that I had done.

566 Q. You think this is repaying a loan Zack Files had extended?

A. Yes, as of today, I know that Zack Files is owed money from the applicants, so I can't confirm on that specific date, but yes.

567 Q. Are the applicants owed money by any of the non-applicant related companies?

A. Not really a question I can answer. I answered the Zack Files one because that is an exercise I just did as of a week ago or two weeks ago, so it is fresh in my mind. As for anyone else, I am not sure. I wasn't the accountant or bookkeeper or the one that did all the reconciliations, so it is not something I would have knowledge to in this moment.

568 Q. You did the exercise for

Zack Files but you haven't done the exercise for anyone else?

A. I did the exercise for Zack Files because it was a request that had come in in terms of certain clarifications needed, and it was quick, so I was able to do it in a little bit of time I had. But even for Zack Files, I am not the bookkeeper or the accountant, so it is not a normal practice that I do. It was just for a specific reason that I had done that one, and I believe it was because it was to a responding request, but I don't handle what is due and what is not due.

569 Q. No one has regularly tracked that, to your knowledge?

A. Regularly day to day or week to week, no. I guess it would be on the ledgers or the accountant's responsibility in terms of their work scope and the bookkeepers to pinpoint those transactions and label them accordingly.

570 Q. Your general ledgers you know stop at the end of 2022?

A. I do know that, yes.

571 Q. Throughout 2023, did the

applicants have any knowledge of who owed whom?

A. No.

572 Q. This is just transferring money around to meet liquidity needs?

A. Yes.

573 Q. Sitting here today, you don't know if it is a loan or a repayment of a loan, any of the --

MR. PAYNE: Sorry, what is? What are you talking about?

MR. PENDRITH:

574 Q. Any of the intercompany transfers, sitting here today, you don't know if those transfers are loan repayments or the granting of a loan?

A. Correct.

575 Q. Do you understand?

A. Yes.

MR. PAYNE: She answered.

THE WITNESS: Sorry. I understood, so yes.

MR. PENDRITH:

576 Q. If we can turn the page to page 9. Four rows down, there is a $140,000 payment to a bank account ending in Account #. It is

Happy Island Account #. Do you know that bank account?

A. I would have to look it up. I am not sure.

577 Q. Could you look that up for us and please advise?

REQ MR. PAYNE: We have your request.

MR. PENDRITH: Thank you.

578 Q. And the next day, there is a $20,000 payment to your personal bank account again, for the same reason of repaying the credit cards?

A. Correct.

579 Q. Let's mark this as the next exhibit. Business banking statement for DSPLN, July 31, 2023.

EXHIBIT NO. N: For identification: Business banking statement for DSPLN, July 31, 2023.

MR. PENDRITH:

580 Q. Going to look at the August 31 statement next for DSPLN, August 31, 2023. Do you see a transfer into the account on August 1?

A. I do.

581 Q. Do you know who that transfer is from?

A. I would have to double check.

582 Q. [redacted]?

A. I will have to double check.

583 Q. Could you advise, as well, of the transfer out, [redacted], $42,466.13?

A. I can --

MR. PAYNE: In respect of both transfers, the request is to/from?

MR. PENDRITH: We are trying to understand who the account numbers are. We know the to of the first one and we know the from for the second one, but we don't know who put the 45 in and --

REQ MR. PAYNE: You want the counterparties. I have your request.

MR. PENDRITH: Thank you.

584 Q. If we could go to page 6, please. There is a $155,000 approximately deposit again from Nekzai Law. Do you know what that was

on account of?

A. More than likely, given the date, a second, more than likely.

585 Q. Could you provide the documents that would show what the nature of that payment was, if it was a second mortgage or first mortgage or promissory note proceeds?

REQ MR. PAYNE: I have your request.

MR. PENDRITH: Thank you.

586 Q. You will see on the next day, August 17, there is a $7,000 payment to SID Renos. Do you see that?

A. Yes.

587 Q. Account ending 114?

A. Yes.

588 Q. Do you know why that payment was made?

A. Not in the moment.

589 Q. Do you see there is a $43,710 payment made to account ending 250?

A. Yes.

590 Q. The full account number is Lift Capital Account #. Do you know what account that is?

A. No.

591 Q. Is that something you could look up?

A. Yes, I can attempt to look it up, for sure.

592 Q. Thank you. If you could provide that information, we would appreciate it?

REQ MR. PAYNE: We have your request.

MR. PENDRITH:

593 Q. Then on the same day, a $35,000 transfer to Zack Files. Do you see that? Was that repayment of a Zack Files loan?

A. Yes, it could be one or the other. Whether it was a repayment or a loan at that specific date, I can't confirm, but I know there were intercompany loans back and forth from Zack Files. That moment in time, I am not sure, but as of today, I do know that Zack Files is owed a surplus.

594 Q. Immediately below that, a $15,000 transfer to your personal bank account?

A. Yes.

595 Q. Followed by a $12,000 transfer to your personal bank account the next day, August 18?

A. Yes.

596 Q. Again, lots of credit card charges, so that was reimbursing the credit card?

A. Yes, it would have gone onto the credit card.

597 Q. Then a SID Renos payment of $9,000 on August 18?

A. Yes.

598 Q. How busy were the applicants in terms of the renovations that were going on at this point in time?

A. Not sure. Might be best to inquire about that, because though I want to say it is more of a Ryan question, there is no way in that moment in time, I don't think anyone can recall back dates, but we were always performing renovations. In terms of how busy it was, I am not sure.

599 Q. Is there a schedule that has: Here are all the properties we own, here is the timeline for renovations? Is there anything like that that you use to track things?

A. On the operational side, I personally don't use any of those systems in

place, but there are systems in place. To the extent of how they are set up, I wouldn't be able to speak on it in terms of how they are laid out. I don't know if it says property and then timeline or if it says it is under renos.

MR. PAYNE: Don't guess.

MR. PENDRITH:

600 Q. You believe there is a system of some nature, but you don't know the details of it?

A. Yes, I know there is a system.

601 Q. Because someone told you there was one?

A. Yes, and I have been on enough calls to know there is a system. I just personally don't use the system.

602 Q. How would you as the owner of SID Renos, if you wanted to have an understanding of what the status of the various projects was at any given point in time, what would you look at, if anything?

A. There was endless day-to-day communication on the sites. Whether I was on those phone calls wasn't a necessary role I

played, so I didn't necessarily have to be on those phone calls because it wasn't really my position, and I probably wouldn't have benefited the calls in terms of helping.

But other people would have been on those calls, and of course, I have overheard those calls. I have been on perhaps -- I advised you we had weekly calls with Windrose, so there were always updates provided on where sites were at, and I kind of had a gauge of what was going on because I did handle the accounts payable, which includes all of the contractor payments for contractors that were completing renovations on our sites.

603 Q. But there was never a document or series of documents you would look at to apprise yourself of the progress of the renovations at your company?

A. There were end-of-week calls that the upper management would have. By upper management I mean Ryan, Robby, our COO at the time. I say at the time because he is not with us currently. I have been on a number of those calls, not weekly, but I have been on them and I know that on those calls they go through

that information that you just mentioned.

604 Q. Who was the COO, the former COO?

A. [redacted]. He doesn't work with us. Prefiling, he was working with us for a couple years. He was a contractor.

605 Q. What was his last name?

A. [redacted].

606 Q. [redacted]? S on the end or no S?

A. No S on the end.

607 Q. Where was he located?

A. I believe either Oakville or Burlington. I am not sure.

608 Q. We should mark this. DSPLN August 2023 bank statement.

EXHIBIT NO. O: For identification: DSPLN August 2023 bank statement.

MR. PENDRITH:

609 Q. Let's look at Happy Gilmore, May 31, 2023. It looks like Happy Gilmore in the early part of the month has some similar NSF issues as we had seen in DSPLN. If

you could scroll down to page 3, please. Do you understand if these are interest payments to lenders?

A. Anything that is cheque would be an interest payment. There could be some utilities in there. I would have to see what withdrew first before the bounce-back to see what the memo is. Sault, anything Sault is utilities. Olympia Trust is all first mortgages, and then cheques could be a variation, but sorry, they are interest payments.

610 Q. Interest payments, and then also in there are some utility payments?

A. Exactly.

611 Q. Okay. Page 5 on May 18, there is $519,000 deposited in by wire from Nekzai Law?

A. Yes.

612 Q. Do you know what that was on account of?

A. It would have been a second mortgage, a blanket, but not sure what properties.

613 Q. If you could provide the documentation that clarifies what that is in

respect of, we would appreciate that?

REQ MR. PAYNE: We have your request.

MR. PENDRITH:

614 Q. Then on the same day, there is a $20,000 payment to account ending 145. That is your personal account?

A. Yes.

615 Q. And another one for $15,000 on the same day to your personal account. Do you see that?

A. Yes.

616 Q. You see that five up from the bottom. Again, same reason for those payments?

A. Correct.

617 Q. On the next page, page 6, there are three payments to SID Renos, May 19, $3,000, then on May 23, $15,000 and $5,000. That is account ending 114?

A. Yes.

618 Q. Do you know the basis for those payments?

A. Not at the moment.

619 Q. Is it your expectation

that there would be a corresponding invoice to these payments?

MR. PAYNE: Which ones specifically?

MR. PENDRITH: The SID Renos payments.

THE WITNESS: As we had referenced previously, SID Renos had its management --

MR. PAYNE: Hang on. I am not being critical, Josh. I just think we are not seeing what the transaction is.

MR. PENDRITH: There is a $15,000 May 23 account ending 114. It is about 10 up from the bottom.

MR. PAYNE: I have it. Thank you.

MR. PENDRITH:

620 Q. Then a $5,000 one, same bank account. Then there is a $3,000 one, which is three from the top on May 19. Those are all SID Renos bank account?

A. Yes that is SID Renos.

621 Q. My question was whether your expectation was that there would be a

corresponding invoice that would match the transfers?

A. I can't confirm that there would be an invoice that would match the exact number of the transfers, like $3,000 or $15,000, but whether it was for a payment towards an invoice balance could be possible.

622 Q. Did SID Renos treat this as income?

MR. PAYNE: From an accounting perspective?

MR. PENDRITH:

623 Q. Yes, at the end of the year, I guess it would be probably in your taxes now, but would this be income for SID Renos?

A. That is an accounting --

MR. PAYNE: I don't think she is in a position to opine on that from an accounting perspective.

MR. PENDRITH:

624 Q. Do you know if transfers from the applicants to SID Renos that have occurred previously were treated as income?

A. The filings are not complete.

625 Q. What about in prior years?

A. They are not complete.

626 Q. They are not complete for 2022?

A. No.

627 Q. What about 2021?

A. I am not sure. As far as I am concerned, they are not complete.

628 Q. Can you make inquiries and determine if SID Renos has filed its taxes in 2020, 2021, and 2022?

REQ MR. PAYNE: We have your request.

MR. PENDRITH:

629 Q. And if there are tax returns, I would like production of those, please, because we want to see whether or not the payments that go from the applicants to SID Renos are treated as income or treated as something else or not treated at all?

MR. PAYNE: This is SID Renos, the non-applicant entity, and you want to know about their tax treatment in a non-applicant entity. Do I have that right?

MR. PENDRITH: What you have is that I am interested in knowing whether SID Renos, who by all accounts received a lot of money from the applicants, received it as income and then it was payment for services that were being provided, or if SID Renos just got money that is unconnected to any benefit that it is providing.

That is what I am seeking to understand. So the tax treatment would be informative of that. If you are declaring it as income, there is a premise there that you are earning the income. Whereas if it is just money flowing into a bank account, there may not be a reason for it. I am trying to understand. That is the reason for my question. It is not a small amount of money. If it was a thousand dollars, I wouldn't ask the question, but it is a lot.

REQ MR. PAYNE: I have your request.

MR. PENDRITH:

630 Q. Then you have at the bottom of the page six and a half thousand dollars transferred to your personal account?

A. Yes.

631 Q. For the same reason we

discussed?

A. Yes.

632 Q. If we could flip to the next page, page 7, do you see there are two payments to SID Renos, one on May 24 for $5,000 and one on May 25 for $3,000?

A. Yes.

633 Q. Do you know what that was on account of?

A. Not at the moment.

634 Q. Do you see the transfer just below, bank account DSPLN Account #?

A. I do.

635 Q. That is another bank account you have?

A. Account # wasn't DSPLN?

636 Q. Maybe you could do that by way of confirmation?

A. I thought that was the ending of DSPLN, but I might be wrong.

637 Q. There may be more than one entity. Could you make inquiries and confirm who is the owner of that account, please?

MR. PAYNE: The owner of the account for the $2,500 transfer on May 25?

MR. PENDRITH: Correct. The account number is DSPLN Account # .

REQ MR. PAYNE: I have your request.

MR. PENDRITH: Thank you.

638 Q. Do you see a $210,000 transfer on the same date?

A. Yes.

639 Q. That was a transfer to SID Management. Is that right?

A. Yes.

640 Q. Why was it that SID Management was getting paid $210,000 on May 25? Go ahead.

A. I was just going to say I am not sure.

641 Q. That seems like a relatively large payment to SID Management compared to some of the smaller payments we have seen in the past?

A. The number is different than the other payments, yes.

642 Q. Nothing about this, less than a year ago, doesn't ring a bell as to why such a large payment was made out of Happy

Gilmore?

A. Ring a bell? No, it doesn't ring any bells.

643 Q. Would there be something that SID Management would provide that would explain the payment, the basis for such a large payment? An invoice or something?

A. SID Management provides a lot of services, but in this particular instance, I wouldn't be able to confirm what this was for. It would have to be looked into. I am not sure.

644 Q. My understanding of how SID Management gets paid, at least based on the discussion yesterday, is that it collects the rent revenues, and from the collected rent revenues, it takes its fees and then disburses the balance to the applicants. Is that your understanding, as well, or do you understand differently?

A. That is a good understanding, yes.

645 Q. It wouldn't be typical, then, that there would be a payment to SID Management for fees or anything like that because there is already a built-in system to take the fees?

A. It wouldn't be typical, but this is 2023. We are referencing May 25, 2023, so nothing was really as typical that year, as it was a difficult year. I would have to look into the reasoning, but it would have been for a reason that it happened.

646 Q. If you could provide whatever documentation would illuminate the basis for that payment and the rationale for making the payment at this point in time, I would appreciate it?

REQ MR. PAYNE: I have your request.

MR. PENDRITH: Thank you.

647 Q. For context, several days later and several days earlier, as well, several days later certainly, there is a number of NSF cheques again. May 29 there seems to be a number of cheques that bounced. Are those the same interest cheques that we have been referring to earlier?

A. If it is classified above as Olympia or a cheque, then it would be interest or Lion's Share.

648 Q. Is there a reason why it

would be more important to pay SID Management $210,000 than to leave the money in the account so that the cheques don't bounce? I am just trying to understand the thought process on this stuff.

A. There potentially could have been a reason. When we were going through certain defaults as seen on the screen, there were payments that were being paid directly, maybe not from the actual bank account, but let's say from my card or somewhere else. There could have been another transfer for insurances. There was insurances coming out that might not have been withdrawn from the account directly, so there was a lot of -- it is hard to say. It is a long time ago, so something I would have to check.

649 Q. Do you know if the other SID companies filed their taxes?

A. In terms of other SID companies, who are you referencing?

650 Q. SID Management, the one that just got the cheque? Not cheque but --

A. SID Management, I would have to confirm. 2023 is not filed. 2022 I believe is filed.

651 Q. For SID Management?

A. SID Management.

652 Q. Not for SID Renos?

A. Not for SID Renos.

653 Q. What is the reason why SID Renos didn't file its taxes?

A. It was just a capacity issue. What I mean by that is we are working with a firm. They are not a large accounting firm, and we have a lot of entities, as you can see, so whichever, the applicants were always favoured in when it came to filings and bookkeeping, so they would always work on the applicant entities, and SID was just kind of, I guess, put to the side because it was -- they just didn't have the capacity to work on it while they were working on all our other files, and that has kind of been the case up to date.

654 Q. Is SID Renos a profitable business?

A. Are you speaking right now or in past times?

655 Q. Right now is it profitable?

A. Right now, no. Right now, this today moment, I will rephrase that. It

will be profitable, as now we are running on renovations again, but there was a pause obviously when we filed the CCAA, and we had submitted some prefiling invoices, as well, that SID Renos was owed for management fees which remain outstanding that we had submitted to the monitors. But now we have resumed renovations and have been renovating, so the fee has been reinstated, the monthly fee, and we will be billing for it, I believe, at the end of this month from January to now.

656 Q. Is SID Renos equipped to do this work if it can't file its taxes on time? I am just asking a really practical question.

MR. PAYNE: SID Renos isn't one of the applicants. This doesn't relate to one of the prefiling transactions. I think you are reaching here in terms of the scope of the question.

MR. PENDRITH:

657 Q. Was SID Renos profitable in 2023?

MR. PAYNE: Same answer.

MR. PENDRITH: That is not far afield at all because SID Renos receives a whole bunch of money from the applicants, and we are

trying to figure out what is happening with the applicants' money.

658 Q. We are trying to understand. Where has that money gone?

MR. PAYNE: You know where the money has gone from the bank account. Right?

MR. PENDRITH: That is partially true. I know where some of the money has gone.

MR. PAYNE: If you are telling me you know SID Renos has received a lot of money, then evidently you know the sum of money SID Renos has received. In terms of the profitability of SID Renos, that is not a prefiling transaction. I don't understand how that fits within the scope of the investigation.

MR. PENDRITH: I am trying to understand where the money has gone, and I am trying to get a full picture on one of the entities, which is not a random entity. It is talked about as being part of the business in the affidavit that was used to obtain the CCAA filing. This is not a distant company. It is part of the business, so I am trying to understand its solvency and if it is making profit or not, which

in part is going to dictate whether it has any assets and if those assets happen to be the applicants' assets potentially or not. I am trying to understand the full picture.

MR. PAYNE: The relevance of money that went to SID Renos is within the scope. In terms of whether SID Renos is profitable, that is a separate question. If the money that went to SID Renos is in respect of services provided by SID Renos, that is the end of the analysis, unless there is some suggestion that those services were not provided.

The solvency of SID Renos as a separate entity is in the nature of a judgment debtor exam in respect of an entity that is not involved in this proceeding.

I don't agree with the basis of your premise. You are entitled to ask questions about prefiling transactions. That is very clear from the order. But this is a separate entity that is not an applicant, and you have asked a series of questions about it which I have allowed to go, but how much money did a different entity that is in the CCAA make a year ago, that is not within the scope of the monitor's

investigation based on the order.

MR. PENDRITH: I don't agree, and I think the distinction is that if it is profitable or not profitable in part has to do with whether or not these are gifts, these are payments without services being substantiated, or if they are backed by services.

One of the reasons I am asking about the taxation issue is I want to understand how is this revenue treated. There is no question there is money into the business. I am trying to figure out, is it money that is earned? Is it money that is repayment of loans? Is it money that is just given?

I don't know that because no one seems to really know. There are a whole bunch of transactions. We don't have any invoices. We don't have a lot of information concerning the specific nature of the services provided. So asking if it is profitable imputes does this money come in as payment for services or not? So it is all part of the same milieu of questions. I don't agree with you that this is far afield or anything to that effect. I have my question. If you are going to prevent the witness from answering, that

is fine.

MR. PAYNE: I think you have already asked about the invoices. I think you have asked for copies of them, so you can say, oh, we don't have these invoices so I need to know about the solvency of the entity. But I think you are putting the cart before the horse.

If you see the invoices, maybe you will have your answer from the invoices. But just asking about the profitability of a separate entity that isn't part of this proceeding is, in my view, beyond the scope. If you want to point me to where you are allowed to do that in the ARIO, I am happy to have you take me to that, but I don't think you are.

MR. PENDRITH: I think there is a lot of breadth in the ARIO as far as what is in there. It is not just limited to specific questions. It is what the monitor thinks is appropriate.

MR. PAYNE: Appropriate within the standard parameters of relevancy, proportionality, as dictated by the monitor's role as a court officer, as well, yes.

MR. PENDRITH: Questions

relate to the paragraph of the order. To the extent such investigation relates to the property of the business or such other matters as may be relevant to the proceedings herein as determined by the monitor. As determined by the monitor. And this relates to potentially the property of the applicants. It may or may not, but we know that certainly money that was in the applicants' account goes up to SID Renos and a bunch of the other SID corporations.

We need to understand the basis for those payments, and whether or not SID Renos is profitable, which is related to how is it booking that money in, is a totally relevant question.

MR. PAYNE: You can ask it as a request.

MR. PENDRITH:

659 Q. I would like to know was SID Renos profitable -- you can answer this, I suppose, by way of undertaking if that is the route -- in 2023 and 2022 and 2021 and 2020?

REQ MR. PAYNE: It is not an undertaking, but I have your request.

MR. PENDRITH:

660 Q. I would like to see the financial statements for SID Renos for those years if they exist?

REQ MR. PAYNE: I have your request.

MR. PENDRITH:

661 Q. And the bank account statements, please?

REQ MR. PAYNE: I have your request.

MR. PENDRITH:

662 Q. And the general ledger, please?

REQ MR. PAYNE: I have your request.

MR. PENDRITH: Thank you.

663 Q. Just for clarity, and I think we have written to you about this before, we have the same requests in respect of the other two SID entities, so take those as a request that is being made now. SID Management and SID Developments, we would like the same undertakings?

REQ MR. PAYNE: I have those requests.

MR. PENDRITH: Thank you.

Let's mark the Happy Gilmore May 2023 bank statement as the next exhibit, please.

EXHIBIT NO. P: For identification: Happy Gilmore May 2023 bank statement.

MR. PENDRITH:

664 Q. Let's look at the Happy Gilmore July 31 statement. On page 9, there is an incoming wire payment, Nekzai Law Profession, $117,000. Do you know the reason for that transfer into Happy Gilmore on July 31?

A. Most likely a second.

665 Q. Same request we have been making, if you could provide some documents that would illuminate the reason for that deposit?

REQ MR. PAYNE: I have your request.

MR. PENDRITH: Thank you.

666 Q. There is a $10,000 payment on July 31 to SID Renos?

A. Yes.

667 Q. And below that a $100,000 deposit to a bank account with number Happy Island Account #. Do you know whose bank account that is?

A. I would have to look it up in my accounts.

668 Q. Do you have a list of accounts?

A. I have a list of accounts that I have access to, so I could look through them.

669 Q. Could you provide us with the list of accounts, please?

REQ MR. PAYNE: We have that request.

MR. PENDRITH:

670 Q. Could you advise if any of the applicants' funds were transferred into any of those accounts, please?

MR. PAYNE: Pardon me?

MR. PENDRITH:

671 Q. Could you advise if any of the applicants' funds were transferred into any of those accounts? Some of them we know about, but if there are other ones?

MR. PAYNE: A list of accounts and then in respect of every account whether any funds went to any account?

MR. PENDRITH:

672 Q. If the applicants' funds were -- so I imagine I am going to get back a list of five accounts or 10 accounts. It is probably not more than that. I don't know. But there are going to be ones that we know about. We have talked about a bunch. There is the one regular account that you use for the Visa payments?

A. Yes.

673 Q. If there is another account and you say this is my CIBC account, I would like to know if the applicants' funds have been transferred into that account?

MR. PAYNE: How do we quantify what the applicants' funds are? Just any transfer out?

MR. PENDRITH: Transfer by the applicants to that account would be the applicants' funds.

REQ MR. PAYNE: We have your request.

MR. PENDRITH: We will mark this Happy Gilmore July 31, 2023, bank statement.

EXHIBT NO. Q: For identification: Happy Gilmore July 31, 2023,

bank statement.

MR. PENDRITH:

674 Q. I am going to open up the Happy Gilmore August 31, 2023, statement, please. On page 1, there is a deposit of $28,000 on August 1 from bank account Happy Island Account # and a withdrawal the same day, $26,000 approximately, from Lift Capital Account #. Do you recognize either of those accounts sitting here right now?

A. The numbers, no.

675 Q. I am going to specifically request that you provide the information on those two accounts as to who the owner is?

MR. PAYNE: I think that is probably subsumed in one of a variety of prior requests.

MR. PENDRITH: It probably is. The reason I am asking in this case is more specifically if I get a blanket no on the broader request, then I have this to fall back on.

REQ MR. PAYNE: I understand. I have your request.

MR. PENDRITH: Thank you. Let's briefly mark this Happy Gilmore August 2023

bank statement.

EXHIBIT NO. R: For identification: Happy Gilmore August 2023 bank statement.

MR. PENDRITH:

676 Q. I will take you to the Multiville Inc. January 31, 2023, bank statement. On page 3, there is a transfer of $10,000 to Amex bill payment?

A. Yes.

677 Q. Do you know which Amex card that would be?

A. Yes, it would have been, I believe, the one under Ryan Molony, and we provided statements for that.

678 Q. Can you confirm that that is the same account, the Ryan one?

MR. PAYNE: You have already given them the statements for the relevant Visa card or Amex card? Pardon me.

MR. PENDRITH:

679 Q. You are saying you know this is Ryan's card?

A. It is from Multiville,

the bill payments, so yes, it is Ryan's card.

680 Q. Okay. I will accept that. Thank you. I don't think we need to mark that unless you do.

MR. PAYNE: I don't.

MR. PENDRITH:

681 Q. I am looking at Multiville on the March 31, 2023, statement. On March 6, there is a deposit of $119,000. It seems to be a branch deposit, page 2. Do you know what the source of those funds is?

A. I don't recognize the branch. I am not sure who would have made the deposit. It may have been the lawyer. I would have to look into it.

682 Q. Could you provide whatever documentation would illuminate the source of those funds, please?

REQ MR. PAYNE: We have your request.

MR. PENDRITH: Thank you.

683 Q. On March 10, there are transfers of $4,000 and $12,000 to yourself personally and then Paradisal Bliss?

A. Yes.

684 Q. The $4,000 is personal and the $12,000 is Paradisal Bliss?

A. Yes.

685 Q. Do you know why Paradisal Bliss was being paid at that point in time in March?

A. Not positive.

686 Q. Briefly mark this Multiville March 31, 2023, business banking statement.

EXHIBIT NO. S: For identification: Multiville March 31, 2023, business banking statement.

MR. PENDRITH:

687 Q. Next is August 31, 2023, Multiville Inc. banking statement. On the first page, there are two accounts that we would like you to identify. These may be overlapping with other accounts that we don't know.

For clarity, it is the $16,000 deposit and the $14,000 withdrawal. The first account is Happy Island Account #. The second account is Lift Capital Account #.

We would like you to identify those two accounts in particular.

If you flip the page, please, on August 3, there is a $287,000 deposit incoming wire payment from Nekzai Law Profession.

Do you know why this was occurring in August 2023?

A. August 2023, given the amount, it would have been a second more than likely.

688 Q. Again, same request for some documents that would show what this is in respect of?

REQ MR. PAYNE: We have that request.

MR. PENDRITH: Thank you.

689 Q. Do you know why there is a $280,000 transfer on the same day to account Happy Island Account #?

A. I would have to look into it.

690 Q. That account number is not familiar to you?

A. Off the top of my head, no. I deal with a lot of account numbers, so I

can't recall exact numbers.

691 Q. Would you have been the person who processed that transfer?

A. Yes.

692 Q. Would that be a transfer that you would take note of because it is relatively large?

A. No, I made a lot of transfers and they were all in different amounts. At the time, I am sure there is some sort of record of it, but I can't confirm at this moment.

693 Q. Let's mark this as the next exhibit, Multiville Inc. business banking statement for August 31, 2023.

EXHIBIT NO. T: For identification: Multiville Inc. business banking statement, August 31, 2023.

MR. PAYNE: Can I have five minutes, please?

MR. PENDRITH: Of course.

--- Recess taken at 4:17 p.m.

--- Upon resuming at 4:29 p.m.

MR. PENDRITH:

694 Q. Sticking with the Multiville account where there is a payment of $280,000 on August 3, you have no recollection of what that was in respect of?

A. No, not at the moment.

695 Q. We can go to Happy Gilmore. This is one we looked at already. This is the $210,000 payment on May 25, which brought the account balance down significantly to a point where a number of cheques bounced subsequently.

As the accounts payable person, isn't it within the purview of your job to make sure that cheques don't bounce?

A. No. I mean, I did the best I could. I am not an accountant. I don't have any certifications for that, and I am not a bookkeeper. Each day and month, week would have a different circumstance. I can't group them all together. At that specific time and that specific day, there could have been many reasons, so I am not going to make assumptions. It wasn't necessarily done for the purpose of things bouncing. There could have been reasons.

696 Q. There could have been reasons for what?

A. You are referencing the money leaving the account and then stating that bounces happened shortly after, and was it my job as the accounts payable to ensure nothing bounced.

My job was not to ensure that indefinitely nothing bounced because I am not in charge of raising funds, and I am not in charge of every aspect of the ins and outs of the business, which are much more complex than just cheques coming out of a bank account.

697 Q. Isn't an aspect of accounts payable making sure that the account gets paid?

A. No. What I said was there are a lot of revolving components to the business. It is not just as simple as cheques coming out of a bank account and them getting paid. There are a lot of other moving parts that also get paid. If you are referencing utilities, insurances, other sorts of payments, supplies, construction, renovations, at that moment in time, a lot of things could have been happening that would answer the questions that you have. But I couldn't prevent every bounce from occurring.

698 Q. If you hadn't transferred

$210,000 to a related company, then there would be enough money to cover all of these expenses?

A. That is a hypothetical because you don't know the reason why that $210,00 went out, which I would have to look up, because it could be for reasons that were more pressing at that time, and that is why it would have been done.

699 Q. Are you aware of any reason that paying SID Management was a more pressing obligation than paying your other creditors?

MR. PAYNE: I think she has answered the question about what she knows about that transaction at the time.

MR. PENDRITH:

700 Q. I am asking if she is aware if there was a pressing need to pay SID Management $210,000 that would trump the need to pay the other creditors?

A. Pressing need? I am not going to guess, but a potential could be insurances.

701 Q. Payments on an insurance policy?

A. Like the insurance policies for the applicants.

702 Q. SID Management?

A. There would have been a time in 2023 when a lot of the defaults were happening that we still, of course, have always kept our insurance active. That could be an option, but it would be better for me to look this up and get back to you about the actual facts of what it was.

703 Q. You are just guessing that that is what it might be?

A. Yes, I shouldn't guess, but yes, I was guessing.

704 Q. There are other transfers directly to your insurer in the statements, so it would be surprising if this payment to the insurance company went through SID Management?

A. Sorry. I am not saying that entire amount would have been for insurance. I was just saying, as I had mentioned, there are other pressing things that could have been happening at that time that that would have gone towards which would have to be looked into because I can't remember off the top of my head.

705 Q. Did you consider that there was going to be a shortfall or was that not even a consideration?

MR. PAYNE: Or do you not remember one way or the other?

THE WITNESS: One way or the other, I wouldn't remember. I didn't keep track of every single thing that was withdrawn.

MR. PENDRITH:

706 Q. Does SID Management pay for the applicants' insurance?

A. SID Management directly, I am not sure. I would have to look into it and get back to you. What I mean by that, to clarify, on a monthly basis, no, that was never the process or setup. But has it ever? I would have to look into that.

707 Q. Who is the beneficiary of the applicants' insurance policies? Is it the applicants or is it someone else or some other company?

A. I have actually no idea.

708 Q. If a house burns down and it is Multiville's house, does Multiville get paid or does someone else get paid?

A. Sorry. Multiville.

709 Q. I apologize for having to go transaction by transaction. Part of that is a function of there not being a general ledger for the applicant companies in 2023.

Was there a conscious decision made not to have a GL after end of 2022?

A. Conscious decision? Absolutely not. We were -- sorry. For 2022 you received. You mean for 2023?

710 Q. I understand the applicants don't have a general ledger for 2023. Is that your understanding?

A. I thought I heard you say 2022. 2023 we don't have and there is nothing been prepped at the moment. It hasn't been completed.

711 Q. Was that a conscious decision not to continue having a general ledger?

A. Absolutely not.

712 Q. How did that slip the applicants' mind for a year plus? A general ledger is something that you don't do at the end of the year. You understand that?

A. I am not an accountant,

and I actually don't know when a general ledger is produced.

713 Q. It is a thing that gets updated on an ongoing basis so you have a record of all of the different transactions. I am just curious as to why, and I would understand if it was January 2 and you said we haven't put he January 1 stuff into the GL yet. But we are here in April of the next year, and there is no GL data for 2023. I am just trying to understand. Is that something that was consciously done?

MR. PAYNE: She has answered that.

MR. PENDRITH:

714 Q. Or it happened inadvertently?

A. Same answer as before. It was absolutely not a conscious decision. The accountants and bookkeeper have their job. I have mine. I didn't even know that it was something that was produced on a monthly basis. I just assumed it was end of the year, and we -- the timing with our capacity and everything we are doing, that is something that they are working on. It is not something I do.

We are preparing for a CCAA filing. I had mentioned to the monitors previously that tax filings in urgency had to be completed for the actual CCAA filing, as well. So there was a lot of stuff that they were working on leading up to the CCAA filing, and we just haven't caught up.

715 Q. Is that the 2022 taxes you are referring to? Those got filed recently in the scheme of things so that the applicants could enter CCAA?

A. Confirmed, yes.

716 Q. As of the usual tax filing time, which is typically about four months into the calendar year, so end of April, start of May 2023, there was no taxes filed by any of the applicants at that point in time for the 2022 year?

A. I can't confirm for all the entities. I do know that a few of them leading up to the CCAA had to be filed in a rush manner, but I don't know what dates all of them were filed. Some of them might have been filed for 2022 on previous months, but I would have to look at the actual filing dates that were

submitted.

717 Q. Why weren't you filing taxes on time?

A. It was never really about not filing them on time. We were trying to keep up with everything, given the large amount of entities. It was a lot of moving parts on a day-to-day basis. We were all doing everything to the best of our abilities, and the accountants and bookkeepers handled anything related to the actual filings, so it is not -- I can't really speak on their behalf.

718 Q. Which person from your accounting or bookkeeping team could best explain to the monitor why these filings didn't occur and why the maintenance of the GL didn't occur?

A. I am not sure which person on that team, but are you asking who runs that firm?

719 Q. Who would be best equipped to provide an answer why these things don't exist? Because we would like to understand that, so I am looking for your direction as to who you think could tell us?

A. His name would be Name

Name, and he is the accountant CPA for Pursuit CPA, which is the current firm that we use.

720 Q. Okay. I am going to quickly pull up the Joint Captain January 31, 2023, banking statement. On page 2, there is a deposit of $60,000 from account Unknown Account #. That is an account that to the extent we haven't asked about it previously we would like you to identify?

REQ MR. PAYNE: We have your request.

MR. PENDRITH: Thank you.

721 Q. There is just below that a payment to SID Management for $10,000. Do you know what that was in respect of?

A. Not at the moment.

722 Q. Would there be any reason to pay SID Management, to your knowledge, given the way the fees of SID Management were calculated?

A. I am not sure at the moment.

723 Q. On the next page, on January 12, there is an incoming wire payment which somewhat differently than usual says Lender Name Lender Name. Do you know what that is?

A. That is a prom note.

724 Q. That was the proceeds of a promissory note issued by Joint Captain?

A. Issued to Joint Captain, and I guess the lender is [redacted].

725 Q. You understood that these were loan proceeds that needed to be repaid?

A. No, sorry. This is a deposit into the account or out of the account?

726 Q. This is money going into the account.

A. That would have been a promissory note that Windrose brokered, raised on behalf of Joint Captain for whatever the property. I am not sure what property was linked to it. And they would have deposited the money into Joint Captain as an unsecured prom note. It wasn't a payback to a loan. It was a loan that we were receiving.

727 Q. I understand. Perfect. Do you know what the purpose of those funds was?

A. This is January 12, 2023. Renovations and various, I guess. Not just renos, but renos and various.

728 Q. And liquidity to pay for

interest expenses, as well?

MR. PAYNE: Isn't that in terms of the purpose, wouldn't that like the prom note itself speak to that?

MR. PENDRITH: It may. It may shed some information about the purpose of it. I am asking for her perspective.

MR. PAYNE: It is not a memory test. Right?

THE WITNESS: Not sure in terms of interest. It wasn't like a label thing. It was -- most of the prom notes that we were raising were for operation purposes, so we are talking renovations, insurance, other things. Whether interest was in there or not I can't really confirm at the moment.

MR. PENDRITH:

729 Q. Did you read the promissory notes that you signed?

A. I have read them. Did I read all of them, no.

730 Q. Why was it that you didn't read them? Some of them?

A. Essentially all of them were the same template, so I have read them, but I

did not read all of them because aside from the lender name or amount and dates changing, everything else was the same.

731 Q. You were sufficiently familiar with the template that you felt you didn't need to read it again?

A. Yes, it was a pretty -- it wasn't like 20 pages. It was quite a short template, and it was the same duplicate for almost every prom note we have.

732 Q. The prom note contained the guarantee that we talked about earlier?

A. In terms of guarantee, I am not sure because my understanding of the guarantee was a bit different than what had been described when we were speaking in terms of personal myself, Aruba, versus me being a director on a corporation guaranteeing it. So I think there is a type of guarantee clause in there, but I don't think it is very in depth. I think it is like a one-liner.

733 Q. Do you see on January 13 after the payment from [redacted] comes in there is a transfer to account ending 288 for $5,500?

A. I do.

734 Q. That is the Zack Files account?

A. Yes.

735 Q. Was there any reason for that payment at that point in time?

A. At that point in time, I am not sure. Could have been either a loan payment or a loan repayment.

736 Q. What about the $4,000 payment to SID Management that follows it?

A. That one I am not sure.

737 Q. Let's mark this as the next exhibit. January 31 business banking statement for Joint Captain Real Estate Inc.

EXHIBIT NO. U: For identification: January 31 business banking statement for Joint Captain Real Estate Inc.

MR. PENDRITH:

738 Q. The email [redacted], are you familiar with that email?

A. Yes, it is my personal email address.

739 Q. From time to time you received e-transfers to that email address?

A. I may have from time to time received e-transfers.

740 Q. Could you advise which bank account you deposited e-transfers in when they were sent to that?

A. It would have gone into the [redacted].

741 Q. Into the [redacted] account?

A. Yes.

742 Q. Okay. Perfect. We have identified there were $600,000 of transfers from the applicant companies over several years that were transferred to that bank account. I am not proposing to take you through each of them. We would like to see your bank statements, and we have requested them already.

Maybe we will look at one example of the TD account. It is not the GL.

This is a document that you received from the bank showing email transfers. This is just from Neat Nest. There are other

transfers. You will see there are transfers to [redacted]. It is in column I.

MR. PAYNE: Can you flip through it, please?

MR. PENDRITH: I don't think it filters. I don't know how to filter it. It is for illustrative purposes. This is line 51, $1,398 transfer. Line 53, $974 transfer. Line 56, a $733 transfer.

THE WITNESS: Those are actually not --

MR. PAYNE: Hang on. Just wait for the question.

MR. PENDRITH:

743 Q. I am just identifying that there are a whole bunch of transfers to that email address?

A. What is line H?

744 Q. I believe that is how it was coded internally. So when you set up an e-transfer recipient, I think you give them a name. You put in the email and then you say this is who it is.

The email that was the recipient email is [redacted]. It

appears that it was coded as 2707793 Ontario Inc., operating as SID Renos.

I don't know if these deposits were made into a personal bank account or into SID Renos's bank account. I am not sure. We just know that it went to that email address.

What I would like you to do is confirm in respect of -- there are some larger ones, $10,000, another $10,000 one, another $10,000, $10,000. There are larger numbers.

And here for some reason it says Prospect Real Estate Holdings but it is still sent to [redacted]. So as a payee in the Neat Nest bank account, it appears that the same email address is associated with multiple payees. Here it is Prospect Real Estate Holdings Inc., and it is also associated with 2707793 Ontario Inc., operating as SID Renos.

I am just looking to understand where these transfers would have gone?

A. Off the bat, those would not have gone to me personally. I don't know. Is this from TD or this is from the documents that we submitted to our accounting documents?

745 Q. This is from TD, from my

understanding.

A. I just assume we had provided all the documents to you. I wasn't aware that there was a private request that had been made to TD. In terms of where it would have gone, based on the numbers, it would have gone to column H the actual who it says it is to, like the $10,000 to Prospect from Neat Nest would have gone into Prospect.

746 Q. You would have seen that it came into your -- you get a thing in your email that says you have an Interac e-transfer from Neat Nest, and you would see in it some notation that says it is in respect of Prospect, so you then decide to put it in the Prospect account, as opposed to the SID Renos account?

MR. PAYNE: Can you go all the way to the top of this document, please.

MR. PENDRITH: Yes.

MR. PAYNE: I didn't think you could do Interac email transfers for over a certain amount.

MR. PENDRITH: I think it depends on your bank account. I think you can change.

MR. PAYNE: I don't know. I haven't seen this document before, but it seems to me that column H is labelled recipient name, and that is consistent with what Ms. Butt described to you a moment ago, which is that that is where it goes. As far as the Internet coded to that account, it appears as it is, but I suppose if you have further questions, you can ask.

MR. PENDRITH:

747 Q. My question is just to confirm where the deposits were made?

A. I am just going to ask a question if that is okay. Were these cross referenced with -- I don't know what date these are up to. Were these cross referenced with the accountant, the general ledgers, and the accounting that we have provided you from Tim or from, sorry, our accountants for Neat Nest's bank account?

748 Q. Neat Nest's bank accounts would reflect simply that it says e-transfer. It would not give the information about who it was sent to.

Using these two examples, there appears to be Email Address is

associated with Prospect and with SID Renos. We don't have either of Prospect or SID Renos's bank accounts, so we can't do that cross reference. But I would like the bank account statements for both Prospect and SID Renos?

A. We also provided general ledgers, so the general ledgers for Neat Nest, the statement stated an e-transfer but the general ledgers showed exactly whom it went to.

749 Q. The general ledger information does not provide information about where it was deposited.

MR. PAYNE: Can you state your request?

MR. PENDRITH:

750 Q. What I would like is, and I asked this previously, the bank statements for Prospect and for SID Renos, please?

REQ MR. PAYNE: We have that request.

MR. PENDRITH:

751 Q. I would like you to advise which account, if it is not self-evident from those bank statement, which account these were deposited into, because it is possible they

went into another account.

When I receive an e-transfer, I get an option what account do I want to put it into. I don't know necessarily because the sender has labelled Colin in the system as being Colin Cassels or Colin something else. That means it goes into Colin's Cassels account or Colin's something else account?

REQ MR. PAYNE: We have that request. I don't know if I agree with the premise, but I have the request.

MR. PENDRITH: What do you think the premise is that is incorrect?

MR. PAYNE: The premise that you stated that there could be an election about where the funds go. I am not sure that is correct, but in any event, we have your request.

MR. PENDRITH: Why don't we mark this as the next exhibit. We will call it Neat Nest e-transfer data.

EXHIBIT NO. V: For identification: Neat Nest e-transfer data.

MR. PAYNE: Do you want to take a couple minutes?

MR. PENDRITH: I am just seeing if there is anything I absolutely need to ask about. Give me two minutes.

MR. PAYNE: Okay.

--- Recess taken at 4:57 p.m..

--- Upon resuming at 4:58 p.m..

MR. PENDRITH:

752 Q. We are going to look at the Prospect Real Estate general ledger excerpts showing transfers predominantly by Interlude. If we scroll down, generally speaking, Interlude, a couple Joint Captain at the bottom.

These transfers total $678,000 paid by the applicants to Prospect Real Estate. Is there any basis for those payments?

A. There were intercompany loans to Prospect, but I don't remember or know if Prospect has done the same in return.

753 Q. We haven't seen $678,000 paid by Prospect to the applicants. Do you have an understanding that that would have occurred or did occur?

A. I wouldn't have an understanding of it at the moment, no.

754 Q. Let's mark that as an

exhibit. This is general ledger payments to Prospect Real Estate.

EXHIBIT NO. W: For identification: General ledger payments to Prospect Real Estate.

MR. PENDRITH:

755 Q. Last one for the day, Pink Flamingo July 31, 2023, business banking statement. On July 21, there is a deposit of $123,000 that comes in from Nekzai Law Profession. Page 3, please. Do you know the reason that money would have come in in July 2023?

A. July is most likely a second.

756 Q. I have the same request for documents that would confirm the nature of that deposit?

REQ MR. PAYNE: I have your request.

MR. PENDRITH: Thank you.

757 Q. Immediately underneath, do you see there is a transfer of $5,000 to account ending Account #?

A. Yes.

758 Q. That is your personal account?

A. Yes.

759 Q. For the same reason, to pay off credit card expenses?

A. Yes.

MR. PAYNE: Pay off or preload.

MR. PENDRITH:

760 Q. The next one is a $53,000 payment to Paradisal Bliss. Do you know why that payment was made at that point in time?

A. Not at the moment.

761 Q. Then immediately below that there is a $20,000 payment to SID Renos?

A. Yes.

762 Q. Do you know why that payment was made at that point in time?

A. No.

763 Q. And then a $25,000 payment to SID Management on the same day?

A. Same thing. I wouldn't know in the moment.

764 Q. Okay. Before the money comes in from Nekzai Law, there is only $790 in

the bank account. Then it goes up to $123,000, almost $124,000. Then the same day, $116,000 of that has been transferred out to yourself and Paradisal Bliss, SID Renos, and SID Management?

A. That is what it shows.

765 Q. It is almost the entirety of the funds that seem to have just been raised. Why is that?

A. Would have to confirm.

766 Q. You don't know sitting here right now?

A. No. July, no, I don't remember.

767 Q. Then do you see on the next page, July -- it is also July 21. I thought there might have been a day that elapsed, but there is not. There is a $13,000 payment to your personal account?

A. Yes.

768 Q. Bringing the account balance down to $670?

A. Yes.

769 Q. Which is less than what it was before the funds came in. Same reason for that payment? You were prepaying credit cards or

paying off credit card expenses you incurred for the companies?

A. Paying the credit card, yes.

770 Q. Do you see on July 28, there is a $435,000 payment that comes in from Nekzai Law Professional Corporation?

A. Yes.

771 Q. I am assuming it says professional corporation. I don't know that. It just says Nekzai Law Profession. Do you know why that amount came in on July 28, 2023?

A. Would have been a second, blanket.

772 Q. Blanket second. Okay. Would you provide the documents that would substantiate that, please?

REQ MR. PAYNE: I have your request.

MR. PENDRITH: Thank you.

773 Q. On the same day, there was a $410,000 payment out to a bank account, Happy Island Account #. That would be a big payment for the applicants to be making at any point in time?

A. The number is larger than

the others, yes.

774 Q. Did you take note of why that payment was being made?

A. Do I recall the exact bank number? No. I would have to look on my accounts or the accounts, and in terms of noting it, it is something that the accountant and bookkeeper do.

775 Q. Did you note that it was a big number, and do you recall what the big number was associated with?

A. That big number, we have had a lot of big numbers. For me, everything was a transaction in terms of -- I wasn't isolating one single transfer because there were just too many. The volume was too large, as you can see from all the statements you have. It wasn't something I put to the side just because it was that one amount that is larger than some of the others. There were many, many large amounts and a lot going on day to day.

776 Q. Sitting here today as the person in charge of accounts payable, you have no idea what that $410,000 transfer is related to?

A. I am not going to guess

what it is related to.

777 Q. What is your belief?

A. My belief is that it more than likely went to renovations of sort because this is the 2023 period, but I am not going to guess. I would rather look into it and be accurate.

778 Q. Obviously we want to know who the owner of that account is, and we are going to want to see if it is a company or individual that is within the power or control of the applicants or the individual principals, and we are going to want to see the bank account statements, as well, for that account, number Happy Island Account #?

REQ MR. PAYNE: I have your request.

MR. PENDRITH: Thank you. That is the final exhibit of the day, Pink Flamingo Inc. business banking statement for the period ending July 31, 2023. Thank you.

EXHIBIT NO. X: For identification: Pink Flamingo business banking statement for the period

ending July 31, 2023.

--- Whereupon the proceedings adjourned at 5:06 p.m.

THE WINDROSE GROUP
A MORTGAGE ALLIANCE TEAM
LICENSE # 10530



PRIVATE MORTGAGE OPPORTUNITY

for Review –528 Brunswick Ave, Sault Ste Marie

PREPARED BY: Bronwyn Bullen
APPROVED BY: Claire Drage
March 21, 2022

This document is confidential and prepared specifically for your review as a potential investor. If you have any questions or need further clarification, please reach out for clarification.

We look forward to working with you and discussing the deal further.

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CEO | Mortgage Broker
289.800.9620 | investor@thewindrosegroup.ca

YOUR OPPORTUNITY OPTIONS

We thoroughly endorse and approve these borrowers, they have proven themselves to be experienced, professional and ultimately successful. With this in mind, they are continuing to expand their portfolio with multiple projects on the go as well as others under contract to close. To assist with their ability to maximise economies of scale and acquire more properties during prime buying months we are seeking a higher loan to value than would be standard. With this mind, we would like to present to you **three options** to select from based on your available funds and comfort level:

1. **$210,000** which is 100% of the purchase price (loan to value), or 52.50% loan to value based on the After Repair Value of $450,000 with a monthly interest rate of 9% and a 3% lender fee resulting in an overall return of **12%** per year broken down as follows:

    - $1,575.00 per month in interest only payments at 9%
    - $6,300.00 lender fee deducted from the advance to the borrower 3%

2. **$189,000** which is 90% of the purchase price (loan to value) of $210,000 with a monthly interest rate of 9% and a 2% lender fee resulting in an overall return of **11%** per year.

    - $1,417.50 per month in interest only payments at 9%
    - $3,780.00 lender fee deducted from the advance to the borrower 2%

3. **$168,000** which is 80% of the purchase price (loan to value) of $210,000 with a monthly interest rate of 8% and a 2% lender fee resulting in an overall return of **10%** per year.

    - $1,120.00 per month in interest only payments at 8%
    - $3,360.00 lender fee deducted from the advance to the borrower 2%

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DEAL SYNOPSIS

Mortgage Amount	From $168,000 to $210,000 as previously outlined
Position	1st Position
Purpose	Your funds will be used to provide a private mortgage that will be used to purchase this property which has an accepted Offer to Purchase signed and agreed upon by all parties
Term	Our clients, Bronwyn Bullen, Sam Drage and Aruba Butt are seeking a private mortgage for a 1 year open after 3 month term.
Return & Payments to You	The Return is as outlined in the three options ranging from an overall annual return of 10% to 12% per year. The borrower will cover all your legal costs and any other expenses you incur to ensure that this is your net return. You will receive monthly payments of interest only based on the option you select.
Property Location	The property is a Single family home located at 528 Brunsiwck Ave, Sault Ste Marie
Current Value	**$210,000** Purchase Price Estimated After Repair/Completed Value to be $400,000
Current Liens	None, this is a 1st position mortgage with no other liens on title.
Security	You will be named as the lender on title of the property along with the borrowers providing personal guarantees by way of a General Security Agreement. You will also be named on the property insurance policy as a beneficiary should any claims be made while you are on title. Our standard policy is also to register an Assignment of Rents in your favour which allows you to collect rent from any current and future tenants directly should any default occur.
Strategy	Purchase, renovate, rent out with high quality tenants and then refinance with a major bank.
Advance Date (est.)	April 05, 2022

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Eligible Funds	This opportunity can be funded using your cash, secured line of credit or registered funds with an existing self-directed trustee using a RRSP, LIRA or TFSA. If registered funds are with the same trustee we have the ability combine spousal accounts into one mortgage. Our preferred trustees are Olympia Trust and Community Trust.

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THE BORROWERS



Bronwyn Bullen and Sam Drage are young entrepreneurs looking to grow a real estate portfolio under the guidance of two of our top real estate investors.

No secret, Bronwyn has been on my staff for the last four years as my private Mortgage Underwriter; her experience working with our borrowers and lenders has led her and her life partner, Sam, to explore owning and growing their own portfolio of real estate – we are absolutely thrilled to help support them on this journey. After working along side our borrowers helping them grow a portfolio, she thought it was time to do the same.

Sam Drage, Bronwyn's partner just happens to also be my youngest son – he and Bronwyn are high school sweethearts and last year took their first step on the property ladder and purchased their first home in Freelton, Ontario where they reside. Sam has worked in customer service for the last 10 years in the auto industry but after working for big corporations and seeing very little growth opportunities, he joined my staff about 6 weeks ago to help support us as we continue to grow.

Since they both work full-time, and are not ready to "retire" yet, they chose to partner with Aruba Butt (and Robby Clark) – not only to help guide them but also to project manage each acquisition. While Bronwyn and Sam are working, Aruba and Robby will be managing the properties, the renovation and the property management for the tenants. This is a perfect match to grow a portfolio.

Credit Worthiness: Bronwyn Bullen has a strong credit score of 751 – excellent repayment history. Sam Drage has a strong credit score of 770
Credit Worthiness: Aruba Butt has a strong credit score of 695 – excellent repayment history

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Aruba has been an entrepreneur for 7+ years. She owns a successful Residential & Commercial cleaning company that services the GTA "Paradisal Bliss", employing 17 full-time staff members with long-term commercial clients being her core business.

Aruba helped her partner & boyfriend Robert Clark start a successful Landscpaing business "Lawn Care Alert" in 2013 which has now been in business 7+ years and currently services 300+ Residential/Commercial customers on a weekly basis. LCA is run by a management team & is relatively hands-off now.

Personally, Aruba owns 5 rental properties and an additional 8 properties under a partner corporation & has been involved in the renovations/lending on multi-family conversions since 2013. She is the owner of SID Renos; a general contracting business that specializes in multi-family conversions. This business employs 10+ management staff & works with dozens of contracting companies across Ontario. The company manages 20-30+ multi-family projects at any given time. Aruba's full-time focus is on expanding the housing projects under SID Renos, while continuing to increase high cap-rate holdings in low vacancy cities across Ontario.

- https://paradisalbliss.ca/
- https://sidrenos.ca/

As they expand their portfolio their primary focus is on the **Buy-Renovate-Rent-Refinance-Rinse-Repeat** strategy (BRRRR). The current markets in Ontario specifically are split into two categories and different investment strategies work better in some rather than others as demonstrated below:



Primary Markets: These are the largest, densely populated housing markets that have a large and expanding population base typically of 100k+. The housing demand in these areas is split into two categories; principal homes (your regular home owners) and multi-family for real estate investors. As our borrowers are real estate investors it is important to ensure that they understand the market, their end customer and that the numbers make sense

("emotion" won't pay the bills or their lenders like yourself back!). Supply and demand drives all markets and where there is high demand by regular home owners looking to buy a principal home, it drives the purchase price higher often leading to bidding wars and an "emotional price premium" paid by the buyer. Where this occurs, investors have to ensure the numbers make sense and as market rents are simply not high enough to create a cash-flowing property, they typically look to these markets for the **Flip** strategy or **BRRRR Conversion** (major renovations and adding additional income generating units). With the Flip, their end customer is that regular home buyer and they can renovate and market the property accordingly (adding more bathrooms, bedrooms, open plan living, home office space etc.). However, this only works if they can purchase the property at a reasonable price (often thru wholesalers, privately, or because the property needs a lot of work that regular buyers aren't interested in or cannot see beyond!) – creating enough money in the buy, room for contingencies (cost overrun's, long closings, permits being issued etc.), covering carrying costs and having a clear time-line to sell. The primary strategy for our borrowers is to **BRRRR** and so they are typically not in these primary markets but secondary instead.

Secondary Markets: There is no cut and dry definition of a secondary market other than they are typically much smaller in population and/or less densely populated. In Ontario specifically they could also be considered a little more remote, far away or less desirable to live in the winter! However, there is good solid employment, low vacancy and stability in the economy. Demand may be lower than the crazy primary markets right now which therefore keeps property prices reasonable. However, because the demand is lower, you are less likely to see significant lift in the value of the property beyond the cost of purchase, carrying costs and improvements. However, the purchase price versus the higher market rent these properties can achieve means that the numbers work especially for the **BRRRR** strategy. The investor is looking to purchase say a duplex for a good price, add some value with some renovations and create safe, secure housing for good tenants leaving a cashing flowing property once the refinance is complete. The major income source for the borrower in these scenarios is the monthly cash flow the property will generate after the refinance is complete which typically means leaving 20% equity.

This particular opportunity is in one of these secondary markets and below is highlighted the strong economics which makes the strategy work:

Portfolio Snapshot

Check out this list of **current Flips and Buy-Renovate-Rent-Refinance** on the go that we have been involved in – you can see some great history and a clear pattern

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of their specific niche. See the back of this information package for a summary of some of the projects that have already been completed with us:

Joint Captain Real Estate Inc			Incorporated: February 23, 2021	
Properties Total No.	**Purchase Price Total**	**Current Value Total**	**Rental Income Monthly**	**Overall Status**
24	$4,249,500	$6,110,000	$23,175	29% Under Renovation 71% Completed & Rented

THE PROPERTY

Property & Strategy: The property is a single-family home located at 528 Brunswick Ave Sault Ste Marie. The goal is to purchase, renovate, rent to quality tenants and then refinance with a major bank. The end result being a single family home that has 20% equity while creating monthly cash flow for Aruba and Robert.

Purchase Price: $210,000

Renovations and Estimated Costs: $35,000

After Repair Value: $400,000 based on comparable properties in the area.

Expected Market Rents: $1,800-$2,000 per month x 1 units creating positive cash flow after refinancing with a major bank at best rates, 30 year amortization and leaving 20% equity remaining.

SECURITY

The borrowers are purchasing under "Joint Captain Real Estate Inc" with Bronwyn Bullen, Sam Drage and Aruba Butt who are directors of the corporation offering a personal guarantees.

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You will be named as the lender on title of the property along with the borrowers providing personal guarantees by way of a General Security Agreement.

You will also be named on the property insurance policy as a beneficiary should any claims be made while you are on title.

Our standard policy is also to register an Assignment of Rents in your favour which allows you to collect rent from any current and future tenants directly should any default occur.,

We also add a clause into our mortgage agreements that means that a lien can be placed on title on **all** properties owned by the borrowers, not just the subject property in the case of default.

EXIT STRATEGY

Purchase, renovate, rent out with high quality tenants and then refinance with a major bank.

THE TERMS

- 1st mortgage borrowed for a 1 year open after 3 months. There may be the possibility of extending if the property doesn't sell or is refinanced - although unlikely and as mentioned earlier it will likely be paid out sooner
- Annual Interest rate of return ranging from an overall annual return of 10% to 12% per year. The borrower will cover all your legal costs and any other expenses you incur to ensure that this is your net return.
- You will receive monthly payments of interest only as outlined based on the option you select.
- If an extension on the term at renewal is not provided and if the mortgage is not re-paid in full within 1 year of advance, an additional fee/penalty will apply along with an increase in the interest rate.
- All fees and costs incurred by the lender will be paid for by the borrower i.e. title registration fees, legal fees etc.
- A mortgage broker fee will be payable by the borrowers on advance to Claire Drage for underwriting and facilitating this mortgage.
- Claire Drage will follow up with all parties to ensure the terms of this agreement are upheld right until full repayment to you, the investor, and then, with your permission, we rinse and repeat.

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Before and After













PROMISSORY NOTE LOAN AGREEMENT

Borrowers: Multiville Inc (the "Borrowers") with personal guarantors Ryan Molony and Aruba Butt (the "Borrowers")

Lenders: Lender Name (the "Lenders")

Principle Amount: $100,000.00 CAD

1. FOR VALUE RECEIVED, The Borrowers promise to pay to the Lenders at such address as may be provided in writing to the Borrowers, the principle sum of **$100,000.00** CAD. The term is 2 Month Term fully open. The Initial Interest Rate charged for the term will be 17% per annum compounding monthly with monthly payments of $1,416.67 interest only. Monthly payments will commence one month from advance date by the Lenders. Monthly payments must be made via e-transfer to payments@thewindrosegroup.ca that will be recorded and forwarded directly to the lender.
   Intended advance date to be March 11, 2022; this is subject to change with notice.

2. A consulting and administration fee of $1,000.00 shall apply.

3. On advance of the principle amount of **$100,000.00,** on or before March 11, 2022, the funds will be distributed as follows by the Lenders:
   a. $99,000.00 deposit by wire transfer for immediate clearance into the Borrowers bank account (void cheque attached). This is the principle amount borrowed minus Lenders bank fees and $1,000.00 consulting and administration fee.
   b. $1,000.00 consulting and administration fee to Claire DRAGE via e-transfer to investor@thewindrosegroup.ca

4. Principle owing at the end of the term will be $100,000.00 plus any accrued interest, if applicable, and any applicable fees as outlined in this agreement.

5. This Note will be repaid in full on or before May 11, 2022, or the sale or refinance of 1425 Bellevue Ave, Sudbury, Ontario P3B 3G1 and 1459 Wellington Street, Sault Ste Marie whichever is soonest. The Lenders and Borrowers may agree to a 30 or 60 day extension under the same terms, subject to approval specifically by the Lenders. The Borrowers are aware that they are fully responsible for contacting the Lenders representative (Claire DRAGE) in writing to request such an extension with an explanation.

6. At any time while not in default under this Note, the Borrowers may pay the outstanding balance then owing under this Note to the Lenders without further bonus or penalty.

7. Notwithstanding anything to the contrary in this Note, if the Borrowers default in the performance of any obligation under this Note, then the Lenders may declare the principle amount owing and interest due under this Note at that time to be immediately due and payable.

8. All costs, expenses and expenditures including, and without limitation, legal costs, fees and disbursements on a **substantial indemnity basis**, incurred by the Lenders in enforcing this Note as a result of any default by the Borrowers, will be added to the principle then outstanding and will immediately be paid by the Borrowers. In the case of

RM AB
Borrowers Initials

[redacted]
Lenders Initials

the Borrowers default and the acceleration of the amount due to the Lenders all amounts outstanding under this Note will bear interest at the rate of 3% higher than the Initial Interest Rate charged per annum from the date of demand until paid. This Note is secured by the Lenders right to register this Note on title on **all or any properties held by the Borrowers and Guarantors as security** (the 'Security'), if not paid in full by 6:00pm on May 11, 2022. This includes, but is not limited to, the property located at 1425 Bellevue Ave, Sudbury, Ontario P3B 3G1 and 1459 Wellington Street, Sault Ste Marie, Canada.

9. **Renewal/End of Term:** The Borrowers are aware that this note loan is due and payable at the end of the term; this is based on the date outlined. A renewal or extension of the term is not guaranteed and automatically forthcoming. The Lenders may, at their discretion and subject to a written request being received through their representative within 30 days of the end of the term, grant an extension. Changes to the interest rate and additional fees may apply and are to be negotiated at the time.

10. **Repayment at end of Term:** The Borrowers are aware that should a renewal request not be received in writing by the Lenders representative, and an approval agreed upon and granted by the Lenders before the end of the term, that this note loan is due and payable immediately. The interest rate to be charged and payable by the Borrowers after the end of the term, will be 3% higher than the Initial Interest Rate charged – this will apply until full repayment. A penalty for non-repayment at the end of the term of $1,000 will also be applied to the balance owing until full repayment is made. Non-repayment of this note loan at the end of the term will be deemed in default and legal action shall commence immediately with applicable fees payable as outlined herein.

11. If any term, covenant, condition or provision of this Note is held by a Court of competent jurisdiction to be invalid, void or unenforceable, it is the parties' intent that such provision be reduced in scope by the Court only to the extent deemed necessary by that Court to render the provision reasonable and enforceable and the remainder of the provisions of this Note will in no way be affected, impaired or invalidated as a result.

12. This Note will be construed in accordance with and governed by the laws of the Province of Ontario.

13. This Note will inure to the benefit of and be binding upon the respective heirs, executors, administrators, successors and assigns of the Borrowers and the Lenders.

14. The Borrowers hereby waive presentment for payment, notice of non-payment, protest and notice of protest.

15. **Fee Schedule:**

a) **Payment Date Change Requests**: Requests for any changes in the Borrowers payment date after funding, must be submitted in writing to their representative and approved by the Lenders. If the date change can be accommodated and approved, fees may apply - **$125** ($75 Lenders Fee & $50 Administration Fee).
b) **Missed Payment Fee (if applicable)**: Payable for each missed, late installment and for processing each NSF cheque or other returned payment due and payable during the term as outlined in this agreement. Any payment including final payout of the note that is

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made after 1:00 P.M. on any date, shall be deemed for the purpose of calculating interest to have been made and received on the next bank business day - **$200** ($100 Lenders Fee & $100 Administration Fee)

c) **Default Proceedings**: for each action or proceeding instituted - $2,500.00 excluding legal fees

d) **Renewal of Note Loan:** At the discretion of the Lenders to offer a renewal or extension of this agreement. Upon renewal or extension, the rate of interest and fees charged may be increased. All applicable Lenders fees, legal expenses & disbursements associated with renewal or extension are separate and at the cost of the Borrowers and to be determined on renewal.

e) Discharge Statements: One discharge statement can be requested at no charge at any time during the term of the note loan. Any additional statements that are requested **- $200.00**

f) **Demand Letter in Default**: $350.00 plus Lenders legal fees estimated to be $500.

IN WITNESS WHEREOF the parties have duly affixed their signatures under seal:

SIGNED, SEALED, AND DELIVERED

10/03/2022

Date: (dd/mm/yyyy).

Ryan Molony

Multiville Inc (Borrowers)

Ryan Molony

Ryan Molony (Borrowers/Guarantors)

Aruba Butt

Aruba Butt (Borrowers/Guarantors)

SIGNED, SEALED, AND DELIVERED

11/03/2022

Date: (dd/mm/yyyy).

Lender Signature

Lender Name (Lenders)

RM AB

Borrowers Initials Lenders Initials

Date	Entity	Memo/Description	Split	Amount
11/16/2022	Balboa Inc.	Transfer, Paradisal Bliss Account #	Due to/from Paradisal Bliss	2,000.00
11/3/2021	DSPLN Inc.	INTERAC e-Transfer Sent	Due to/from Paradisal Bliss	-2,000.00
11/15/2021	DSPLN Inc.	e-Transfer Sent	Due to/from Paradisal Bliss	-1,000.00
11/19/2021	DSPLN Inc.	e-Transfer Sent	Due to/from Paradisal Bliss	-10,000.00
11/29/2021	DSPLN Inc.	INTERAC e-Transfer Sent	Due to/from Paradisal Bliss	-5,000.00
12/2/2021	DSPLN Inc.	INTERAC e-Transfer Sent	Due to/from Paradisal Bliss	-5,000.00
12/3/2021	DSPLN Inc.	INTERAC e-Transfer Sent	Due to/from Paradisal Bliss	-5,000.00
12/29/2021	DSPLN Inc.	INTERAC e-Transfer Sent	Due to/from Paradisal Bliss	-3,000.00
12/31/2021	DSPLN Inc.	e-Transfer Sent	Due to/from Paradisal Bliss	-3,000.00
12/31/2021	DSPLN Inc.	e-Transfer Sent	Due to/from Paradisal Bliss	-10,000.00
1/4/2022	DSPLN Inc.	Online Bill Payment, CAPITAL ONE-MC	Due to/from Paradisal Bliss	-4,000.00
1/4/2022	DSPLN Inc.	INTERAC e-Transfer Sent	Due to/from Paradisal Bliss	-5,000.00
1/7/2022	DSPLN Inc.	Online Bill Payment, CAPITAL ONE-MC	Due to/from Paradisal Bliss	-4,000.00
1/17/2022	DSPLN Inc.	INTERAC e-Transfer Sent	Due to/from Paradisal Bliss	-3,000.00
1/20/2022	DSPLN Inc.	Online Bill Payment, CAPITAL ONE-MC	Due to/from Paradisal Bliss	-4,000.00
1/21/2022	DSPLN Inc.	INTERAC e-Transfer Sent	Due to/from Paradisal Bliss	-5,000.00
1/27/2022	DSPLN Inc.	INTERAC e-Transfer Sent	Due to/from Paradisal Bliss	-3,000.00
1/28/2022	DSPLN Inc.	Online Bill Payment, CAPITAL ONE-MC	Due to/from Paradisal Bliss	-4,000.00
1/28/2022	DSPLN Inc.	Transfer, Paradisal Bliss Account #	Due to/from Paradisal Bliss	-10,000.00
2/2/2022	DSPLN Inc.	Online Bill Payment, CAPITAL ONE-MC	Due to/from Paradisal Bliss	-2,000.00
2/8/2022	DSPLN Inc.	Online Bill Payment, CAPITAL ONE-MC	Due to/from Paradisal Bliss	-4,000.00
2/22/2022	DSPLN Inc.	Online Bill Payment, CAPITAL ONE-MC	Due to/from Paradisal Bliss	-4,000.00
3/10/2022	DSPLN Inc.	Online Bill Payment, CAPITAL ONE-MC	Due to/from Paradisal Bliss	-3,000.00
3/11/2022	DSPLN Inc.	Online Bill Payment, CAPITAL ONE-MC	Due to/from Paradisal Bliss	-3,000.00
3/18/2022	DSPLN Inc.	Online Bill Payment, CAPITAL ONE-MC	Due to/from Paradisal Bliss	-2,000.00
3/21/2022	DSPLN Inc.	Online Bill Payment, CAPITAL ONE-MC	Due to/from Paradisal Bliss	-2,000.00
3/31/2022	DSPLN Inc.	Online Bill Payment, CAPITAL ONE-MC	Due to/from Paradisal Bliss	-2,000.00
6/14/2022	DSPLN Inc.	Online Bill Payment, CAPITAL ONE-MC	Due to/from Paradisal Bliss	-4,000.00
7/4/2022	DSPLN Inc.	Online Bill Payment, CAPITAL ONE-MC	Due to/from Paradisal Bliss	-2,000.00
7/29/2022	DSPLN Inc.	Transfer, Paradisal Bliss Account #	Due to/from Paradisal Bliss	-6,000.00
8/2/2022	DSPLN Inc.	Transfer, Paradisal Bliss Account #	Due to/from Paradisal Bliss	-9,000.00
8/11/2022	DSPLN Inc.	Transfer, Paradisal Bliss Account #	Due to/from Paradisal Bliss	-10,000.00
9/1/2022	DSPLN Inc.	Transfer, Paradisal Bliss Account #	Due to/from Paradisal Bliss	-3,000.00
9/1/2022	DSPLN Inc.	Transfer, Paradisal Bliss Account #	Due to/from Paradisal Bliss	-5,000.00
9/26/2022	DSPLN Inc.	Transfer, Paradisal Bliss Account #	Due to/from Paradisal Bliss	-3,000.00
10/26/2022	DSPLN Inc.	Transfer, Paradisal Bliss Account #	Due to/from Paradisal Bliss	-4,000.00

10/26/2022	DSPLN Inc.	Transfer, Paradisal Bliss Account #	Due to/from Paradisal Bliss	-6,000.00
10/27/2022	DSPLN Inc.	Transfer, Paradisal Bliss Account #	Due to/from Paradisal Bliss	-10,000.00
11/2/2022	DSPLN Inc.	Transfer, Paradisal Bliss Account #	Due to/from Paradisal Bliss	-5,000.00
11/4/2022	DSPLN Inc.	Transfer, Paradisal Bliss Account #	Due to/from Paradisal Bliss	-2,000.00
11/4/2022	DSPLN Inc.	Transfer, Paradisal Bliss Account #	Due to/from Paradisal Bliss	-20,000.00
11/16/2022	DSPLN Inc.	Transfer, Paradisal Bliss Account #	Due to/from Paradisal Bliss	20,000.00
11/23/2022	DSPLN Inc.	Transfer, Paradisal Bliss Account #	Due to/from Paradisal Bliss	-2,000.00
11/25/2022	DSPLN Inc.	Transfer, Paradisal Bliss Account #	Due to/from Paradisal Bliss	3,300.00
11/29/2022	DSPLN Inc.	Transfer, Paradisal Bliss Account #	Due to/from Paradisal Bliss	-5,000.00
12/16/2022	DSPLN Inc.	Transfer, Paradisal Bliss Account #	Due to/from Paradisal Bliss	-1,500.00
12/16/2022	DSPLN Inc.	Transfer, Paradisal Bliss Account #	Due to/from Paradisal Bliss	-5,000.00
12/16/2022	DSPLN Inc.	Transfer, Paradisal Bliss Account #	Due to/from Paradisal Bliss	-6,000.00
12/30/2022	DSPLN Inc.	Transfer, Paradisal Bliss Account #	Due to/from Paradisal Bliss	-200.00
12/30/2022	DSPLN Inc.	Transfer, Paradisal Bliss Account #	Due to/from Paradisal Bliss	-1,000.00
5/10/2022	DSPLN Inc.	Online Bill Payment, CAPITAL ONE-MC	Due to/from Paradisal Bliss	-4,000.00
5/20/2022	DSPLN Inc.	Transfer, Paradisal Bliss Account #	Due to/from Paradisal Bliss	-20,000.00
5/24/2022	DSPLN Inc.	Online Bill Payment, CAPITAL ONE-MC	Due to/from Paradisal Bliss	-4,000.00
1/28/2021	The Pink Flamingo Inc.	INTERAC e-Transfer Sent, LOAN	Due to/from Paradisal Bliss Inc	-10,000.00
1/29/2021	The Pink Flamingo Inc.	Cheque, NO.65	Due to/from Paradisal Bliss Inc	-1,000.00
2/17/2021	The Pink Flamingo Inc.	INTERAC e-Transfer Received	Due to/from Paradisal Bliss Inc	4,000.00
2/19/2021	The Pink Flamingo Inc.	INTERAC e-Transfer Received	Due to/from Paradisal Bliss Inc	4,000.00
3/1/2021	The Pink Flamingo Inc.	INTERAC e-Transfer Sent	Due to/from Paradisal Bliss Inc	-3,000.00
3/3/2021	The Pink Flamingo Inc.	INTERAC e-Transfer Sent	Due to/from Paradisal Bliss Inc	-3,000.00
5/5/2021	The Pink Flamingo Inc.	INTERAC e-Transfer Sent	Due to/from Paradisal Bliss Inc	-5,000.00
5/6/2021	The Pink Flamingo Inc.	INTERAC e-Transfer Sent	Due to/from Paradisal Bliss Inc	-3,000.00
5/7/2021	The Pink Flamingo Inc.	INTERAC e-Transfer Sent	Due to/from Paradisal Bliss Inc	-3,000.00
5/7/2021	The Pink Flamingo Inc.	Cheque, NO.97	Due to/from Paradisal Bliss Inc	-10,000.00
5/10/2021	The Pink Flamingo Inc.	INTERAC e-Transfer Sent	Due to/from Paradisal Bliss Inc	-3,000.00
5/10/2021	The Pink Flamingo Inc.	INTERAC e-Transfer Sent	Due to/from Paradisal Bliss Inc	-5,000.00
5/11/2021	The Pink Flamingo Inc.	INTERAC e-Transfer Sent	Due to/from Paradisal Bliss Inc	-2,000.00
5/14/2021	The Pink Flamingo Inc.	INTERAC e-Transfer Sent	Due to/from Paradisal Bliss Inc	-5,000.00
6/25/2021	The Pink Flamingo Inc.	INTERAC e-Transfer Sent	Due to/from Paradisal Bliss Inc	-6,000.00
6/29/2021	The Pink Flamingo Inc.	INTERAC e-Transfer Sent	Due to/from Paradisal Bliss Inc	-5,000.00
7/16/2021	The Pink Flamingo Inc.	INTERAC e-Transfer Received	Due to/from Paradisal Bliss Inc	10,000.00
7/16/2021	The Pink Flamingo Inc.	INTERAC e-Transfer Received	Due to/from Paradisal Bliss Inc	10,000.00
7/21/2021	The Pink Flamingo Inc.	INTERAC e-Transfer Received	Due to/from Paradisal Bliss Inc	500.00
7/26/2021	The Pink Flamingo Inc.	INTERAC e-Transfer Sent	Due to/from Paradisal Bliss Inc	-3,000.00

9/24/2021	The Pink Flamingo Inc.	Cheque, NO.451	Due to/from Paradisal Bliss Inc	-12,000.00
9/27/2021	The Pink Flamingo Inc.	INTERAC e-Transfer Sent	Due to/from Paradisal Bliss Inc	-10,000.00
9/28/2021	The Pink Flamingo Inc.	INTERAC e-Transfer Sent	Due to/from Paradisal Bliss Inc	-2,000.00
9/28/2021	The Pink Flamingo Inc.	INTERAC e-Transfer Sent	Due to/from Paradisal Bliss Inc	-6,000.00
9/29/2021	The Pink Flamingo Inc.	INTERAC e-Transfer Sent	Due to/from Paradisal Bliss Inc	-3,000.00
10/25/2021	The Pink Flamingo Inc.	INTERAC e-Transfer Sent	Due to/from Paradisal Bliss Inc	-6,000.00
11/1/2021	The Pink Flamingo Inc.	INTERAC e-Transfer Sent	Due to/from Paradisal Bliss Inc	-6,000.00
12/13/2021	The Pink Flamingo Inc.	INTERAC e-Transfer Sent	Due to/from Paradisal Bliss Inc	-5,000.00
12/16/2021	The Pink Flamingo Inc.	INTERAC e-Transfer Sent	Due to/from Paradisal Bliss Inc	-5,000.00
12/16/2021	The Pink Flamingo Inc.	INTERAC e-Transfer Sent	Due to/from Paradisal Bliss Inc	-7,000.00
12/17/2021	The Pink Flamingo Inc.	INTERAC e-Transfer Sent	Due to/from Paradisal Bliss Inc	-5,000.00
12/29/2021	The Pink Flamingo Inc.	INTERAC e-Transfer Sent	Due to/from Paradisal Bliss Inc	-10,000.00
1/4/2022	The Pink Flamingo Inc.	INTERAC e-Transfer Sent	Due to/from Paradisal Bliss Inc	-5,000.00
1/31/2022	The Pink Flamingo Inc.	INTERAC e-Transfer Sent	Due to/from Paradisal Bliss Inc	-6,000.00
2/1/2022	The Pink Flamingo Inc.	Transfer, Paradisal Bliss Account #	Due to/from Paradisal Bliss Inc	-5,000.00
2/1/2022	The Pink Flamingo Inc.	Transfer, Paradisal Bliss Account #	Due to/from Paradisal Bliss Inc	-8,000.00
2/8/2022	The Pink Flamingo Inc.	INTERAC e-Transfer Sent	Due to/from Paradisal Bliss Inc	-1,000.00
2/25/2022	The Pink Flamingo Inc.	INTERAC e-Transfer Sent	Due to/from Paradisal Bliss Inc	-1,500.00
2/25/2022	The Pink Flamingo Inc.	Transfer, Paradisal Bliss Account #	Due to/from Paradisal Bliss Inc	-12,000.00
3/14/2022	The Pink Flamingo Inc.	INTERAC e-Transfer Sent	Due to/from Paradisal Bliss Inc	-1,000.00
3/21/2022	The Pink Flamingo Inc.	Transfer, Paradisal Bliss Account #	Due to/from Paradisal Bliss Inc	-5,000.00
4/21/2022	The Pink Flamingo Inc.	INTERAC e-Transfer Sent	Due to/from Paradisal Bliss Inc	-500.00
4/22/2022	The Pink Flamingo Inc.	Transfer, Paradisal Bliss Account #	Due to/from Paradisal Bliss Inc	-20,000.00
6/2/2022	The Pink Flamingo Inc.	INTERAC e-Transfer Sent	Due to/from Paradisal Bliss Inc	-3,500.00
6/3/2022	The Pink Flamingo Inc.	Transfer, Paradisal Bliss Account #	Due to/from Paradisal Bliss Inc	-20,000.00
10/21/2022	The Pink Flamingo Inc.	Transfer, Paradisal Bliss Account #	Due to/from Paradisal Bliss Inc	-10,000.00
11/16/2022	The Pink Flamingo Inc.	Transfer, Paradisal Bliss Account #	Due to/from Paradisal Bliss Inc	1,500.00

TOTAL: -$432,900.00

Date	Entity	Memo/Description	Split	Amount
3/28/2022	Balboa Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-5,000.00
3/28/2022	Balboa Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-25,000.00
1/21/2022	DSPLN Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-10,000.00
1/24/2022	DSPLN Inc.	INTERAC e-Transfer Sent, HAIRCUTS	Due to/from Aruba	-1,000.00
1/25/2022	DSPLN Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-10,000.00
1/25/2022	DSPLN Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-20,000.00
1/27/2022	DSPLN Inc.	INTERAC e-Transfer Sent	Due to/from Aruba	-5,000.00
1/28/2022	DSPLN Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-5,000.00
3/18/2022	DSPLN Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-15,000.00
3/22/2022	DSPLN Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-6,000.00
3/22/2022	DSPLN Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-15,000.00
3/23/2022	DSPLN Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-10,000.00
4/1/2022	DSPLN Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-40,000.00
4/22/2022	DSPLN Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-10,000.00
4/25/2022	DSPLN Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-5,000.00
4/25/2022	DSPLN Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-5,000.00
5/2/2022	The Pink Flamingo Inc.	FX WIRE PAYMENT, WIRE PYMT AT 1.302390, USD 44,921.80, TO PARAMOUNT BUSINESS JET	Due to/from Aruba	-58,505.70
5/3/2022	The Pink Flamingo Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-2,000.00
5/3/2022	The Pink Flamingo Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-3,000.00
5/4/2022	The Pink Flamingo Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-11,000.00
5/9/2022	DSPLN Inc.	INTERAC e-Transfer Sent	Due to/from Aruba	-5,000.00
6/17/2022	DSPLN Inc.	FX WIRE PAYMENT, WIRE PYMT AT 1.324110, USD 5,000.00, TO Name	Due to/from Aruba	-6,620.55
6/27/2022	DSPLN Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-30,000.00
7/15/2022	DSPLN Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-15,000.00
7/19/2022	DSPLN Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-25,000.00
8/2/2022	DSPLN Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-5,000.00
8/5/2022	DSPLN Inc.	FX WIRE PAYMENT, WIRE PYMT AT 1.304340, USD 40,000.00, TO Name	Due to/from Aruba	-52,173.60
8/9/2022	DSPLN Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-10,000.00
8/9/2022	DSPLN Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-15,000.00
8/11/2022	DSPLN Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-15,000.00
8/15/2022	DSPLN Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-15,000.00
8/16/2022	DSPLN Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-8,000.00
8/17/2022	DSPLN Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-5,000.00
8/18/2022	DSPLN Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-2,000.00
8/18/2022	DSPLN Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-12,000.00
8/18/2022	DSPLN Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-30,000.00
8/19/2022	DSPLN Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-10,000.00
8/19/2022	DSPLN Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-10,000.00
8/24/2022	DSPLN Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-8,000.00
8/26/2022	DSPLN Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-5,000.00
8/26/2022	DSPLN Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-15,000.00

8/31/2022	DSPLN Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-15,000.00
9/2/2022	DSPLN Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-20,000.00
9/6/2022	DSPLN Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-25,000.00
9/9/2022	DSPLN Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-10,000.00
9/15/2022	DSPLN Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-11,000.00
9/16/2022	DSPLN Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-30,000.00
9/23/2022	DSPLN Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-15,000.00
9/26/2022	DSPLN Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-15,000.00
9/28/2022	DSPLN Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-8,000.00
9/28/2022	DSPLN Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-8,000.00
10/3/2022	DSPLN Inc.	INTERAC e-Transfer Sent	Due to/from Aruba	-3,000.00
10/4/2022	DSPLN Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-12,000.00
10/14/2022	DSPLN Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-10,000.00
10/18/2022	DSPLN Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-10,000.00
10/19/2022	DSPLN Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-10,000.00
10/21/2022	DSPLN Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-12,000.00
10/21/2022	DSPLN Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-15,000.00
10/24/2022	DSPLN Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-10,000.00
10/25/2022	DSPLN Inc.	Online Bill Payment, ROYAL BANK VISA	Due to/from Aruba	-1,000.00
10/26/2022	DSPLN Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-6,000.00
10/27/2022	DSPLN Inc.	INTERAC e-Transfer Sent	Due to/from Aruba	-3,000.00
10/27/2022	DSPLN Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-10,000.00
10/27/2022	DSPLN Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-25,000.00
10/28/2022	DSPLN Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-20,000.00
10/28/2022	DSPLN Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-20,000.00
11/1/2022	DSPLN Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-5,000.00
11/3/2022	DSPLN Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-10,000.00
11/4/2022	DSPLN Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-35,000.00
11/8/2022	DSPLN Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-15,000.00
11/9/2022	DSPLN Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-3,000.00
11/10/2022	DSPLN Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-20,000.00
11/21/2022	DSPLN Inc.	INTERAC e-Transfer Sent	Due to/from Aruba	-2,000.00
11/21/2022	DSPLN Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-2,000.00
11/23/2022	DSPLN Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-5,000.00
11/29/2022	DSPLN Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-6,000.00
11/30/2022	DSPLN Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-25,000.00
12/1/2022	DSPLN Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-8,000.00
12/1/2022	DSPLN Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-25,000.00
12/9/2022	DSPLN Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-15,000.00
12/12/2022	DSPLN Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-15,000.00
12/14/2022	DSPLN Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-1,000.00
12/14/2022	DSPLN Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-1,500.00

12/14/2022	DSPLN Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-4,000.00
12/15/2022	DSPLN Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-25,000.00
12/16/2022	DSPLN Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-15,000.00
12/16/2022	DSPLN Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-20,000.00
12/20/2022	DSPLN Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-10,000.00
12/22/2022	DSPLN Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-20,000.00
12/23/2022	DSPLN Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-5,000.00
12/28/2022	DSPLN Inc.	Transfer, DSPLN Account #	Due to/from Aruba	-6,000.00
12/28/2022	DSPLN Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-8,000.00
12/28/2022	DSPLN Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-10,000.00
12/29/2022	DSPLN Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-10,000.00
1/28/2022	Happy Gilmore Inc.	Transfer, Aruba Butt Account #	Shareholder Loan	-25,000.00
2/4/2022	Happy Gilmore Inc.	Transfer, Aruba Butt Account #	Shareholder Loan	-6,000.00
2/4/2022	Happy Gilmore Inc.	Transfer, Aruba Butt Account #	Shareholder Loan	-10,000.00
3/4/2022	Happy Gilmore Inc.	Transfer, Aruba Butt Account #	Shareholder Loan	-10,000.00
4/26/2022	Happy Gilmore Inc.	Transfer, Aruba Butt Account #	Shareholder Loan	-6,000.00
4/29/2022	Happy Gilmore Inc.	Transfer, Aruba Butt Account #	Shareholder Loan	-7,000.00
9/12/2022	Happy Gilmore Inc.	Transfer, Aruba Butt Account #	Shareholder Loan	-5,000.00
9/12/2022	Happy Gilmore Inc.	Transfer, Aruba Butt Account #	Shareholder Loan	-10,000.00
5/11/2022	Joint Captain Real Estate Inc.	Transfer, Aruba Butt Account #	Due to Shareholder	-400,000.00
6/6/2022	Interlude Inc.	Transfer, Aruba Butt Account #	Due to/from Shareholders	-12,500.00
6/16/2022	Interlude Inc.	Transfer of Funds , Aruba Butt Account #	Due to/from Aruba	-8,758.00
6/16/2022	Interlude Inc.	Transfer of Funds , Aruba Butt Account #	Due to/from Aruba	-9,467.07
7/6/2022	Interlude Inc.	Transfer of Funds , Aruba Butt Account #	Due to/from Aruba	-10,248.35
7/11/2022	Interlude Inc.	Transfer of Funds , Aruba Butt Account #	Due to/from Aruba	-10,000.00
7/22/2022	Interlude Inc.	Transfer of Funds , Aruba Butt Account #	Due to/from Aruba	-25,000.00
2/11/2022	Multiville Inc.	Transfer, Aruba Butt Account #	Shareholder Loan	-15,000.00
2/14/2022	Multiville Inc.	Transfer, Aruba Butt Account #	Shareholder Loan	-20,000.00
3/25/2022	Multiville Inc.	Transfer, Aruba Butt Account #	Shareholder Loan	-10,000.00
5/24/2022	DSPLN Inc.	Online Bill Payment, ROYAL BANK VISA	Due to/from Aruba	-1,500.00
6/6/2022	Multiville Inc.	Transfer, Aruba Butt Account #	Shareholder Loan	-12,500.00
6/16/2022	Multiville Inc.	Transfer, Aruba Butt Account #	Shareholder Loan	-7,152.83
6/16/2022	Multiville Inc.	Transfer, Aruba Butt Account #	Shareholder Loan	-8,758.00
7/6/2022	Multiville Inc.	Transfer, Aruba Butt Account #	Shareholder Loan	-10,248.35
7/8/2022	Multiville Inc.	Transfer, Aruba Butt Account #	Shareholder Loan	-10,000.00
10/16/2020	The Pink Flamingo Inc.	Transfer from Aruba	Due to/from shareholders	2,200.00
12/23/2021	The Pink Flamingo Inc.	FX WIRE PAYMENT, WIRE PYMT AT 1.297860, USD 20,000.00, TO AVIANNES INC.	Due to/from Aruba	-25,957.20
1/6/2022	The Pink Flamingo Inc.	INTERAC e-Transfer Sent	Due to/from Aruba	-10,000.00
1/13/2022	The Pink Flamingo Inc.	FX WIRE PAYMENT, WIRE PYMT AT 1.258540, USD 72,750.00, TO AVIANNES INC	Due to/from Aruba	-91,558.78
1/28/2022	The Pink Flamingo Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-10,000.00
2/1/2022	The Pink Flamingo Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-5,000.00
2/9/2022	The Pink Flamingo Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-10,000.00

2/10/2022	The Pink Flamingo Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-5,000.00
2/10/2022	The Pink Flamingo Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-10,000.00
2/18/2022	The Pink Flamingo Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-15,000.00
2/18/2022	The Pink Flamingo Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-25,000.00
2/22/2022	The Pink Flamingo Inc.	FX WIRE PAYMENT, WIRE PYMT AT 1.291100, USD 21,500.00, TO JATINA GROUP, LLC	Due to/from Aruba	-27,758.65
2/25/2022	The Pink Flamingo Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-5,000.00
2/25/2022	The Pink Flamingo Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-10,000.00
2/25/2022	The Pink Flamingo Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-12,000.00
3/1/2022	The Pink Flamingo Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-20,000.00
3/2/2022	The Pink Flamingo Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-10,000.00
3/2/2022	The Pink Flamingo Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-10,000.00
3/9/2022	The Pink Flamingo Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-20,000.00
3/10/2022	The Pink Flamingo Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-5,000.00
3/14/2022	The Pink Flamingo Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-10,000.00
3/14/2022	The Pink Flamingo Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-10,000.00
3/14/2022	The Pink Flamingo Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-15,000.00
3/18/2022	The Pink Flamingo Inc.	FX WIRE PAYMENT, WIRE PYMT AT 1.280890, USD 5,000.00, TO 365 HOSPITALITY LLC	Due to/from Aruba	-6,404.45
3/18/2022	The Pink Flamingo Inc.	FX WIRE PAYMENT, WIRE PYMT AT 1.277190, USD 30,000.00, TO 365 HOSPITALITY LLC	Due to/from Aruba	-38,315.70
3/21/2022	The Pink Flamingo Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-2,500.00
3/28/2022	The Pink Flamingo Inc.	Incoming Wire Payment, INCOMING WIRE PAYMENT, US, JATINA GROUP, LLC	Due to/from Aruba	5,704.40
3/29/2022	The Pink Flamingo Inc.	Foreign Wire Payment, WIRE PYMT AT 1.232980, USD 5,000.00, FROM 365 HOSPITALITY LLC	Due to/from Aruba	6,164.90
4/1/2022	The Pink Flamingo Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-5,000.00
4/1/2022	The Pink Flamingo Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-18,000.00
4/4/2022	The Pink Flamingo Inc.	FX WIRE PAYMENT, WIRE PYMT AT 1.262670, USD 60,000.00, TO ELITE PACIFIC PROPERTI	Due to/from Aruba	-75,760.20
4/5/2022	The Pink Flamingo Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-5,000.00
4/7/2022	The Pink Flamingo Inc.	FX WIRE PAYMENT, WIRE PYMT AT 1.274520, USD 12,767.87, TO ELITE PACIFIC PROPERTI	Due to/from Aruba	-16,272.91
4/12/2022	The Pink Flamingo Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-10,000.00
4/14/2022	The Pink Flamingo Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-5,000.00
4/14/2022	The Pink Flamingo Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-8,000.00
4/14/2022	The Pink Flamingo Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-15,000.00
4/22/2022	The Pink Flamingo Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-5,000.00
4/26/2022	The Pink Flamingo Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-10,000.00
4/29/2022	The Pink Flamingo Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-3,000.00
7/4/2022	The Pink Flamingo Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-15,000.00
8/2/2022	The Pink Flamingo Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-5,000.00
9/20/2022	The Pink Flamingo Inc.	Transfer of Funds , Aruba Butt Account #	Due to/from Zack File RE	-5,000.00
9/20/2022	The Pink Flamingo Inc.	Transfer of Funds , Aruba Butt Account #	Due to/from Zack File RE	-10,000.00
9/26/2022	The Pink Flamingo Inc.	Transfer of Funds , Aruba Butt Account #	Due to/from Zack File RE	-5,000.00
10/18/2022	The Pink Flamingo Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-20,000.00
10/21/2022	The Pink Flamingo Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-5,000.00
11/18/2022	The Pink Flamingo Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-2,000.00
12/13/2022	The Pink Flamingo Inc.	Transfer, Aruba Butt Account #	Due to/from Aruba	-8,000.00

TOTAL: -$2,507,391.04

Your branch address:

SUITE 100
6605 HURONTARIO STREET
MISSISSAUGA, ONTARIO L5T0A4

Business Banking 585



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DSPLN INC.
394 APPLEBY LINE
BURLINGTON ON L7L 2X8

Business Banking statement

For the period ending January 31, 2023

Summary of account

Account	Opening balance ($)	- Total amounts debited ($)	+ Total amounts credited ($)	= Closing balance ($) on Jan 31, 2023
Business Account DSPLN Account #	660.19	673,056.32	778,164.51	105,768.38

Transaction details

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account DSPLN Account #			
	Account Type: DSPLN			
	Business name: DSPLN INC.			
Dec 31	**Opening balance**			**660.19**
Jan 03	INTERAC e-Transfer Sent, 660 WELLINGTON SHE	708.33		-48.14
Jan 03	Pre-Authorized Payment, HYDRO ONE BPY/FAC	1,357.53		-1,405.67
Jan 03	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	198.32		-1,603.99
Jan 03	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	234.71		-1,838.70
Jan 03	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	499.95		-2,338.65
Jan 03	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	509.80		-2,848.45
Jan 03	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	541.31		-3,389.76

continued

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15130E (09/02)

Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account DSPLN Account #			**(continued)**
Jan 03	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	631.17		-4,020.93
Jan 03	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	216.65		-4,237.58
Jan 03	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	687.15		-4,924.73
Jan 03	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	36.08		-4,960.81
Jan 03	Pre-Authorized Payment, SOO PUC BPY/FAC	113.50		-5,074.31
Jan 03	INTERAC e-Transfer Received		5,000.00	-74.31
Jan 03	Pre-Authorized Payment, LIFT CAPITAL MSP/DIV	1,702.08		-1,776.39
Jan 03	Pre-Authorized Payment, LIFT CAPITAL MSP/DIV	1,932.29		-3,708.68
Jan 03	Pre-Authorized Payment, LIFT CAPITAL MSP/DIV	6,300.00		-10,008.68
Jan 03	Transfer, SID Management Account #		10,000.00	-8.68
Jan 03	Transfer, SID Management Account #		5,000.00	4,991.32
Jan 03	Cheque, NO.913	975.00		4,016.32
Jan 03	Cheque, NO.1818	1,462.50		2,553.82
Jan 03	Cheque, NO.800	2,025.00		528.82
Jan 03	Cheque, NO.966	1,822.50		-1,293.68
Jan 03	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	257.25		-1,550.93
Jan 03	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	281.76		-1,832.69
Jan 03	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	335.67		-2,168.36
Jan 03	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	261.64		-2,430.00
Jan 03	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	528.19		-2,958.19
Jan 03	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	127.50		-3,085.69
Jan 03	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	162.88		-3,248.57
Jan 03	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	240.00		-3,488.57
Jan 03	Cheque, NO.876	1,050.00		-4,538.57
Jan 03	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	939.75		-5,478.32
Jan 03	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	877.50		-6,355.82
Jan 03	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	2,133.75		-8,489.57
Jan 03	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	2,118.75		-10,608.32
Jan 03	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	959.48		-11,567.80
Jan 03	Cheque, NO.1850	3,225.00		-14,792.80

continued



Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account : DSPLN Account #			**(continued)**
Jan 03	Cheque, NO.1856	6,950.00		-21,742.80
Jan 03	Cheque, NO.1833	1,492.50		-23,235.30
Jan 03	Cheque, NO.1098	2,137.50		-25,372.80
Jan 03	Cheque, NO.1079	2,062.50		-27,435.30
Jan 03	Cheque Returned NSF, NO. 1818		1,462.50	-25,972.80
Jan 03	Non Sufficient Funds Fee	48.00		-26,020.80
Jan 03	Cheque Returned NSF, NO. 800		2,025.00	-23,995.80
Jan 03	Non Sufficient Funds Fee	48.00		-24,043.80
Jan 03	Cheque Returned NSF, NO. 913		975.00	-23,068.80
Jan 03	Non Sufficient Funds Fee	48.00		-23,116.80
Jan 03	Cheque Returned NSF		499.95	-22,616.85
Jan 03	Returned Item Fee	48.00		-22,664.85
Jan 03	Cheque Returned NSF		509.80	-22,155.05
Jan 03	Returned Item Fee	48.00		-22,203.05
Jan 03	Cheque Returned NSF		541.31	-21,661.74
Jan 03	Returned Item Fee	48.00		-21,709.74
Jan 03	Cheque Returned NSF		631.17	-21,078.57
Jan 03	Returned Item Fee	48.00		-21,126.57
Jan 03	Cheque Returned NSF		687.15	-20,439.42
Jan 03	Returned Item Fee	48.00		-20,487.42
Jan 03	Cheque Returned NSF		1,357.53	-19,129.89
Jan 03	Returned Item Fee	48.00		-19,177.89
Jan 03	Cheque Returned NSF		1,702.08	-17,475.81
Jan 03	Returned Item Fee	48.00		-17,523.81
Jan 03	Cheque Returned NSF		1,932.29	-15,591.52
Jan 03	Returned Item Fee	48.00		-15,639.52
Jan 03	Cheque Returned NSF		6,300.00	-9,339.52
Jan 03	Returned Item Fee	48.00		-9,387.52
Jan 03	Cheque Returned NSF		240.00	-9,147.52
Jan 03	Returned Item Fee	48.00		-9,195.52
Jan 03	Cheque Returned NSF		257.25	-8,938.27
Jan 03	Returned Item Fee	48.00		-8,986.27
Jan 03	Cheque Returned NSF		281.76	-8,704.51
Jan 03	Returned Item Fee	48.00		-8,752.51
Jan 03	Cheque Returned NSF		335.67	-8,416.84
Jan 03	Returned Item Fee	48.00		-8,464.84

continued

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15130E (09/02)

Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account DSPLN Account #			**(continued)**
Jan 03	Cheque Returned NSF		261.64	-8,203.20
Jan 03	Returned Item Fee	48.00		-8,251.20
Jan 03	Cheque Returned NSF		528.19	-7,723.01
Jan 03	Returned Item Fee	48.00		-7,771.01
Jan 03	Cheque Returned NSF		2,133.75	-5,637.26
Jan 03	Returned Item Fee	48.00		-5,685.26
Jan 03	Cheque Returned NSF		2,118.75	-3,566.51
Jan 03	Returned Item Fee	48.00		-3,614.51
Jan 03	Cheque Returned NSF		959.48	-2,655.03
Jan 03	Returned Item Fee	48.00		-2,703.03
Jan 03	Cheque Returned NSF		939.75	-1,763.28
Jan 03	Returned Item Fee	48.00		-1,811.28
Jan 03	Cheque Returned NSF		877.50	-933.78
Jan 03	Returned Item Fee	48.00		-981.78
Jan 04	Pre-Authorized Payment, SOO PUC BPY/FAC	90.89		-1,072.67
Jan 04	Pre-Authorized Payment, SOO PUC BPY/FAC	90.89		-1,163.56
Jan 04	Pre-Authorized Payment, SOO PUC BPY/FAC	105.94		-1,269.50
Jan 04	Pre-Authorized Payment, SOO PUC BPY/FAC	152.41		-1,421.91
Jan 04	Pre-Authorized Payment, SOO PUC BPY/FAC	51.62		-1,473.53
Jan 04	Pre-Authorized Payment, SOO PUC BPY/FAC	40.28		-1,513.81
Jan 04	Pre-Authorized Payment, SOO PUC BPY/FAC	61.50		-1,575.31
Jan 04	Pre-Authorized Payment, SOO PUC BPY/FAC	192.46		-1,767.77
Jan 04	Pre-Authorized Payment, SOO PUC BPY/FAC	36.29		-1,804.06
Jan 04	Pre-Authorized Payment, SOO PUC BPY/FAC	67.14		-1,871.20
Jan 04	Pre-Authorized Payment, SOO PUC BPY/FAC	416.20		-2,287.40
Jan 04	Pre-Authorized Payment, SOO PUC BPY/FAC	110.60		-2,398.00
Jan 04	Pre-Authorized Payment, SOO PUC BPY/FAC	141.48		-2,539.48
Jan 04	Pre-Authorized Payment, SOO PUC BPY/FAC	140.50		-2,679.98
Jan 04	Pre-Authorized Payment, SOO PUC BPY/FAC	120.72		-2,800.70
Jan 04	Transfer, SID Management Account #		30,000.00	27,199.30
Jan 04	Credit, BR.3914, EXPIRED EMT - 01/04/2023		850.00	28,049.30
Jan 04	Pre-Authorized Payment, RELIANCECOMFORT BPY/FAC	1,770.39		26,278.91
Jan 04	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,311.75		24,967.16
Jan 04	Cheque, NO.578	1,226.13		23,741.03
Jan 04	Cheque, NO.1813	1,127.25		22,613.78
Jan 05	INTERAC e-Transfer Sent, 502 JOHN Name	708.33		21,905.45
Jan 05	INTERAC e-Transfer Sent, 538 NORTHLAND Name	850.00		21,055.45
Jan 05	INTERAC e-Transfer Sent, 405 WELLINGTON Name	1,416.67		19,638.78
Jan 05	Cheque, NO.1167	773.33		18,865.45

continued



Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account DSPLN Account #			**(continued)**
Jan 05	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,409.24		17,456.21
Jan 05	Cheque, NO.641	1,935.00		15,521.21
Jan 05	Cheque, NO.1725	986.67		14,534.54
Jan 05	Cheque, NO.1717	1,429.33		13,105.21
Jan 06	Pre-Authorized Payment, LIFT CAPITAL MSP/DIV	1,702.08		11,403.13
Jan 06	Pre-Authorized Payment, LIFT CAPITAL MSP/DIV	1,932.29		9,470.84
Jan 06	Pre-Authorized Payment, LIFT CAPITAL MSP/DIV	6,300.00		3,170.84
Jan 06	Pre-Authorized Payment, SOO PUC BPY/FAC	43.97		3,126.87
Jan 06	Pre-Authorized Payment, SOO PUC BPY/FAC	97.92		3,028.95
Jan 06	Pre-Authorized Payment, SOO PUC BPY/FAC	129.64		2,899.31
Jan 06	Pre-Authorized Payment, SOO PUC BPY/FAC	149.20		2,750.11
Jan 06	Pre-Authorized Payment, SOO PUC BPY/FAC	171.44		2,578.67
Jan 06	Cheque, NO.665	398.68		2,179.99
Jan 06	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	906.13		1,273.86
Jan 06	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,200.00		73.86
Jan 06	Transfer, Joint Captain Account #		5,000.00	5,073.86
Jan 06	INTERAC e-Transfer Sent, SNOW REMOVAL 8 HOU	3,277.00		1,796.86
Jan 09	INTERAC e-Transfer Sent, 680 LILLIAN Name	708.33		1,088.53
Jan 09	INTERAC e-Transfer Sent, 538 NORTHLAND Name	850.00		238.53
Jan 09	Pre-Authorized Payment, HYDRO ONE BPY/FAC	66.99		171.54
Jan 09	Pre-Authorized Payment, HYDRO ONE BPY/FAC	59.61		111.93
Jan 09	Pre-Authorized Payment, HYDRO ONE BPY/FAC	91.08		20.85
Jan 09	Pre-Authorized Payment, CWT MTG/HYP	1,147.50		-1,126.65
Jan 09	Pre-Authorized Payment, HYDRO ONE BPY/FAC	1,419.11		-2,545.76
Jan 09	Pre-Authorized Payment, HYDRO ONE BPY/FAC	72.50		-2,618.26
Jan 09	Pre-Authorized Payment, HYDRO ONE BPY/FAC	125.09		-2,743.35
Jan 09	Pre-Authorized Payment, COOPERATORS CSI INS/ASS	17,389.57		-20,132.92
Jan 09	Transfer, Joint Captain Account #		25,000.00	4,867.08
Jan 09	Transfer, Pink Flamingo Account #	2,300.00		2,567.08
Jan 09	Transfer, Balboa Account #	2,100.00		467.08
Jan 09	Transfer, Balboa Account #	100.00		367.08
Jan 09	Transfer, Pink Flamingo Account #	200.00		167.08
Jan 09	Transfer, Joint Captain Account #		8,000.00	8,167.08

continued

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15130E (09/02)

Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account · DSPLN Account #			**(continued)**
Jan 09	Transfer, Joint Captain Account #		5,000.00	13,167.08
Jan 09	INTERAC e-Transfer Sent, 38 LAURIER Name	708.33		12,458.75
Jan 09	INTERAC e-Transfer Sent, 502 JOHN Name	708.33		11,750.42
Jan 09	INTERAC e-Transfer Sent, 538 NORTHLAND Name	850.00		10,900.42
Jan 09	INTERAC e-Transfer Sent, 118 GROSVENOR Name	708.33		10,192.09
Jan 09	INTERAC e-Transfer Sent, 69 WAY Name	1,416.67		8,775.42
Jan 09	INTERAC e-Transfer Sent, 69 WAY Name	1,416.67		7,358.75
Jan 09	INTERAC e-Transfer Sent, 277 PATRICIA Name	1,133.33		6,225.42
Jan 09	INTERAC e-Transfer Sent, 680 LILLIAN Name	708.33		5,517.09
Jan 09	INTERAC e-Transfer Sent, 680 LILLIAN Name	1,416.67		4,100.42
Jan 09	Cheque, NO.1668	1,514.67		2,585.75
Jan 09	Pre-Authorized Payment, ENBRIDGE GAS BPY/FAC	293.19		2,292.56
Jan 09	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	748.16		1,544.40
Jan 09	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	750.00		794.40
Jan 09	Pre-Authorized Payment, ENBRIDGE GAS BPY/FAC	303.79		490.61
Jan 09	Cheque, NO.982	1,987.50		-1,496.89
Jan 09	Cheque, NO.1661	674.66		-2,171.55
Jan 09	Cheque, NO.849	2,497.50		-4,669.05
Jan 09	Cheque, NO.772	2,317.50		-6,986.55
Jan 10	Transfer SID Management Account #		7,000.00	13.45
Jan 10	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	319.39		-305.94
Jan 10	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,275.00		-1,580.94
Jan 10	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	195.28		-1,776.22
Jan 10	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	231.84		-2,008.06
Jan 11	Transfer SID Management Account #		2,100.00	91.94
Jan 11	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	279.71		-187.77
Jan 11	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	289.01		-476.78
Jan 11	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	418.66		-895.44
Jan 11	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	513.34		-1,408.78
Jan 11	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,500.00		-2,908.78
Jan 11	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	248.60		-3,157.38
Jan 11	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	451.67		-3,609.05

continued



Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account DSPLN Account #			**(continued)**
Jan 12	Transfer, SID Management Account #		3,700.00	90.95
Jan 12	Direct Deposit, LIONS SHARE GRO LNS/PRE		49,500.00	49,590.95
Jan 12	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,046.92		48,544.03
Jan 12	Pre-Authorized Payment, RELIANCECOMFORT BPY/FAC	28.70		48,515.33
Jan 12	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,215.00		47,300.33
Jan 12	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	2,137.50		45,162.83
Jan 12	Cheque, NO.555	2,175.00		42,987.83
Jan 12	Cheque, NO.1731	986.67		42,001.16
Jan 12	INTERAC e-Transfer Sent, 499 SECOND LINE FE	250.00		41,751.16
Jan 12	INTERAC e-Transfer Sent, 63 WALNUT Name	250.00		41,501.16
Jan 12	INTERAC e-Transfer Sent, 468 TOKE Name	2,275.00		39,226.16
Jan 12	INTERAC e-Transfer Sent, 499 SECOND LINE AR	2,500.00		36,726.16
Jan 12	INTERAC e-Transfer Sent, 707 WELLINGTON Name	1,712.50		35,013.66
Jan 12	INTERAC e-Transfer Sent, 468 TOKE Name	250.00		34,763.66
Jan 12	INTERAC e-Transfer Sent, 63 WALNUT Name	1,225.00		33,538.66
Jan 12	INTERAC e-Transfer Sent, 707 WELLINGTON Name	250.00		33,288.66
Jan 13	Transfer, Paradisal Bliss Account #	30,000.00		3,288.66
Jan 13	INTERAC e-Transfer Sent, 531 TEDMAN	904.00		2,384.66
Jan 13	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	341.23		2,043.43
Jan 13	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	353.73		1,689.70
Jan 13	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	394.34		1,295.36
Jan 13	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	528.20		767.16
Jan 13	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	623.84		143.32
Jan 13	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	375.00		-231.68
Jan 13	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	163.25		-394.93
Jan 13	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	250.93		-645.86
Jan 13	Cheque, NO.630	958.13		-1,603.99
Jan 13	Transfer, SID Management Account #		3,000.00	1,396.01

continued

BMO Bank of Montreal
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15130E (09/02)

Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account DSPLN Account #			**(continued)**
Jan 16	Pre-Authorized Payment No Fee, CASH MGMT FEE BOM/B/M	385.15		1,010.86
Jan 16	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	418.80		592.06
Jan 16	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	418.80		173.26
Jan 16	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	487.50		-314.24
Jan 16	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	597.21		-911.45
Jan 16	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	88.65		-1,000.10
Jan 16	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	146.52		-1,146.62
Jan 16	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	148.13		-1,294.75
Jan 16	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	250.84		-1,545.59
Jan 16	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	216.00		-1,761.59
Jan 16	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	234.50		-1,996.09
Jan 16	Cheque, NO.1011	1,950.00		-3,946.09
Jan 16	Cheque, NO.865	1,350.00		-5,296.09
Jan 16	Cheque, NO.1691	1,274.25		-6,570.34
Jan 16	Cheque, NO.682	1,350.00		-7,920.34
Jan 16	Cheque, NO.1711	500.00		-8,420.34
Jan 16	Cheque, NO.1200	1,350.00		-9,770.34
Jan 16	Cheque, NO.999	1,875.00		-11,645.34
Jan 16	Cheque, NO.616	933.33		-12,578.67
Jan 16	Cheque, NO.1142	1,040.00		-13,618.67
Jan 16	Transfer, Paradisal Bliss Account #		15,000.00	1,381.33
Jan 16	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	2,362.50		-981.17
Jan 16	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	877.50		-1,858.67
Jan 16	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	2,133.75		-3,992.42
Jan 16	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	2,118.75		-6,111.17
Jan 16	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	200.00		-6,311.17
Jan 16	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	939.75		-7,250.92
Jan 16	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	959.48		-8,210.40
Jan 16	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,822.50		-10,032.90

continued



Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account DSPLN Account #			**(continued)**
Jan 16	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	746.67		-10,779.57
Jan 16	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,575.00		-12,354.57
Jan 17	INTERAC e-Transfer Received		7,000.00	-5,354.57
Jan 17	INTERAC e-Transfer Received		3,000.00	-2,354.57
Jan 17	Transfer, DSPLN Account #		2,500.00	145.43
Jan 17	Transfer, Corn Soup Account #		1,000.00	1,145.43
Jan 17	INTERAC e-Transfer Sent, 580 MORRISON	904.00		241.43
Jan 17	Cheque, NO.702	1,518.75		-1,277.32
Jan 17	Cheque, NO.1023	1,333.33		-2,610.65
Jan 17	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	280.46		-2,891.11
Jan 17	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	349.27		-3,240.38
Jan 17	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	353.53		-3,593.91
Jan 17	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	981.96		-4,575.87
Jan 17	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	914.67		-5,490.54
Jan 17	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	256.14		-5,746.68
Jan 18	Pre-Authorized Payment, HYDRO ONE BPY/FAC	1,699.63		-7,446.31
Jan 18	Transfer, SID Management Account #		8,000.00	553.69
Jan 18	Credit, BR.3914, EXPIRED EMT - 01/18/2023		1,416.67	1,970.36
Jan 18	Credit, BR.3914, EXPIRED EMT - 01/18/2023		904.00	2,874.36
Jan 18	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	287.66		2,586.70
Jan 18	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	306.00		2,280.70
Jan 18	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	620.20		1,660.50
Jan 18	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	625.36		1,035.14
Jan 18	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	158.44		876.70
Jan 18	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	233.97		642.73
Jan 19	Pre-Authorized Payment, HYDRO ONE BPY/FAC	248.33		394.40
Jan 19	Deposit at, BR. 3482		7,666.12	8,060.52

continued

BMO Bank of Montreal

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15130E (09/02)

Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account # [redacted] DSPLN Account #			**(continued)**
Jan 19	Cheque, NO.1860	1,166.57		6,893.95
Jan 19	Cheque, NO.1804	1,173.33		5,720.62
Jan 19	Cheque, NO.1703	768.00		4,952.62
Jan 19	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	240.12		4,712.50
Jan 19	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	272.26		4,440.24
Jan 19	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	330.00		4,110.24
Jan 20	Incoming Wire Payment, INCOMING WIRE PAY. ENT, CA, NEKZAI LAW PROFESSION		495,968.60	500,078.84
Jan 20	Pre-Authorized Payment, SOO PUC BPY/FAC	70.66		500,008.18
Jan 20	Transfer, [redacted] DSPLN Account #	35,000.00		465,008.18
Jan 20	INTERAC e-Transfer Sent	10,000.00		455,008.18
Jan 20	Transfer, [redacted] Aruba Butt Account #	22,000.00		433,008.18
Jan 20	Transfer, [redacted] Pink Flamingo Account #	10,000.00		423,008.18
Jan 20	Transfer, [redacted] Joint Captain Account #	10,000.00		413,008.18
Jan 20	Transfer, [redacted] SID Management Account #	23,000.00		390,008.18
Jan 20	Transfer, [redacted] SID Renos Account #	30,000.00		360,008.18
Jan 20	Transfer, [redacted] SID Renos Account #	1,500.00		358,508.18
Jan 20	Transfer, [redacted] SID Renos Account #	500.00		358,008.18
Jan 20	Transfer, [redacted] DSPLN Account #	6,000.00		352,008.18
Jan 20	INTERAC e-Transfer Sent, 740 ARTINDALE [redacted] Name	958.33		351,049.85
Jan 20	INTERAC e-Transfer Sent, 740 ARTINDALE [redacted] Name	250.00		350,799.85
Jan 20	INTERAC e-Transfer Sent, 69 WAY [redacted] Name	250.00		350,549.85
Jan 20	INTERAC e-Transfer Sent, 69 WAY [redacted] Name	1,666.67		348,883.18
Jan 20	INTERAC e-Transfer Sent, 31 WELLINGTON [redacted] Name	2,375.00		346,508.18
Jan 20	INTERAC e-Transfer Sent, 31 WELLINGTON [redacted] Name	250.00		346,258.18
Jan 20	INTERAC e-Transfer Sent, 499 SECOND [redacted] Name	3,083.33		343,174.85
Jan 20	INTERAC e-Transfer Sent, 499 SECOND [redacted] Name	250.00		342,924.85
Jan 20	INTERAC e-Transfer Sent, 69 WAY [redacted] Name	250.00		342,674.85
Jan 20	INTERAC e-Transfer Sent, 69 WAY [redacted] Name	1,666.67		341,008.18
Jan 20	INTERAC e-Transfer Sent, UK AND EU	5,413.75		335,594.43
Jan 20	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	761.00		334,833.43
Jan 20	INTERAC e-Transfer Cancelled		1,666.67	336,500.10
Jan 20	INTERAC e-Transfer Sent, 405 WELLINGTON [redacted] Name	250.00		336,250.10
Jan 20	INTERAC e-Transfer Sent, 740 ARTINDALE [redacted] Name	1,666.67		334,583.43
Jan 20	INTERAC e-Transfer Sent, 538 NORTHLAND [redacted] Name	1,312.50		333,270.93
Jan 20	INTERAC e-Transfer Sent, 538 NORTHLAND [redacted] Name	250.00		333,020.93
Jan 20	INTERAC e-Transfer Sent, 405 WELLINGTON [redacted] Name	1,666.67		331,354.26
Jan 20	INTERAC e-Transfer Sent, 431 FOOD [redacted] Name	958.33		330,395.93
Jan 20	INTERAC e-Transfer Sent, 431 FROOD [redacted] Name	250.00		330,145.93

continued



Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account DSPLN Account #			**(continued)**
Jan 20	INTERAC e-Transfer Sent, 99 KENT Name	3,475.00		326,670.93
Jan 20	INTERAC e-Transfer Sent, 99 KENT Name	250.00		326,420.93
Jan 20	INTERAC e-Transfer Sent, 502 JOHN Name	250.00		326,170.93
Jan 20	INTERAC e-Transfer Sent, 502 JOHN Name	958.33		325,212.60
Jan 20	Cheque, NO.604	1,024.00		324,188.60
Jan 20	Transfer, SID Management Account #	13,000.00		311,188.60
Jan 20	Pre-Authorized Payment, DEFT SETTLEMENT FLE 0004	3,350.00		307,838.60
Jan 20	Transfer, SID Renos Account #	5,000.00		302,838.60
Jan 23	Online Bill Payment, CAN TIRE MC	10,000.00		292,838.60
Jan 23	INTERAC e-Transfer Sent	10,000.00		282,838.60
Jan 23	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	309.18		282,529.42
Jan 23	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	708.33		281,821.09
Jan 23	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	449.46		281,371.63
Jan 23	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	768.60		280,603.03
Jan 23	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	280.54		280,322.49
Jan 23	INTERAC e-Transfer Sent, 99 KENT Name	708.33		279,614.16
Jan 23	INTERAC e-Transfer Sent, 634 PORTAGE FULL T	1,113.73		278,500.43
Jan 23	Debit Memo, HAPPY ISLAND	500.00		278,000.43
Jan 23	INTERAC e-Transfer Sent, 375 LONERGAN Name	693.04		277,307.39
Jan 23	INTERAC e-Transfer Sent, 55 CRESCENT Name	1,461.75		275,845.64
Jan 23	INTERAC e-Transfer Sent, 354 ANTWERP Name	708.33		275,137.31
Jan 23	INTERAC e-Transfer Sent, 538 NORTHLAND Name	1,062.50		274,074.81
Jan 23	Transfer Balboa Account #	1,000.00		273,074.81
Jan 23	Cheque, NO.1846	960.00		272,114.81
Jan 23	Cheque, NO.789	1,755.00		270,359.81
Jan 23	Cheque, NO.542	1,957.50		268,402.31
Jan 23	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	217.50		268,184.81
Jan 23	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	264.06		267,920.75
Jan 23	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	292.50		267,628.25

continued

BMO Bank of Montreal

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15130E (09/02)

Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account . DSPLN Account # [redacted]			**(continued)**
Jan 23	Pre-Authorized Payment, DEFT SETTLEMENT FLE 0005	1,140.64		266,487.61
Jan 23	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	853.33		265,634.28
Jan 23	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,912.50		263,721.78
Jan 23	Cheque, NO.765	1,987.50		261,734.28
Jan 24	Pre-Authorized Payment, SOO PUC BPY/FAC	73.95		261,660.33
Jan 24	Pre-Authorized Payment, SOO PUC BPY/FAC	71.36		261,588.97
Jan 24	Pre-Authorized Payment, SOO PUC BPY/FAC	227.31		261,361.66
Jan 24	Pre-Authorized Payment, SOO PUC BPY/FAC	185.47		261,176.19
Jan 24	Pre-Authorized Payment, SOO PUC BPY/FAC	188.41		260,987.78
Jan 24	Pre-Authorized Payment, SOO PUC BPY/FAC	119.19		260,868.59
Jan 24	Pre-Authorized Payment, SOO PUC BPY/FAC	340.37		260,528.22
Jan 24	Pre-Authorized Payment, SOO PUC BPY/FAC	105.04		260,423.18
Jan 24	Pre-Authorized Payment, SOO PUC BPY/FAC	33.64		260,389.54
Jan 24	Pre-Authorized Payment, SOO PUC BPY/FAC	117.85		260,271.69
Jan 24	Pre-Authorized Payment, SOO PUC BPY/FAC	92.60		260,179.09
Jan 24	Cheque	880.00		259,299.09
Jan 24	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	142.85		259,156.24
Jan 24	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	257.39		258,898.85
Jan 24	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	385.79		258,513.06
Jan 24	Pre-Authorized Payment, RELIANCECOMFORT BPY/FAC	311.97		258,201.09
Jan 24	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	697.50		257,503.59
Jan 24	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	615.03		256,888.56
Jan 24	Cheque, NO.567	809.97		256,078.59
Jan 24	Cheque, NO.714	1,087.50		254,991.09
Jan 25	Pre-Authorized Payment, HYDRO ONE BPY/FAC	86.28		254,904.81
Jan 25	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	218.10		254,686.71
Jan 25	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	337.50		254,349.21
Jan 25	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	392.55		253,956.66
Jan 25	Pre-Authorized Payment, SOO PUC BPY/FAC	40.03		253,916.63
Jan 25	Pre-Authorized Payment, SOO PUC BPY/FAC	99.30		253,817.33
Jan 25	Pre-Authorized Payment, SOO PUC BPY/FAC	98.97		253,718.36
Jan 25	Pre-Authorized Payment, SOO PUC BPY/FAC	216.88		253,501.48
Jan 25	Transfer, Pink Flamingo Account # [redacted]	10,000.00		243,501.48

continued



Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account DSPLN Account #			**(continued)**
Jan 25	Transfer, Balboa Account #	5,000.00		238,501.48
Jan 25	INTERAC e-Transfer Sent, 69 WAY Name	1,666.67		236,834.81
Jan 25	INTERAC e-Transfer Sent, 502 JOHN Name	2,275.00		234,559.81
Jan 25	INTERAC e-Transfer Sent, JAN22006	4,520.00		230,039.81
Jan 25	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,994.28		228,045.53
Jan 25	INTERAC e-Transfer Sent, 136 PINE Name	4,717.75		223,327.78
Jan 25	INTERAC e-Transfer Sent, 136 PINE Name	932.25		222,395.53
Jan 25	INTERAC e-Transfer Sent, 680 LILLIAN Name	5,586.72		216,808.81
Jan 25	INTERAC e-Transfer Sent, 116 MAIN ST 50	2,401.25		214,407.56
Jan 25	INTERAC e-Transfer Sent, 126 TANCRED 75	5,508.75		208,898.81
Jan 25	INTERAC e-Transfer Sent, 157 MAPLE HOT WATE	1,627.20		207,271.61
Jan 25	INTERAC e-Transfer Sent, 136 PINE 862778	371.21		206,900.40
Jan 25	INTERAC e-Transfer Sent, 290 SIXTH 75	884.23		206,016.17
Jan 25	INTERAC e-Transfer Sent, 53 WAYNE VR	697.97		205,318.20
Jan 25	INTERAC e-Transfer Sent, 53 WAYNE 15448 455	2,876.63		202,441.57
Jan 25	INTERAC e-Transfer Sent, 63 WALNUT 38003 VR	1,299.50		201,142.07
Jan 25	INTERAC e-Transfer Sent, 63 WALNUT VR	144.29		200,997.78
Jan 25	INTERAC e-Transfer Sent, 325 ALEXANDRA 2302	1,582.00		199,415.78
Jan 25	INTERAC e-Transfer Sent, 159 WALLACE PERMIT	129.11		199,286.67
Jan 25	Transfer Pink Flamingo Account #	22,000.00		177,286.67
Jan 25	Cheque, NO.1057	300.00		176,986.67
Jan 26	Pre-Authorized Payment, HYDRO ONE BPY/FAC	566.42		176,420.25
Jan 26	Pre-Authorized Payment, SOO PUC BPY/FAC	107.84		176,312.41
Jan 26	Pre-Authorized Payment, SOO PUC BPY/FAC	119.06		176,193.35
Jan 26	Pre-Authorized Payment, SOO PUC BPY/FAC	351.88		175,841.47
Jan 26	INTERAC e-Transfer Sent, 38 LAURIER Name	1,780.00		174,061.47
Jan 26	Cheque, NO.654	1,500.00		172,561.47
Jan 26	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	284.88		172,276.59
Jan 26	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	336.51		171,940.08
Jan 26	Transfer Aruba Butt Account #	8,000.00		163,940.08
Jan 26	Cheque, NO.813	2,100.00		161,840.08
Jan 27	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	1,297.50		160,542.58
Jan 27	Pre-Authorized Payment, SOO PUC BPY/FAC	105.44		160,437.14

continued

BMO Bank of Montreal

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15130E (09/02)

Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account DSPLN Account #			**(continued)**
Jan 27	INTERAC e-Transfer Sent, 431 FROOD Name	708.33		159,728.81
Jan 27	INTERAC e-Transfer Sent, 431 FROOD Name	708.33		159,020.48
Jan 27	Transfer Pink Flamingo Account #	5,000.00		154,020.48
Jan 27	Transfer Balboa Account #	5,000.00		149,020.48
Jan 27	Deposit at, BR. 3482		45,873.18	194,893.66
Jan 27	Cheque, NO.926	1,333.33		193,560.33
Jan 27	INTERAC e-Transfer Cancelled		1,461.75	195,022.08
Jan 27	INTERAC e-Transfer Sent, 55 CRESCENT Name	1,461.75		193,560.33
Jan 27	Cheque, NO.938	935.25		192,625.08
Jan 27	Cheque, NO.1187	1,600.00		191,025.08
Jan 30	INTERAC e-Transfer Sent, 499 SECOND	256.28		190,768.80
Jan 30	INTERAC e-Transfer Sent, 31 WELLINGTON	390.22		190,378.58
Jan 30	INTERAC e-Transfer Sent	10,000.00		180,378.58
Jan 30	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	238.08		180,140.50
Jan 30	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	397.86		179,742.64
Jan 30	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	708.33		179,034.31
Jan 30	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	731.85		178,302.46
Jan 30	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	8,400.00		169,902.46
Jan 30	Pre-Authorized Payment, HYDRO ONE BPY/FAC	94.68		169,807.78
Jan 30	Pre-Authorized Payment, HYDRO ONE BPY/FAC	285.97		169,521.81
Jan 30	Pre-Authorized Payment, HYDRO ONE BPY/FAC	222.05		169,299.76
Jan 30	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	395.77		168,903.99
Jan 30	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	249.60		168,654.39
Jan 30	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	86.33		168,568.06
Jan 30	INTERAC e-Transfer Sent, 118 GROSVENOR Name	708.33		167,859.73
Jan 30	INTERAC e-Transfer Sent, 118 GROSVENOR Name	708.33		167,151.40
Jan 30	Pre-Authorized Payment, SOO PUC BPY/FAC	122.04		167,029.36
Jan 30	Pre-Authorized Payment, SOO PUC BPY/FAC	91.43		166,937.93
Jan 30	Pre-Authorized Payment, SOO PUC BPY/FAC	129.64		166,808.29
Jan 30	Transfer Balboa Account #	5,000.00		161,808.29
Jan 30	INTERAC e-Transfer Sent, 580 MORRISON Name	1,226.67		160,581.62
Jan 30	INTERAC e-Transfer Sent, 580 MORRISON Name	2,340.00		158,241.62
Jan 30	INTERAC e-Transfer Sent, 499 SECOND Name	2,833.33		155,408.29
Jan 30	INTERAC e-Transfer Sent, 55 CRESCENT Name	250.00		155,158.29
Jan 30	Cheque, NO.1871	3,423.50		151,734.79
Jan 30	Cheque, NO.899	1,640.00		150,094.79

continued



Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account DSPLN Account #			**(continued)**
Jan 30	Cheque, NO.726	2,250.00		147,844.79
Jan 30	Cheque, NO.1182	1,730.63		146,114.16
Jan 30	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	3,187.50		142,926.66
Jan 30	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,409.99		141,516.67
Jan 30	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	2,550.00		138,966.67
Jan 30	Cheque, NO.1111	1,485.00		137,481.67
Jan 30	Cheque, NO.825	1,935.00		135,546.67
Jan 30	Cheque, NO.837	2,025.00		133,521.67
Jan 31	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	499.95		133,021.72
Jan 31	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	509.80		132,511.92
Jan 31	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	541.31		131,970.61
Jan 31	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	631.17		131,339.44
Jan 31	Pre-Authorized Payment, HYDRO ONE BPY/FAC	40.05		131,299.39
Jan 31	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	198.32		131,101.07
Jan 31	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	234.71		130,866.36
Jan 31	INTERAC e-Transfer Sent, 375 LONERGAN Name	443.04		130,423.32
Jan 31	Transfer, Pink Flamingo Account #	5,000.00		125,423.32
Jan 31	Transfer, Balboa Account #	5,000.00		120,423.32
Jan 31	Transfer, Aruba Butt Account #	10,000.00		110,423.32
Jan 31	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	2,118.75		108,304.57
Jan 31	Cheque, NO.1044	2,025.00		106,279.57
Jan 31	Plan Fee	22.50		106,257.07
Jan 31	Transaction Fee, EXCESS ITEMS 02 AT $1.25, CHEQUE 23 AT $1.25, DISCOUNT 182 AT $0.60	140.45		106,116.62
Jan 31	Interest Paid	18.24		106,098.38
Jan 31	Overdraft Per Item Charge	330.00		105,768.38
Jan 31	**Closing totals**	**673,056.32**	**778,164.51**	

Number of items processed 405 50

Number of cheques or related items enclosed in your statement..... 58

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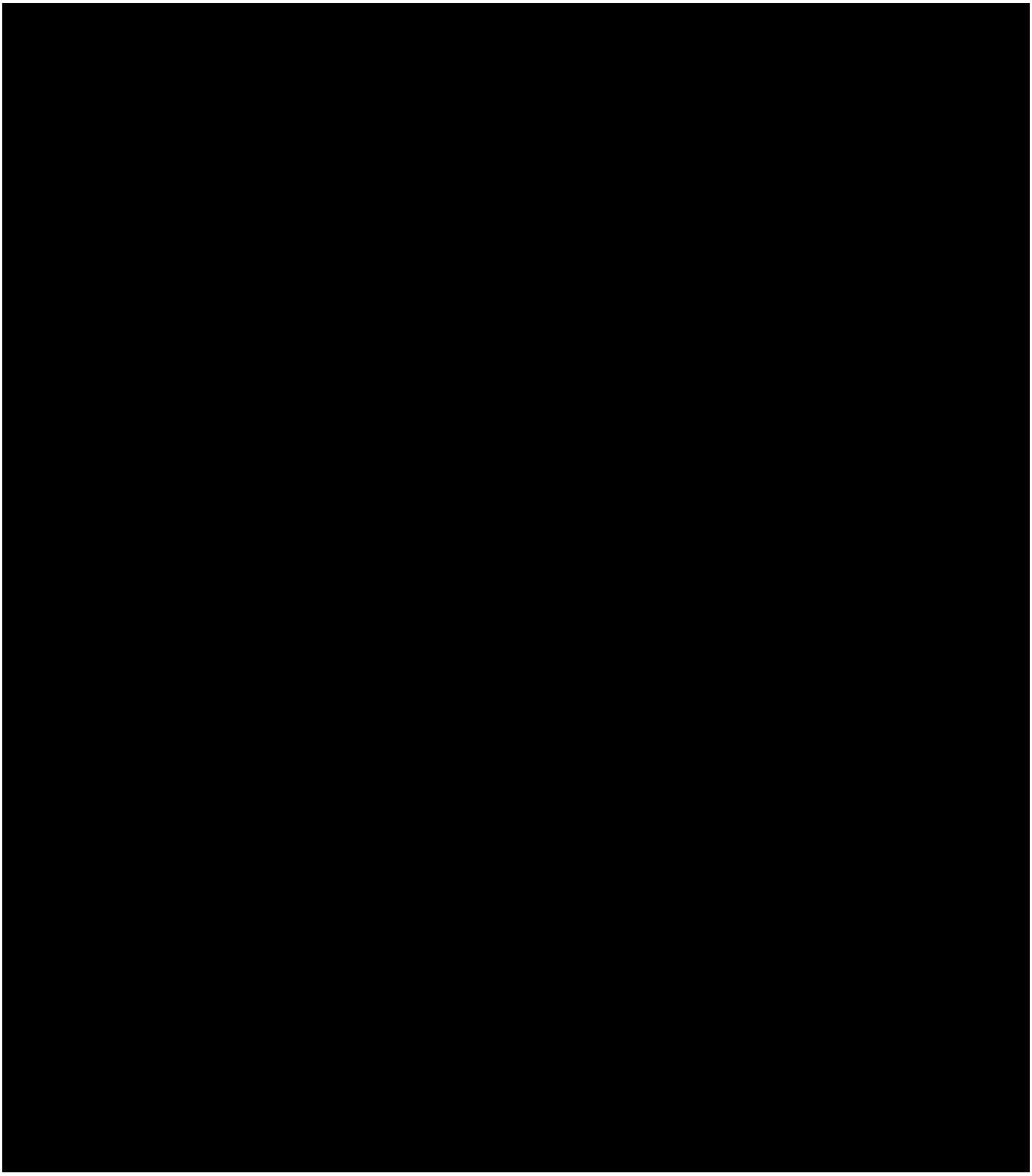
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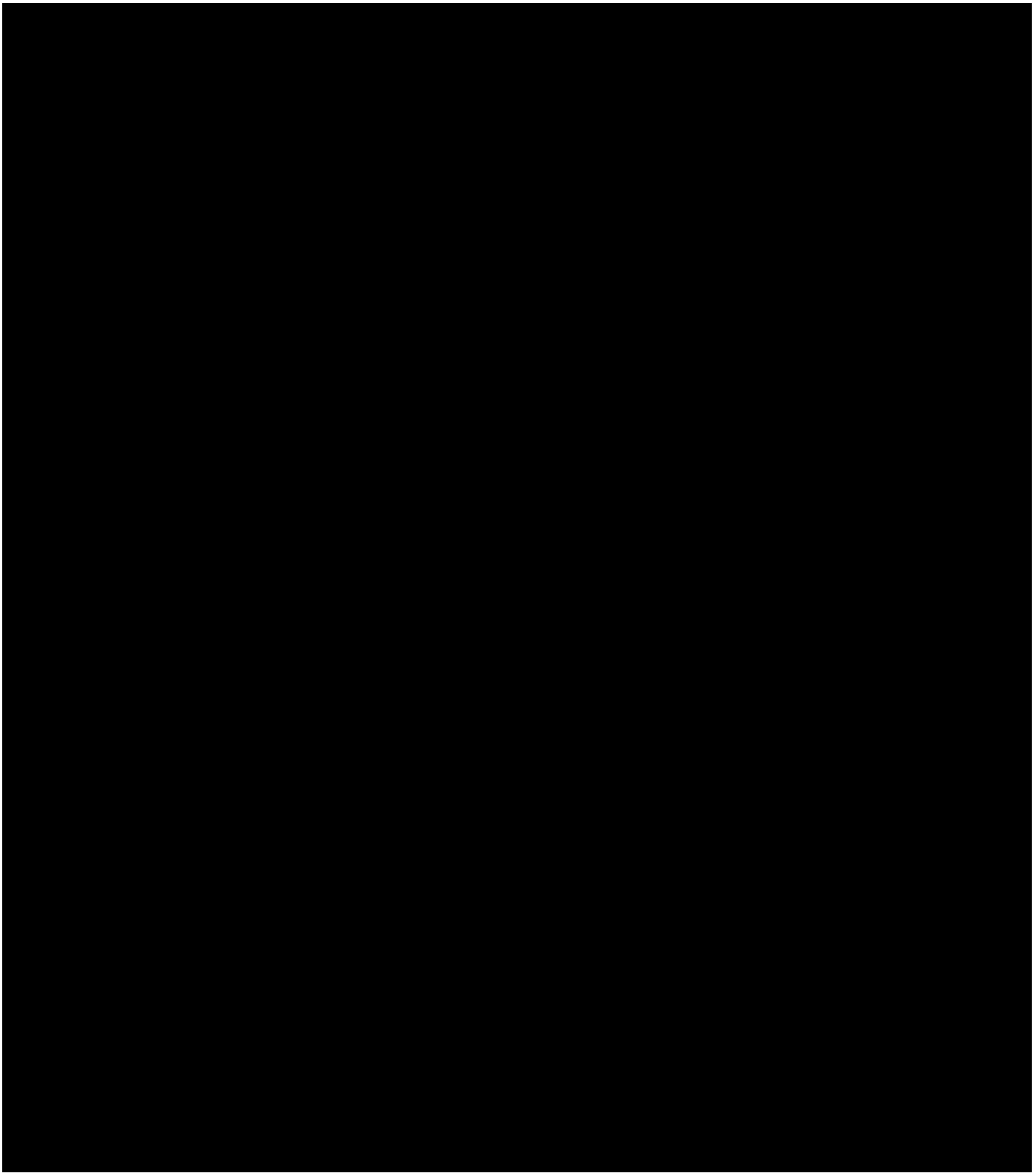




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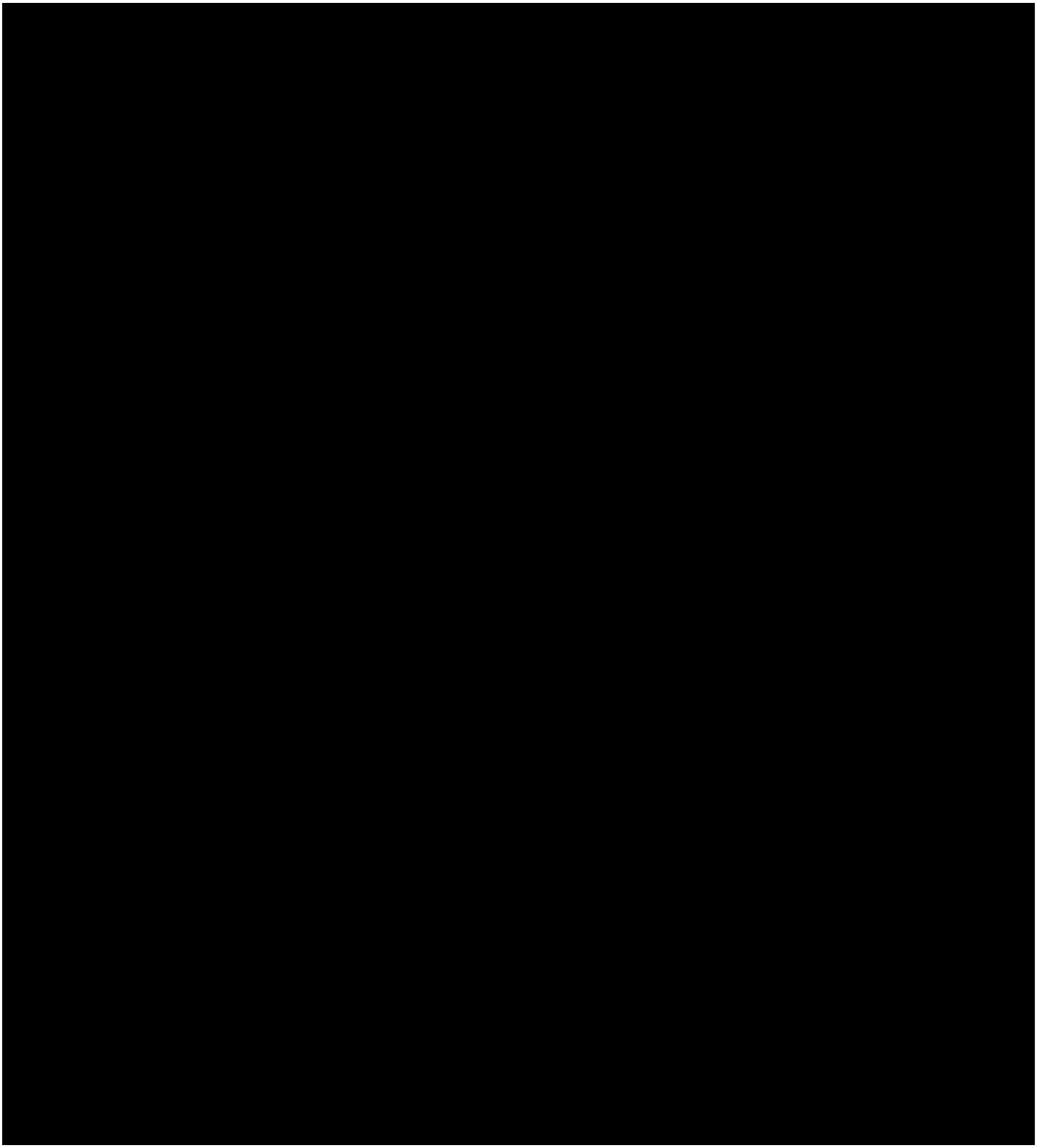




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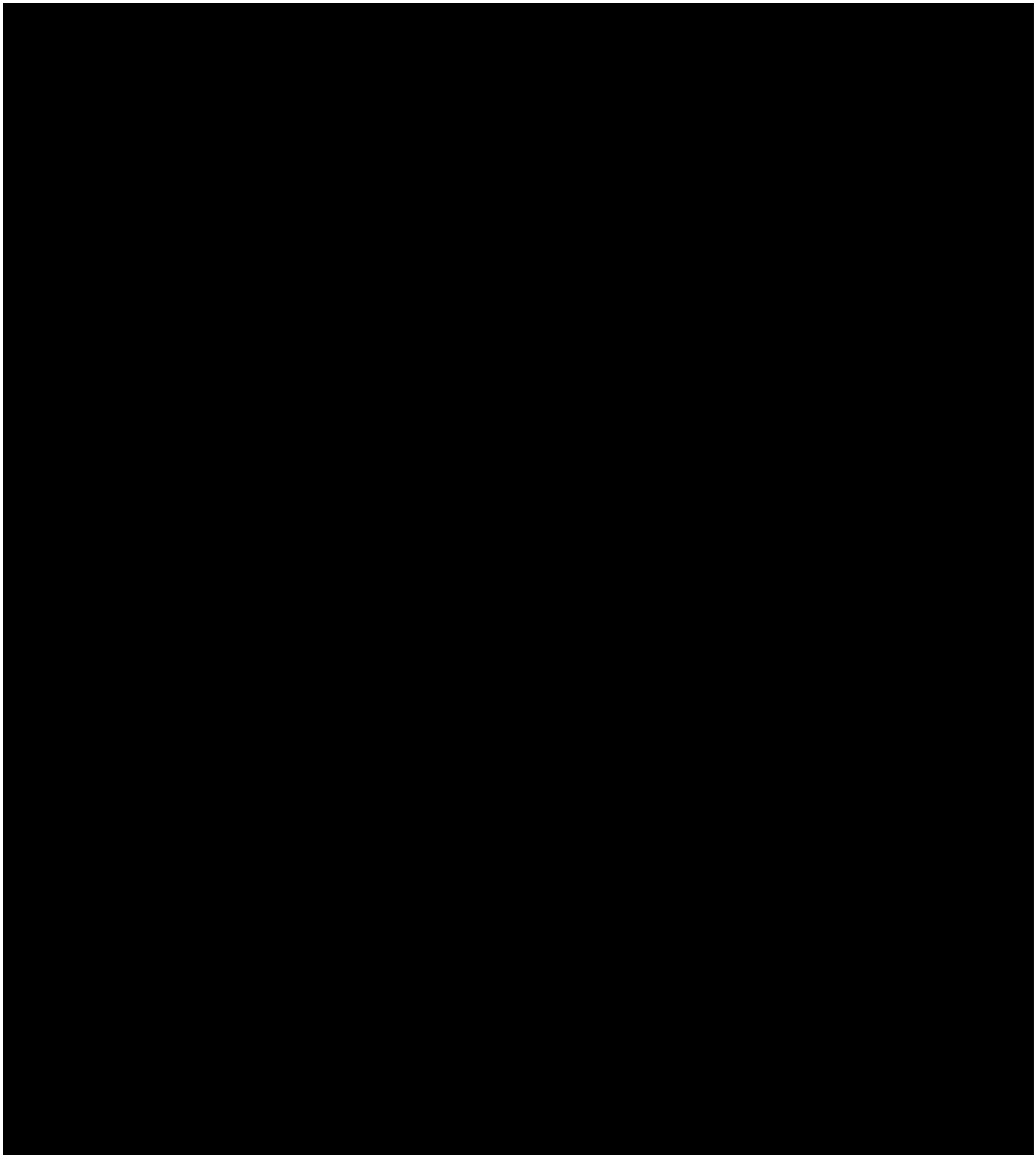
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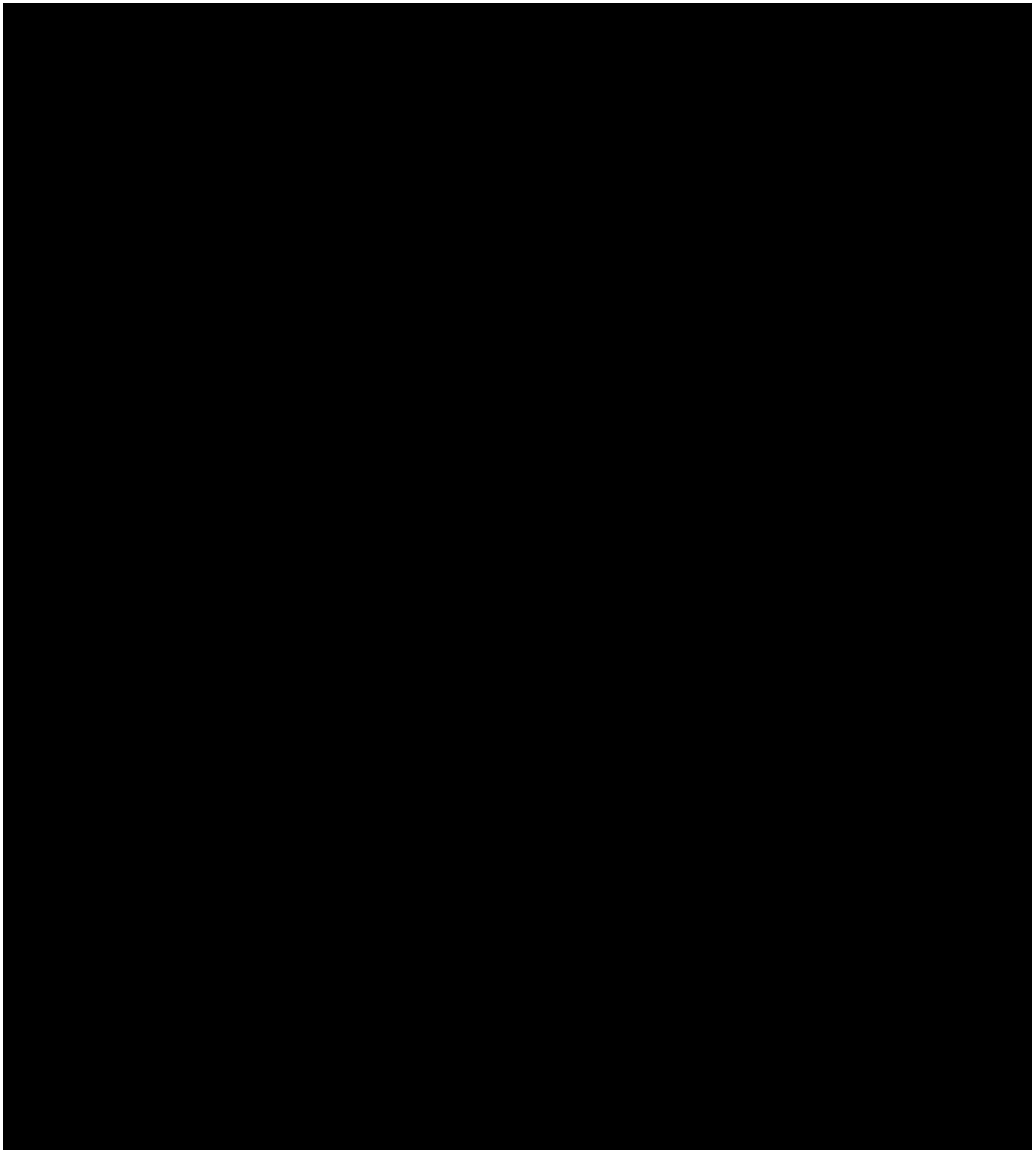




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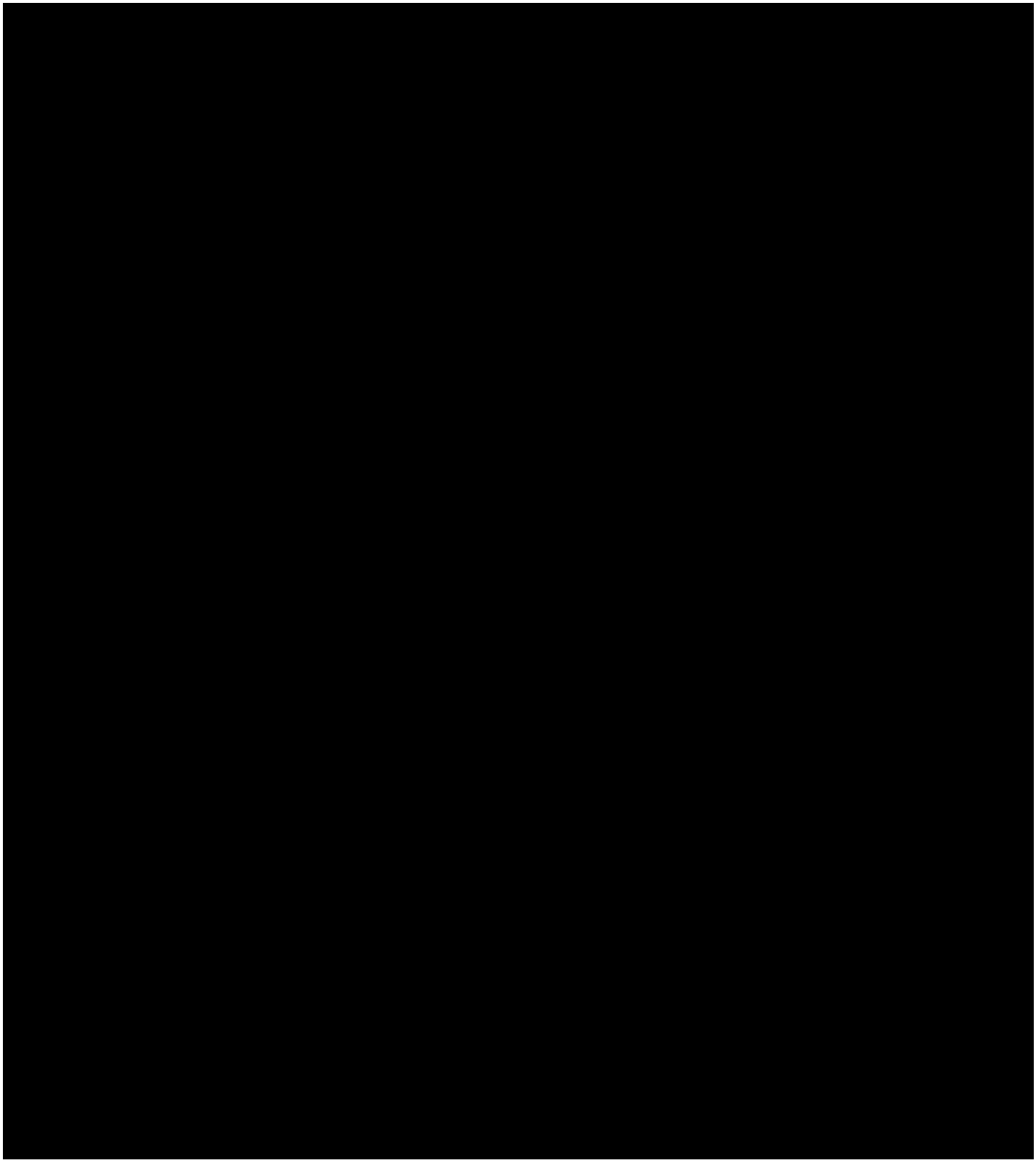
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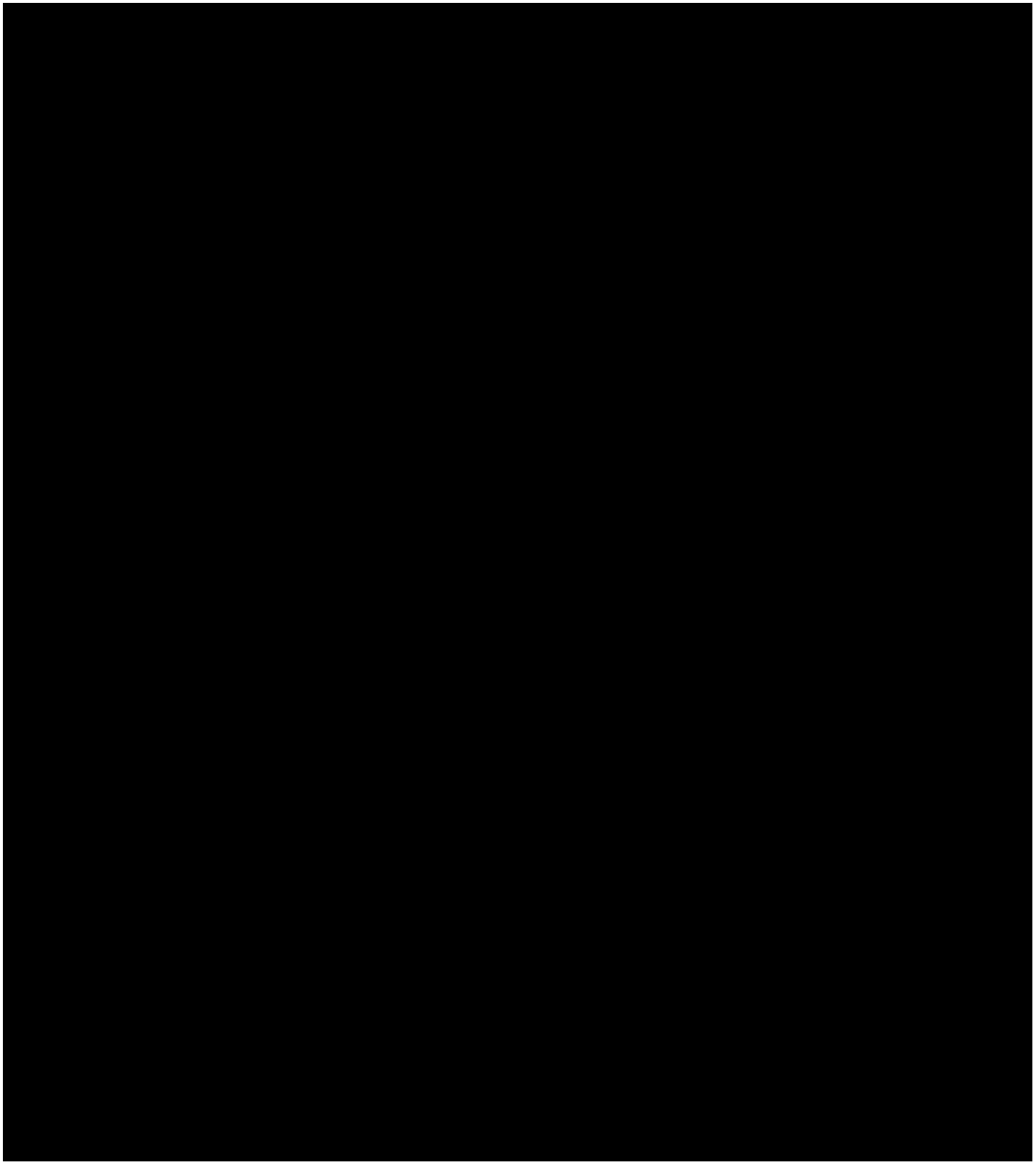
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15130E (09/02)

Your branch address:

SUITE 100
6605 HURONTARIO STREET
MISSISSAUGA, ONTARIO L5T0A4



Your Branch
BMO FINANCIAL GROUP CENTRE
Transit number: 3858

For questions about your statement call
(905) 670-3445

Direct Banking
1-877-262-5907
www.bmo.com

Your Plan
Business Builder 1 Plan

DSPLN INC.
394 APPLEBY LINE
BURLINGTON ON L7L 2X8

Business Banking statement

For the period ending June 30, 2023

Summary of account

Account	Opening balance ($)	- Total amounts debited ($)	+ Total amounts credited ($)	= Closing balance ($) on Jun 30, 2023
Business Account DSPLN Account #	-4,809.37	440,602.20	456,819.50	11,407.93

Transaction details

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account DSPLN Account #			
	Account Type: DSPLN			
	Business name: DSPLN INC.			
Jun 01	**Opening balance**			**-4,809.37**
Jun 01	Transfer, Joint Captain Account #		10,000.00	5,190.63
Jun 01	Pre-Authorized Payment, SOO PUC BPY/FAC	103.95		5,086.68
Jun 01	Pre-Authorized Payment, AMC MTG/HYP	1,900.00		3,186.68
Jun 01	Pre-Authorized Payment, LIFT CAPITAL MSP/DIV	1,120.00		2,066.68
Jun 01	Pre-Authorized Payment, LIFT CAPITAL MSP/DIV	5,770.83		-3,704.15
Jun 01	Pre-Authorized Payment, LIFT CAPITAL MSP/DIV	6,120.63		-9,824.78
Jun 01	Pre-Authorized Payment, LIFT CAPITAL MSP/DIV	1,053.21		-10,877.99
Jun 01	Pre-Authorized Payment, LIFT CAPITAL MSP/DIV	1,765.42		-12,643.41
Jun 01	Pre-Authorized Payment, LIFT CAPITAL MSP/DIV	2,040.21		-14,683.62
Jun 01	Pre-Authorized Payment, LIFT CAPITAL MSP/DIV	5,829.17		-20,512.79
Jun 01	Transfer, SID Management Account #		30,000.00	9,487.21

continued

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15130E (09/02)

Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account DSPLN Account #			**(continued)**
Jun 01	Transfer, SID Management Account #		10,000.00	19,487.21
Jun 01	Transfer, Aruba Butt Account #	10,000.00		9,487.21
Jun 01	Cheque, NO.918	975.00		8,512.21
Jun 01	Cheque, NO.1823	1,462.50		7,049.71
Jun 01	Cheque, NO.1352	2,025.00		5,024.71
Jun 01	Cheque, NO.1204	4,214.25		810.46
Jun 01	Cheque, NO.1294	1,440.00		-629.54
Jun 01	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	939.75		-1,569.29
Jun 01	Pre-Authorized Payment, LIFT CAPITAL MSP/DIV	6,358.33		-7,927.62
Jun 01	Pre-Authorized Payment, LIFT CAPITAL MSP/DIV	6,183.33		-14,110.95
Jun 01	Cheque, NO.942	935.25		-15,046.20
Jun 01	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	2,133.75		-17,179.95
Jun 01	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	959.48		-18,139.43
Jun 01	Cheque, NO.1103	2,137.50		-20,276.93
Jun 01	Cheque, NO.1084	2,062.50		-22,339.43
Jun 01	Cheque, NO.1855	3,225.00		-25,564.43
Jun 01	Transfer, SID Management Account #		30,000.00	4,435.57
Jun 02	Cheque, NO.1502	3,275.00		1,160.57
Jun 02	Cheque, NO.1488	1,127.25		33.32
Jun 02	Cheque, NO.1495	2,503.00		-2,469.68
Jun 02	Transfer, SID Management Account #		5,000.00	2,530.32
Jun 05	Pre-Authorized Payment, SOO PUC BPY/FAC	94.43		2,435.89
Jun 05	Pre-Authorized Payment, SOO PUC BPY/FAC	94.43		2,341.46
Jun 05	Pre-Authorized Payment, SOO PUC BPY/FAC	94.43		2,247.03
Jun 05	Pre-Authorized Payment, SOO PUC BPY/FAC	124.40		2,122.63
Jun 05	Pre-Authorized Payment, SOO PUC BPY/FAC	53.38		2,069.25
Jun 05	Pre-Authorized Payment, SOO PUC BPY/FAC	44.04		2,025.21
Jun 05	Pre-Authorized Payment, SOO PUC BPY/FAC	64.88		1,960.33
Jun 05	Pre-Authorized Payment, SOO PUC BPY/FAC	39.52		1,920.81
Jun 05	Pre-Authorized Payment, SOO PUC BPY/FAC	36.69		1,884.12
Jun 05	Pre-Authorized Payment, SOO PUC BPY/FAC	64.88		1,819.24
Jun 05	Pre-Authorized Payment, SOO PUC BPY/FAC	466.98		1,352.26
Jun 05	Pre-Authorized Payment, SOO PUC BPY/FAC	246.64		1,105.62
Jun 05	Pre-Authorized Payment, SOO PUC BPY/FAC	119.44		986.18
Jun 05	Pre-Authorized Payment, SOO PUC BPY/FAC	153.97		832.21
Jun 05	Pre-Authorized Payment, SOO PUC BPY/FAC	156.03		676.18
Jun 05	Transfer, Joint Captain Account #		50,000.00	50,676.18
Jun 05	Online Bill Payment, CAN TIRE MC	2,000.00		48,676.18
Jun 05	Online Bill Payment, CAN TIRE MC	8,000.00		40,676.18

continued



Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account DSPLN Account #			**(continued)**
Jun 05	Online Bill Payment, AMEX CARDS	60.00		40,616.18
Jun 05	Cheque, NO.2085	773.33		39,842.85
Jun 05	Cheque, NO.881	1,050.00		38,792.85
Jun 05	Cheque, NO.1509	2,600.00		36,192.85
Jun 05	Cheque, NO.1673	1,514.67		34,678.18
Jun 05	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	877.50		33,800.68
Jun 05	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,311.75		32,488.93
Jun 05	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,409.24		31,079.69
Jun 05	Cheque, NO.1865	1,166.57		29,913.12
Jun 05	Cheque, NO.971	1,822.50		28,090.62
Jun 06	Transfer, Balboa Account #	1,000.00		27,090.62
Jun 06	Transfer, Pink Flamingo Account #	1,000.00		26,090.62
Jun 06	INTERAC e-Transfer Sent, 118GROSV Name	2,166.66		23,923.96
Jun 06	Transfer, Aruba Butt Account #	10,000.00		13,923.96
Jun 06	INTERAC e-Transfer Sent, 176MARCH	534.13		13,389.83
Jun 06	INTERAC e-Transfer Sent, 22PARDEE VR	661.05		12,728.78
Jun 06	INTERAC e-Transfer Sent, 22PARDEE FINAL VR	3,745.95		8,982.83
Jun 06	INTERAC e-Transfer Sent, 210 CATHCART 50	1,921.00		7,061.83
Jun 06	Cheque, NO.1366	398.68		6,663.15
Jun 06	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,200.00		5,463.15
Jun 06	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	906.13		4,557.02
Jun 07	Pre-Authorized Payment, SOO PUC BPY/FAC	43.84		4,513.18
Jun 07	Pre-Authorized Payment, SOO PUC BPY/FAC	103.15		4,410.03
Jun 07	Pre-Authorized Payment, COOPERATORS CSI INS/ASS	13,949.79		-9,539.76
Jun 07	Pre-Authorized Payment, SOO PUC BPY/FAC	131.13		-9,670.89
Jun 07	Pre-Authorized Payment, SOO PUC BPY/FAC	155.07		-9,825.96
Jun 07	Pre-Authorized Payment, SOO PUC BPY/FAC	259.12		-10,085.08
Jun 07	Transfer, SID Management Account #		15,000.00	4,914.92
Jun 07	INTERAC e-Transfer Sent, 282 4TH AVE	137.22		4,777.70
Jun 07	INTERAC e-Transfer Sent, 707WELLINGTON 50	1,821.67		2,956.03
Jun 07	INTERAC e-Transfer Sent, 5 PROPERTY DEPOSIT	1,214.75		1,741.28

continued

BMO Bank of Montreal

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15130E (09/02)

Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account DSPLN Account #			**(continued)**
Jun 07	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	748.16		993.12
Jun 08	Pre-Authorized Payment, HYDRO ONE BPY/FAC	68.23		924.89
Jun 08	Pre-Authorized Payment, HYDRO ONE BPY/FAC	79.82		845.07
Jun 08	Pre-Authorized Payment, HYDRO ONE BPY/FAC	65.95		779.12
Jun 08	Pre-Authorized Payment, HYDRO ONE BPY/FAC	146.94		632.18
Jun 08	Pre-Authorized Payment, HYDRO ONE BPY/FAC	64.81		567.37
Jun 08	Cheque, NO.1425	2,317.50		-1,750.13
Jun 08	INTERAC e-Transfer Received		1,178.62	-571.51
Jun 08	Pre-Authorized Payment, ENBRIDGE GAS BPY/FAC	112.73		-684.24
Jun 09	Transfer SID Management Account #		9,000.00	8,315.76
Jun 09	INTERAC e-Transfer Sent, 145FIFTH Name	6,765.00		1,550.76
Jun 09	Incoming Wire Payment, INCOMING WIRE PAYMENT, CA, NEKZAI LAW PROFESSION		79,534.03	81,084.79
Jun 09	Transfer Happy Gilmore Account #	6,000.00		75,084.79
Jun 09	INTERAC e-Transfer Sent, 680LILLIAN Name	708.33		74,376.46
Jun 09	INTERAC e-Transfer Sent, 69WAY Name	1,416.67		72,959.79
Jun 09	INTERAC e-Transfer Sent, 502JOHN Name	708.33		72,251.46
Jun 09	INTERAC e-Transfer Sent, 336EVA Name	708.33		71,543.13
Jun 09	INTERAC e-Transfer Sent, 502JOHN Name	708.33		70,834.80
Jun 09	INTERAC e-Transfer Sent, 502JOHN Name	500.00		70,334.80
Jun 09	INTERAC e-Transfer Sent, 680LILLIAN Name	1,416.67		68,918.13
Jun 09	INTERAC e-Transfer Sent, 680LILLIAN Name	708.33		68,209.80
Jun 09	INTERAC e-Transfer Sent, 538NORTHLAND Name	850.00		67,359.80
Jun 09	INTERAC e-Transfer Sent, 69WAY SHEFALIK Name	1,416.67		65,943.13
Jun 09	INTERAC e-Transfer Sent, 277PATRICIA Name	1,133.33		64,809.80
Jun 09	Cheque, NO.987	1,987.50		62,822.30
Jun 09	Transfer Aruba Butt Account #	5,000.00		57,822.30
Jun 09	Transfer SID Management Account #	3,000.00		54,822.30
Jun 09	Transfer Aruba Butt Account #	8,000.00		46,822.30
Jun 12	Transfer Balboa Account #	1,500.00		45,322.30
Jun 12	Transfer Happy Gilmore Account #	3,600.00		41,722.30
Jun 12	Transfer SID Renos Account #	6,600.00		35,122.30
Jun 12	Transfer SID Renos Account #	35,000.00		122.30
Jun 12	Cheque, NO.1371	714.35		-592.05
Jun 12	Cheque, NO.1246	1,518.75		-2,110.80
Jun 12	Cheque, NO.2073	2,340.00		-4,450.80
Jun 12	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	2,137.50		-6,588.30
Jun 12	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,275.00		-7,863.30
Jun 12	Pre-Authorized Payment, ENBRIDGE GAS BPY/FAC	114.99		-7,978.29

continued



Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account DSPLN Account #			**(continued)**
Jun 12	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,215.00		-9,193.29
Jun 12	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,046.92		-10,240.21
Jun 12	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,500.00		-11,740.21
Jun 12	Cheque, NO.2063	2,175.00		-13,915.21
Jun 12	Cheque Returned NSF, NO. 1371		714.35	-13,200.86
Jun 12	Non Sufficient Funds Fee	48.00		-13,248.86
Jun 12	Cheque Returned NSF, NO. 1246		1,518.75	-11,730.11
Jun 12	Non Sufficient Funds Fee	48.00		-11,778.11
Jun 12	Cheque Returned NSF, NO. 2063		2,175.00	-9,603.11
Jun 12	Non Sufficient Funds Fee	48.00		-9,651.11
Jun 12	Cheque Returned NSF, NO. 2073		2,340.00	-7,311.11
Jun 12	Non Sufficient Funds Fee	48.00		-7,359.11
Jun 12	Cheque Returned NSF		114.99	-7,244.12
Jun 12	Returned Item Fee	48.00		-7,292.12
Jun 12	Cheque Returned NSF		1,215.00	-6,077.12
Jun 12	Returned Item Fee	48.00		-6,125.12
Jun 12	Cheque Returned NSF		1,046.92	-5,078.20
Jun 12	Returned Item Fee	48.00		-5,126.20
Jun 12	Cheque Returned NSF		1,500.00	-3,626.20
Jun 12	Returned Item Fee	48.00		-3,674.20
Jun 12	Cheque Returned NSF		2,137.50	-1,536.70
Jun 12	Returned Item Fee	48.00		-1,584.70
Jun 12	Cheque Returned NSF		1,275.00	-309.70
Jun 12	Returned Item Fee	48.00		-357.70
Jun 13	Pre-Authorized Payment, HYDRO ONE BPY/FAC	82.22		-439.92
Jun 13	Transfer, Happy Gilmore Account #		15,000.00	14,560.08
Jun 13	Pre-Authorized Payment, RELIANCECOMFORT BPY/FAC	84.40		14,475.68
Jun 13	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	375.00		14,100.68
Jun 13	Cheque, NO.1680	1,350.00		12,750.68
Jun 13	Cheque, NO.1147	1,040.00		11,710.68
Jun 14	Pre-Authorized Payment No Fee, CASH MGMT FEE BOM/B/M	247.30		11,463.38
Jun 14	Pre-Authorized Payment, SOO PUC BPY/FAC	290.72		11,172.66

continued

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15130E (09/02)

Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account DSPLN Account #			**(continued)**
Jun 14	Transfer Pink Flamingo Account #	2,000.00		9,172.66
Jun 14	Transfer Balboa Account #	2,000.00		7,172.66
Jun 14	Cheque, NO.1213	1,350.00		5,822.66
Jun 14	Cheque, NO.1016	1,950.00		3,872.66
Jun 14	Pre-Authorized Payment, RELIANCECOMFORT BPY/FAC	123.43		3,749.23
Jun 14	Pre-Authorized Payment, RELIANCECOMFORT BPY/FAC	79.89		3,669.34
Jun 14	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,822.50		1,846.84
Jun 14	Cheque, NO.1449	1,237.50		609.34
Jun 15	Pre-Authorized Payment, ENBRIDGE GAS MSP/DIV	114.99		494.35
Jun 15	Transfer Pink Flamingo Account #		15,000.00	15,494.35
Jun 15	INTERAC e-Transfer Sent, 53WAYNE 25	4,901.37		10,592.98
Jun 15	INTERAC e-Transfer Sent, 155WALLACE Name	600.00		9,992.98
Jun 15	INTERAC e-Transfer Sent, 155WALLACE Name	1,400.00		8,592.98
Jun 15	INTERAC e-Transfer Sent, 155WALLACE Name	294.55		8,298.43
Jun 15	Cheque, NO.1004	1,875.00		6,423.43
Jun 15	Cheque, NO.1028	1,333.33		5,090.10
Jun 15	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	2,362.50		2,727.60
Jun 15	INTERAC e-Transfer Sent, 342 6TH AVE I	1,358.82		1,368.78
Jun 15	INTERAC e-Transfer Sent, 342 6TH AVE '	110.18		1,258.60
Jun 15	Cheque, NO.1696	1,274.25		-15.65
Jun 15	Cheque, NO.1489	1,127.25		-1,142.90
Jun 16	Transfer Pink Flamingo Account #		5,000.00	3,857.10
Jun 16	INTERAC e-Transfer Sent, 38LAURIER Name	958.33		2,898.77
Jun 16	Cheque, NO.1234	667.50		2,231.27
Jun 16	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,042.50		1,188.77
Jun 16	Cheque, NO.1875	958.13		230.64
Jun 19	Pre-Authorized Payment, HYDRO ONE BPY/FAC	42.08		188.56
Jun 19	Pre-Authorized Payment, SOO PUC BPY/FAC	324.04		-135.48
Jun 19	Transfer Pink Flamingo Account #		1,000.00	864.52
Jun 19	Cheque, NO.1870	1,461.75		-597.23
Jun 19	Cheque, NO.1891	1,380.00		-1,977.23
Jun 19	Cheque, NO.1452	1,072.50		-3,049.73
Jun 19	Cheque, NO.1463	877.50		-3,927.23
Jun 19	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	625.36		-4,552.59
Jun 19	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	981.96		-5,534.55
Jun 19	Cheque Returned NSF, NO. 1870		1,461.75	-4,072.80

continued



Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account DSPLN Account #			**(continued)**
Jun 19	Non Sufficient Funds Fee	48.00		-4,120.80
Jun 19	Cheque Returned NSF, NO. 1891		1,380.00	-2,740.80
Jun 19	Non Sufficient Funds Fee	48.00		-2,788.80
Jun 19	Cheque Returned NSF, NO. 1452		1,072.50	-1,716.30
Jun 19	Non Sufficient Funds Fee	48.00		-1,764.30
Jun 19	Cheque Returned NSF, NO. 1463		877.50	-886.80
Jun 19	Non Sufficient Funds Fee	48.00		-934.80
Jun 19	Cheque Returned NSF		42.08	-892.72
Jun 19	Returned Item Fee	48.00		-940.72
Jun 19	Cheque Returned NSF		324.04	-616.68
Jun 19	Returned Item Fee	48.00		-664.68
Jun 19	Cheque Returned NSF		625.36	-39.32
Jun 19	Returned Item Fee	48.00		-87.32
Jun 19	Cheque Returned NSF		981.96	894.64
Jun 19	Returned Item Fee	48.00		846.64
Jun 20	Transfer, Pink Flamingo Account #		6,000.00	6,846.64
Jun 20	Transfer, SID Management Account #		4,000.00	10,846.64
Jun 20	INTERAC e-Transfer Sent, 431 FROUD Name	3,833.32		7,013.32
Jun 20	Cheque, NO.1476	1,875.00		5,138.32
Jun 21	INTERAC e-Transfer Sent, 354ANTWERP Name	708.33		4,429.99
Jun 21	INTERAC e-Transfer Sent, 69WAY Name	1,666.67		2,763.32
Jun 21	INTERAC e-Transfer Sent, 538NORTHLAND Name	1,062.50		1,700.82
Jun 21	INTERAC e-Transfer Sent, 405WELLINGTON Name	1,666.67		34.15
Jun 21	Transfer SID Management Account #		3,000.00	3,034.15
Jun 21	INTERAC e-Transfer Sent, 352MOODY Name	1,630.00		1,404.15
Jun 21	INTERAC e-Transfer Sent, 282FOURTH Name	1,290.00		114.15
Jun 21	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	853.33		-739.18
Jun 22	Pre-Authorized Payment, SOO PUC BPY/FAC	45.21		-784.39
Jun 22	Pre-Authorized Payment, SOO PUC BPY/FAC	76.79		-861.18
Jun 22	Pre-Authorized Payment, SOO PUC BPY/FAC	229.24		-1,090.42
Jun 22	Pre-Authorized Payment, SOO PUC BPY/FAC	94.82		-1,185.24
Jun 22	Pre-Authorized Payment, SOO PUC BPY/FAC	94.68		-1,279.92
Jun 22	Pre-Authorized Payment, SOO PUC BPY/FAC	94.82		-1,374.74
Jun 22	Pre-Authorized Payment, SOO PUC BPY/FAC	214.07		-1,588.81
Jun 22	Pre-Authorized Payment, SOO PUC BPY/FAC	112.82		-1,701.63

continued

BMO Bank of Montreal

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15130E (09/02)

Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account DSPLN Account #			**(continued)**
Jun 22	Pre-Authorized Payment, SOO PUC BPY/FAC	114.29		-1,815.92
Jun 22	Pre-Authorized Payment, SOO PUC BPY/FAC	126.17		-1,942.09
Jun 22	Pre-Authorized Payment, SOO PUC BPY/FAC	82.41		-2,024.50
Jun 22	Transfer SID Management Account #		3,000.00	975.50
Jun 22	Cheque, NO.1317	2,097.92		-1,122.42
Jun 22	Cheque, NO.1535	3,200.00		-4,322.42
Jun 22	Cheque, NO.1529	1,350.00		-5,672.42
Jun 22	Pre-Authorized Payment, HYDRO ONE BPY/FAC	70.38		-5,742.80
Jun 22	Pre-Authorized Payment, HYDRO ONE BPY/FAC	84.85		-5,827.65
Jun 22	Cheque, NO.1569	986.67		-6,814.32
Jun 22	Cheque, NO.1574	1,980.00		-8,794.32
Jun 22	Cheque Returned NSF, NO. 1317		2,097.92	-6,696.40
Jun 22	Non Sufficient Funds Fee	48.00		-6,744.40
Jun 22	Cheque Returned NSF, NO. 1569		986.67	-5,757.73
Jun 22	Non Sufficient Funds Fee	48.00		-5,805.73
Jun 22	Cheque Returned NSF, NO. 1574		1,980.00	-3,825.73
Jun 22	Non Sufficient Funds Fee	48.00		-3,873.73
Jun 22	Cheque Returned NSF, NO. 1535		3,200.00	-673.73
Jun 22	Non Sufficient Funds Fee	48.00		-721.73
Jun 22	Cheque Returned NSF, NO. 1529		1,350.00	628.27
Jun 22	Non Sufficient Funds Fee	48.00		580.27
Jun 22	Cheque Returned NSF		114.29	694.56
Jun 22	Returned Item Fee	48.00		646.56
Jun 22	Cheque Returned NSF		126.17	772.73
Jun 22	Returned Item Fee	48.00		724.73
Jun 22	Cheque Returned NSF		82.41	807.14
Jun 22	Returned Item Fee	48.00		759.14
Jun 22	Cheque Returned NSF		45.21	804.35
Jun 22	Returned Item Fee	48.00		756.35
Jun 22	Cheque Returned NSF		76.79	833.14
Jun 22	Returned Item Fee	48.00		785.14
Jun 22	Cheque Returned NSF		229.24	1,014.38
Jun 22	Returned Item Fee	48.00		966.38
Jun 22	Cheque Returned NSF		94.82	1,061.20
Jun 22	Returned Item Fee	48.00		1,013.20
Jun 22	Cheque Returned NSF		94.68	1,107.88
Jun 22	Returned Item Fee	48.00		1,059.88
Jun 22	Cheque Returned NSF		94.82	1,154.70
Jun 22	Returned Item Fee	48.00		1,106.70
Jun 22	Cheque Returned NSF		214.07	1,320.77
Jun 22	Returned Item Fee	48.00		1,272.77

continued



Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account DSPLN Account #			**(continued)**
Jun 22	Cheque Returned NSF		112.82	1,385.59
Jun 22	Returned Item Fee	48.00		1,337.59
Jun 22	Cheque Returned NSF		70.38	1,407.97
Jun 22	Returned Item Fee	48.00		1,359.97
Jun 22	Cheque Returned NSF		84.85	1,444.82
Jun 22	Returned Item Fee	48.00		1,396.82
Jun 23	Cheque, NO.1904	1,500.00		-103.18
Jun 23	Transfer, SID Management Account #		5,000.00	4,896.82
Jun 26	INTERAC e-Transfer Sent, 2034	464.25		4,432.57
Jun 26	Pre-Authorized Payment, HYDRO ONE BPY/FAC	120.47		4,312.10
Jun 26	Pre-Authorized Payment, SOO PUC BPY/FAC	55.19		4,256.91
Jun 26	Pre-Authorized Payment, SOO PUC BPY/FAC	108.39		4,148.52
Jun 26	Pre-Authorized Payment, SOO PUC BPY/FAC	48.30		4,100.22
Jun 26	Pre-Authorized Payment, SOO PUC BPY/FAC	307.70		3,792.52
Jun 26	Pre-Authorized Payment, SOO PUC BPY/FAC	101.26		3,691.26
Jun 26	Pre-Authorized Payment, SOO PUC BPY/FAC	104.47		3,586.79
Jun 26	Pre-Authorized Payment, SOO PUC BPY/FAC	230.68		3,356.11
Jun 26	Cheque, NO.1049	2,025.00		1,331.11
Jun 26	Cheque, NO.1548	4,500.00		-3,168.89
Jun 26	Cheque, NO.1429	2,250.00		-5,418.89
Jun 26	Cheque, NO.1496	1,387.50		-6,806.39
Jun 26	Cheque, NO.957	825.00		-7,631.39
Jun 26	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,994.28		-9,625.67
Jun 26	Cheque, NO.1222	1,379.40		-11,005.07
Jun 26	Cheque, NO.1276	1,087.50		-12,092.57
Jun 26	Cheque Returned NSF, NO. 1222		1,379.40	-10,713.17
Jun 26	Non Sufficient Funds Fee	48.00		-10,761.17
Jun 26	Cheque Returned NSF, NO. 1429		2,250.00	-8,511.17
Jun 26	Non Sufficient Funds Fee	48.00		-8,559.17
Jun 26	Cheque Returned NSF, NO. 1496		1,387.50	-7,171.67
Jun 26	Non Sufficient Funds Fee	48.00		-7,219.67
Jun 26	Cheque Returned NSF, NO. 957		825.00	-6,394.67
Jun 26	Non Sufficient Funds Fee	48.00		-6,442.67
Jun 26	Cheque Returned NSF, NO. 1049		2,025.00	-4,417.67
Jun 26	Non Sufficient Funds Fee	48.00		-4,465.67

continued

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15130E (09/02)

Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account DSPLN Account #			**(continued)**
Jun 26	Cheque Returned NSF, NO. 1548		4,500.00	34.33
Jun 26	Non Sufficient Funds Fee	48.00		-13.67
Jun 26	Cheque Returned NSF, NO. 1276		1,087.50	1,073.83
Jun 26	Non Sufficient Funds Fee	48.00		1,025.83
Jun 26	Cheque Returned NSF		120.47	1,146.30
Jun 26	Returned Item Fee	48.00		1,098.30
Jun 26	Cheque Returned NSF		101.26	1,199.56
Jun 26	Returned Item Fee	48.00		1,151.56
Jun 26	Cheque Returned NSF		104.47	1,256.03
Jun 26	Returned Item Fee	48.00		1,208.03
Jun 26	Cheque Returned NSF		230.68	1,438.71
Jun 26	Returned Item Fee	48.00		1,390.71
Jun 26	Cheque Returned NSF		55.19	1,445.90
Jun 26	Returned Item Fee	48.00		1,397.90
Jun 26	Cheque Returned NSF		108.39	1,506.29
Jun 26	Returned Item Fee	48.00		1,458.29
Jun 26	Cheque Returned NSF		48.30	1,506.59
Jun 26	Returned Item Fee	48.00		1,458.59
Jun 26	Cheque Returned NSF		307.70	1,766.29
Jun 26	Returned Item Fee	48.00		1,718.29
Jun 26	Cheque Returned NSF		1,994.28	3,712.57
Jun 26	Returned Item Fee	48.00		3,664.57
Jun 27	Cheque, NO.1560	5,495.00		-1,830.43
Jun 27	Cheque, NO.1554	2,497.50		-4,327.93
Jun 27	Cheque, NO.1210	1,226.67		-5,554.60
Jun 27	Cheque Returned NSF, NO. 1560		5,495.00	-59.60
Jun 27	Non Sufficient Funds Fee	48.00		-107.60
Jun 27	Cheque Returned NSF, NO. 1554		2,497.50	2,389.90
Jun 27	Non Sufficient Funds Fee	48.00		2,341.90
Jun 27	Cheque Returned NSF, NO. 1210		1,226.67	3,568.57
Jun 27	Non Sufficient Funds Fee	48.00		3,520.57
Jun 28	Pre-Authorized Payment, HYDRO ONE BPY/FAC	111.27		3,409.30
Jun 28	Cheque, NO.1229	1,730.63		1,678.67
Jun 28	Cheque, NO.1116	1,485.00		193.67
Jun 28	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	2,550.00		-2,356.33
Jun 28	Cheque, NO.1193	1,600.00		-3,956.33
Jun 29	Pre-Authorized Payment, ATHOME BPY/FAC	152.59		-4,108.92
Jun 29	Pre-Authorized Payment, ATHOME BPY/FAC	113.59		-4,222.51
Jun 29	Incoming Wire Payment, INCOMING WIRE PAYMENT, CA, NEKZAI LAW PROFESSION		59,004.70	54,782.19

continued



Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account DSPLN Account #			**(continued)**
Jun 29	Pre-Authorized Payment, SOO PUC BPY/FAC	143.67		54,638.52
Jun 29	Pre-Authorized Payment, SOO PUC BPY/FAC	108.21		54,530.31
Jun 29	Pre-Authorized Payment, SOO PUC BPY/FAC	95.86		54,434.45
Jun 29	Pre-Authorized Payment, SOO PUC BPY/FAC	120.09		54,314.36
Jun 29	Transfer, Balboa Account #	1,000.00		53,314.36
Jun 29	Transfer, Pink Flamingo Account #	5,000.00		48,314.36
Jun 29	Transfer, Aruba Butt Account #	8,000.00		40,314.36
Jun 29	Transfer, Aruba Butt Account #	1,500.00		38,814.36
Jun 29	INTERAC e-Transfer Sent, 210COMMERCIAL FULL	4,546.84		34,267.52
Jun 29	INTERAC e-Transfer Sent, 210 COMMERCIAL VR	368.66		33,898.86
Jun 29	Transfer, 3318-3968-145 3587	5,000.00		28,898.86
Jun 29	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,188.22		27,710.64
Jun 29	Cheque, NO.1382	3,485.00		24,225.64
Jun 29	Cheque, NO.1528	2,375.00		21,850.64
Jun 29	Cheque, NO.1522	562.50		21,288.14
Jun 29	Cheque, NO.1523	562.50		20,725.64
Jun 30	INTERAC e-Transfer Sent, 375 LONERGAN Name	443.04		20,282.60
Jun 30	Transfer, Paradisal Bliss Account #	20,000.00		282.60
Jun 30	Transfer, SID Management Account #		6,500.00	6,782.60
Jun 30	Transfer, Paradisal Bliss Account #	6,500.00		282.60
Jun 30	Transfer, SID Management Account #		12,000.00	12,282.60
Jun 30	Transfer, Aruba Butt Account #	12,000.00		282.60
Jun 30	Transfer, Interlude Account #		10,000.00	10,282.60
Jun 30	Transfer, Aruba Butt Account #	5,000.00		5,282.60
Jun 30	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	2,118.75		3,163.85
Jun 30	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	3,187.50		-23.65
Jun 30	Cheque, NO.1293	1,440.00		-1,463.65
Jun 30	Transfer, Interlude Account #		15,000.00	13,536.35
Jun 30	Transfer, Balboa Accoutn #	2,000.00		11,536.35
Jun 30	Plan Fee	22.50		11,513.85
Jun 30	Transaction Fee, CHEQUE 07 AT $1.25, DISCOUNT 72 AT $0.60	51.95		11,461.90
Jun 30	Interest Paid	3.97		11,457.93

continued

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15130E (09/02)

Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account DSPLN Account #			**(continued)**
Jun 30	Overdraft Per Item Charge	50.00		11,407.93
Jun 30	**Closing totals**	**440,602.20**	**456,819.50**	

Number of items processed 291 79

Number of cheques or related items enclosed in your statement..... 42

Important information request

As part of our regulatory ongoing monitoring requirements and continued efforts to safeguard your banking information, we want to ensure your profile information is kept up-to-date and accurate. If there are any changes to your profile information, **and BMO has not yet been advised,** please **call us at 1-877-345-7777 or visit your local BMO branch.**

Please bring applicable documentation depending on the nature of any changes as per below along with the proof of continuity of business (e.g., recent Financial Statement) to your local BMO Branch (proof of continuity is not required for Sole Proprietors):

Legal or Trade name change
- Articles of Amendment, Trade Name Registration, etc.

- **Directors**
  - Information of all new or changed Directors including:
    - Name
    - Occupation (or if self-employed, nature of primary business)
  - Supporting documentation of amendment (e.g., change notice, amend notice, etc.)
- **Beneficial Owners**
  - Information of all Beneficial Owners owning 25% or more of the business including:
    - Name
    - Address
    - Occupation (or if self-employed, nature of primary business)
    - Percentage ownership
- **Trustees; Beneficiaries**
  - Information of all Trustees and named Beneficiaries including:
    - Name
    - Address
  - Supporting documentation of amendment (e.g., Trust document)

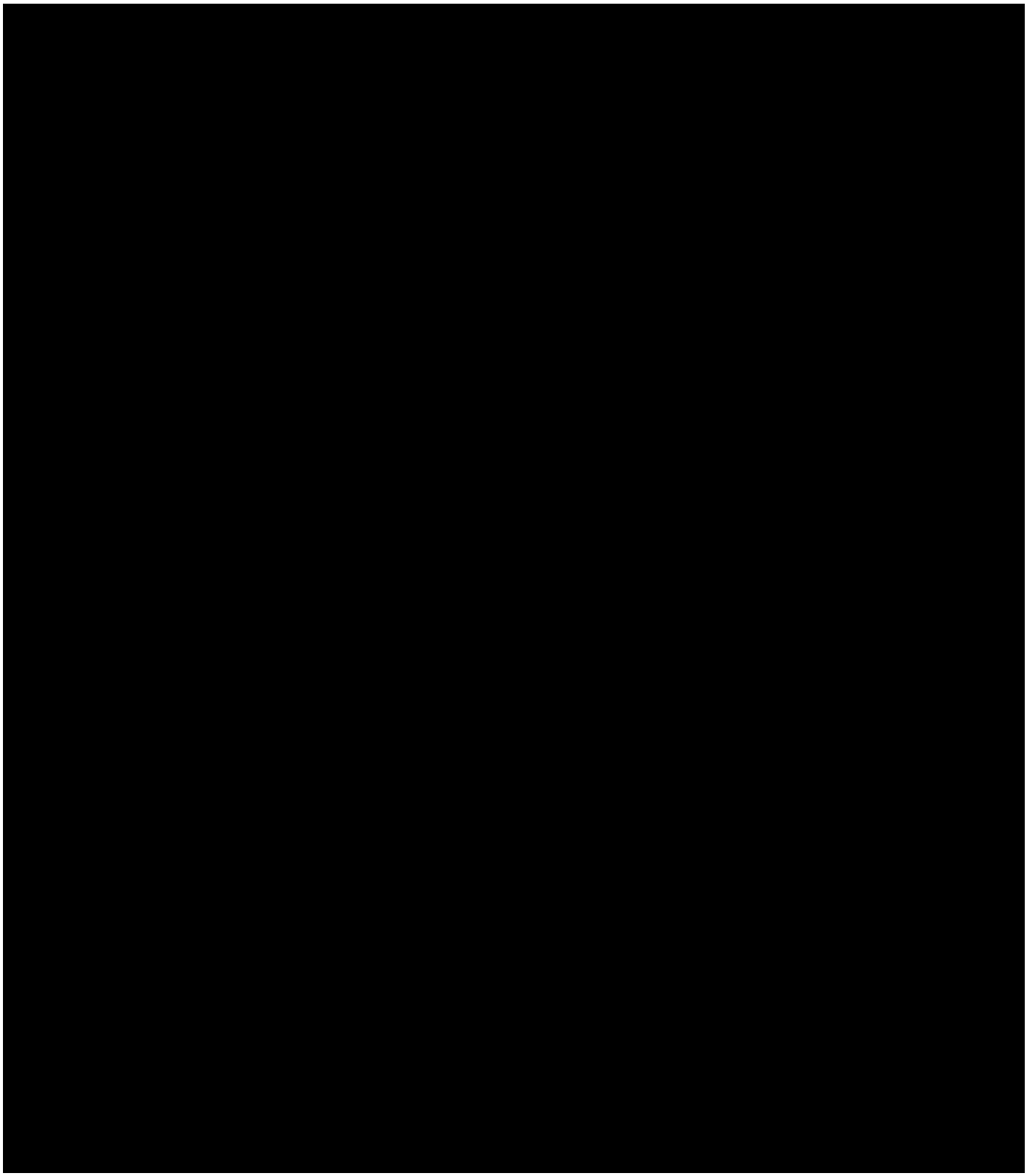
Please note that depending on the nature of any changes, updated account documentation may need to be executed at the branch by the appropriate signing officers and cannot be completed over the phone.



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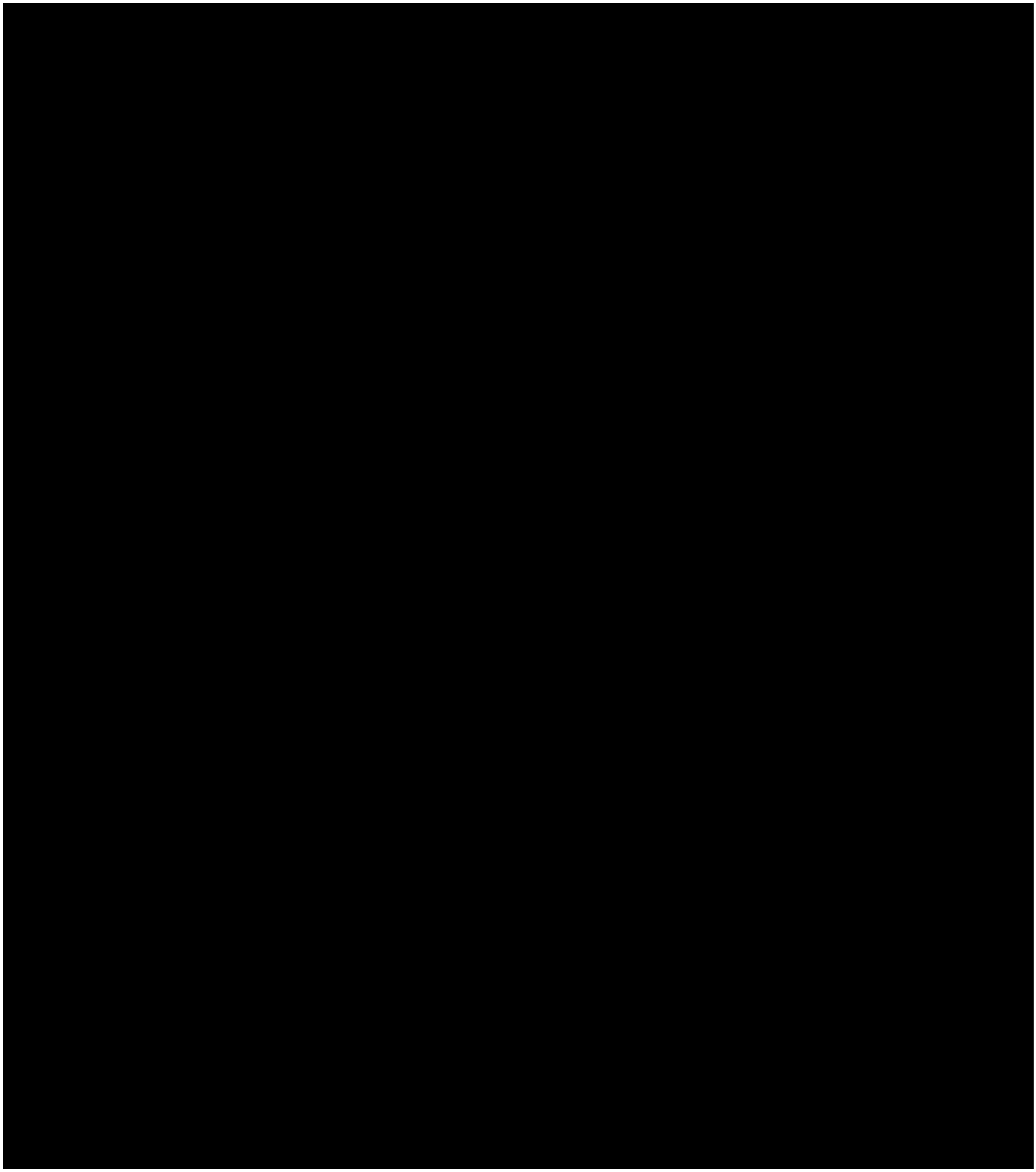
15130E (09/02)





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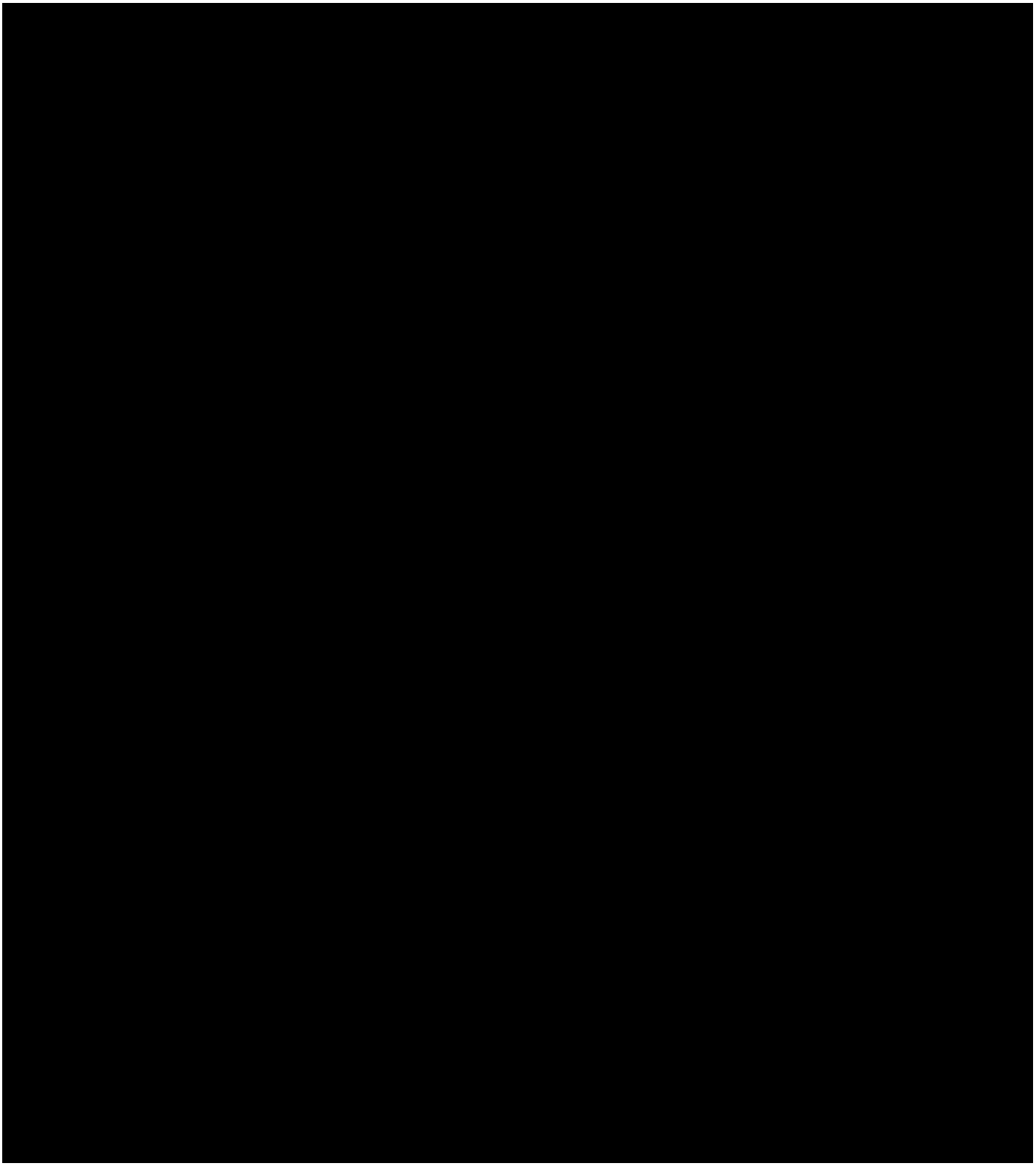
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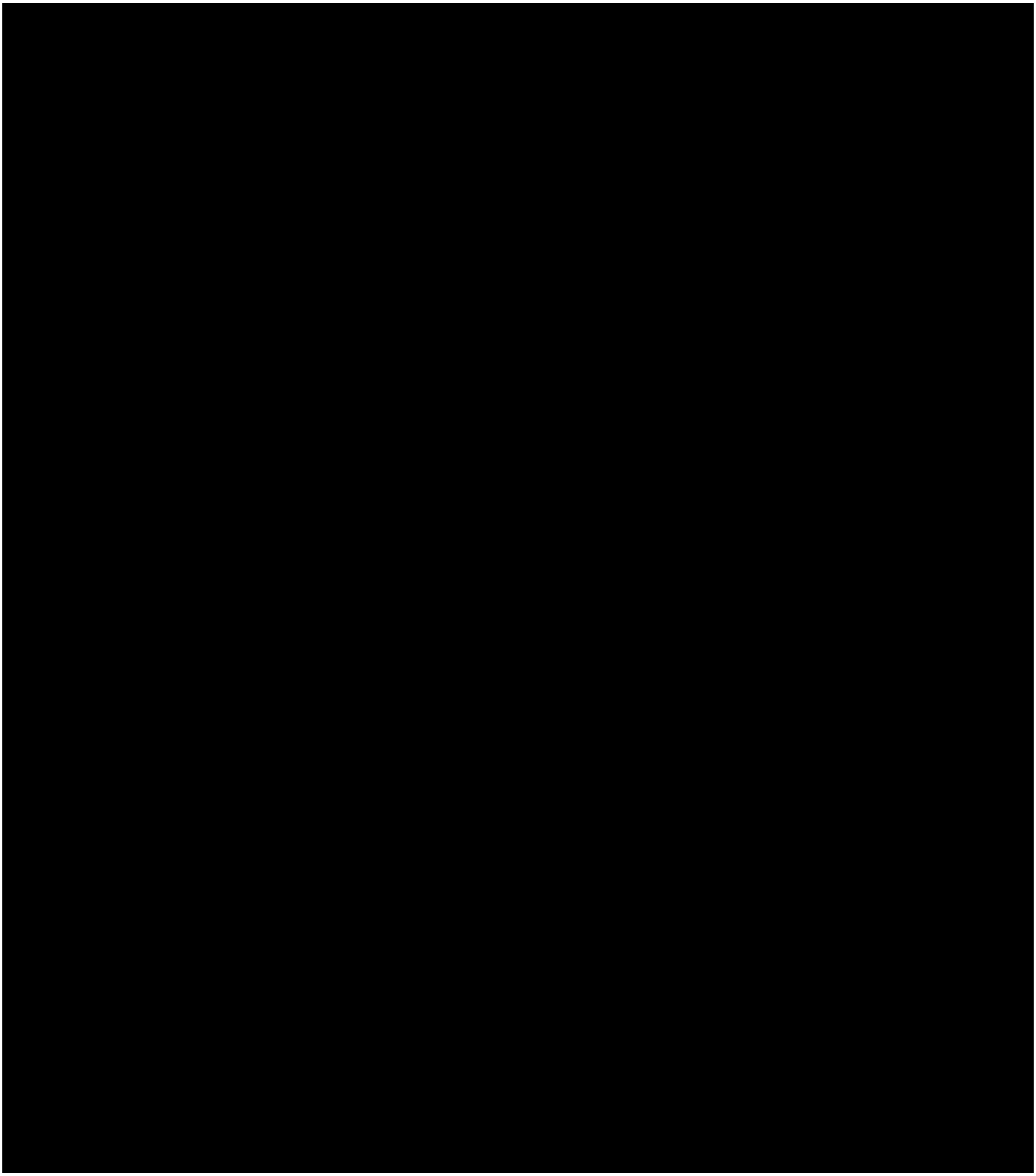




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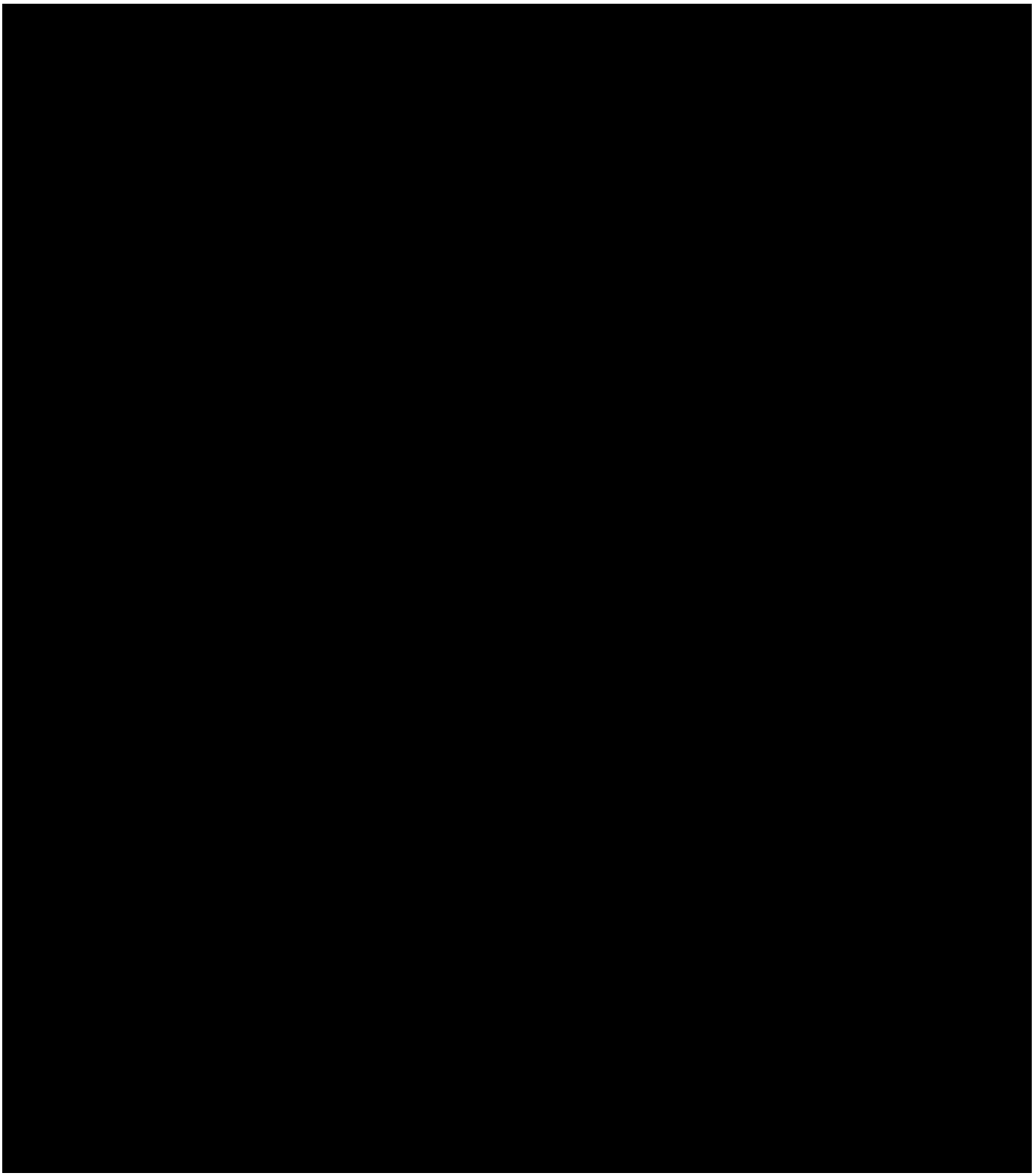
15130E (09/02)





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BMO Bank of Montreal
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BMO Bank of Montreal
A member of BMO Financial Group

Your branch address:

SUITE 100
6605 HURONTARIO STREET
MISSISSAUGA, ONTARIO L5T0A4

Business Banking 639



Your Branch
BMO FINANCIAL GROUP CENTRE
Transit number: 3858

For questions about your statement call
(905) 670-3445

Direct Banking
1-877-262-5907
www.bmo.com

Your Plan
Business Builder 1 Plan

DSPLN INC.
394 APPLEBY LINE
BURLINGTON ON L7L 2X8

Business Banking statement

For the period ending March 31, 2023

Summary of account

Account	Opening balance ($)	- Total amounts debited ($)	+ Total amounts credited ($)	= Closing balance ($) on Mar 31, 2023
Business Account DSPLN Account #	-12,728.80	332,919.31	345,290.03	-358.08

Transaction details

Business Account # DSPLN Account #

Account Type: DSPLN
Business name:
DSPLN INC.

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
Mar 01	**Opening balance**			**-12,728.80**
Mar 01	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	36.08		-12,764.88
Mar 01	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	216.65		-12,981.53
Mar 01	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	687.15		-13,668.68
Mar 01	Credit, BR.3914, EXPIRED EMT - 03/01/2023		708.33	-12,960.35
Mar 01	Transfer, SID Managment Account #		8,000.00	-4,960.35
Mar 01	INTERAC e-Transfer Received		5,000.00	39.65
Mar 01	Pre-Authorized Payment, LIFT CAPITAL MSP/DIV	1,120.00		-1,080.35
Mar 01	Pre-Authorized Payment, LIFT CAPITAL MSP/DIV	5,770.83		-6,851.18
Mar 01	Pre-Authorized Payment, LIFT CAPITAL MSP/DIV	6,120.63		-12,971.81

continued

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15130E (09/02)

Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account # DSPLN Account #			**(continued)**
Mar 01	Pre-Authorized Payment, LIFT CAPITAL MSP/DIV	1,740.08		-14,711.89
Mar 01	Pre-Authorized Payment, LIFT CAPITAL MSP/DIV	2,040.21		-16,752.10
Mar 01	Pre-Authorized Payment, LIFT CAPITAL MSP/DIV	6,300.00		-23,052.10
Mar 01	Cheque, NO.915	975.00		-24,027.10
Mar 01	Cheque, NO.1820	1,462.50		-25,489.60
Mar 01	Cheque, NO.802	2,025.00		-27,514.60
Mar 01	Cheque, NO.1719	1,429.33		-28,943.93
Mar 01	Transfer, Joint Capital Account #		10,000.00	-18,943.93
Mar 01	Cheque, NO.893	2,325.00		-21,268.93
Mar 01	Cheque, NO.838	2,025.00		-23,293.93
Mar 01	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	2,133.75		-25,427.68
Mar 01	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	959.48		-26,387.16
Mar 01	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	939.75		-27,326.91
Mar 01	Transfer, SID Management Account #		28,000.00	673.09
Mar 01	Cheque, NO.1081	2,062.50		-1,389.41
Mar 01	Cheque, NO.1100	2,137.50		-3,526.91
Mar 01	Cheque, NO.1835	1,492.50		-5,019.41
Mar 01	Cheque, NO.1852	3,225.00		-8,244.41
Mar 02	Pre-Authorized Payment, SOO PUC BPY/FAC	128.47		-8,372.88
Mar 02	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	162.88		-8,535.76
Mar 02	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	240.00		-8,775.76
Mar 02	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	256.04		-9,031.80
Mar 02	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	257.25		-9,289.05
Mar 02	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	281.76		-9,570.81
Mar 02	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	335.67		-9,906.48
Mar 02	Pre-Authorized Payment, SOO PUC BPY/FAC	122.64		-10,029.12
Mar 02	Pre-Authorized Payment, SOO PUC BPY/FAC	92.14		-10,121.26
Mar 02	Pre-Authorized Payment, SOO PUC BPY/FAC	190.96		-10,312.22
Mar 02	Transfer, SID Management Account #		12,000.00	1,687.78
Mar 02	Cheque, NO.878	1,050.00		637.78
Mar 02	Cheque, NO.744	1,440.00		-802.22
Mar 02	Transfer, SID Management Account #		8,000.00	7,197.78
Mar 02	INTERAC e-Transfer Sent, 162 SPADINA EXTRAS	2,822.17		4,375.61
Mar 02	INTERAC e-Transfer Sent, 162 SPADINA VR	288.15		4,087.46
Mar 02	INTERAC e-Transfer Sent, 370 PINE VR OFF	522.62		3,564.84

continued



Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account # DSPLN Account #			**(continued)**
Mar 02	INTERAC e-Transfer Sent, 145 CAREFUL VR OFF	209.05		3,355.79
Mar 02	INTERAC e-Transfer Sent	3,000.00		355.79
Mar 03	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	261.64		94.15
Mar 03	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	528.19		-434.04
Mar 03	Pre-Authorized Payment, SOO PUC BPY/FAC	104.88		-538.92
Mar 03	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	877.50		-1,416.42
Mar 03	Cheque, NO.968	1,822.50		-3,238.92
Mar 03	Transfer, SID Managment Account #		3,500.00	261.08
Mar 06	Pre-Authorized Payment, HYDRO ONE BPY/FAC	138.94		122.14
Mar 06	Cheque, NO.2082	773.33		-651.19
Mar 06	Cheque, NO.1727	986.67		-1,637.86
Mar 06	Cheque, NO.1670	1,514.67		-3,152.53
Mar 06	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	906.13		-4,058.66
Mar 06	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,409.24		-5,467.90
Mar 06	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,311.75		-6,779.65
Mar 06	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,200.00		-7,979.65
Mar 06	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	270.00		-8,249.65
Mar 06	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	342.00		-8,591.65
Mar 06	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	671.35		-9,263.00
Mar 06	Transfer, Multiville Account #		25,000.00	15,737.00
Mar 07	INTERAC e-Transfer Sent, 40 CRES SOLEIR T L	500.00		15,237.00
Mar 07	INTERAC e-Transfer Sent, 580 MORRISON Name	1,476.67		13,760.33
Mar 07	INTERAC e-Transfer Sent, 431 FOOD Name	958.33		12,802.00
Mar 07	INTERAC e-Transfer Sent, 147 MAPLE Name	1,059.97		11,742.03
Mar 07	INTERAC e-Transfer Sent, 38 LAURIER Name	958.33		10,783.70
Mar 07	INTERAC e-Transfer Sent, 118 GROSVENOR Name	958.33		9,825.37
Mar 07	INTERAC e-Transfer Sent, 499 SECOND Name	3,083.33		6,742.04
Mar 07	INTERAC e-Transfer Sent, 431 FROOD Name	958.33		5,783.71
Mar 07	INTERAC e-Transfer Sent, 168 HUDSON Name	1,130.00		4,653.71

continued

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15130E (09/02)

Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account # DSPLN Account #			**(continued)**
Mar 07	INTERAC e-Transfer Sent, 53 WAYNE Name	2,275.00		2,378.71
Mar 07	INTERAC e-Transfer Sent, 660 WELLINGTON Name	958.33		1,420.38
Mar 07	Transfer, Multiville Account #		5,000.00	6,420.38
Mar 07	Pre-Authorized Payment, COOPERATORS CSI INS/ASS	12,762.73		-6,342.35
Mar 07	Transfer, Multiville Account #		10,000.00	3,657.65
Mar 07	INTERAC e-Transfer Sent, 99 KENT Name	958.33		2,699.32
Mar 07	INTERAC e-Transfer Sent, 405 WELLINGTON Name	1,416.67		1,282.65
Mar 07	INTERAC e-Transfer Sent, 538 NORTHLAND Name	850.00		432.65
Mar 07	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	748.16		-315.51
Mar 08	Pre-Authorized Payment, HYDRO ONE BPY/FAC	40.00		-355.51
Mar 08	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	198.77		-554.28
Mar 08	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	531.13		-1,085.41
Mar 08	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	705.59		-1,791.00
Mar 08	Pre-Authorized Payment, SOO PUC BPY/FAC	92.73		-1,883.73
Mar 08	Pre-Authorized Payment, SOO PUC BPY/FAC	92.73		-1,976.46
Mar 08	Pre-Authorized Payment, SOO PUC BPY/FAC	92.73		-2,069.19
Mar 08	Pre-Authorized Payment, SOO PUC BPY/FAC	159.75		-2,228.94
Mar 08	Pre-Authorized Payment, SOO PUC BPY/FAC	58.81		-2,287.75
Mar 08	Pre-Authorized Payment, SOO PUC BPY/FAC	41.67		-2,329.42
Mar 08	Pre-Authorized Payment, SOO PUC BPY/FAC	62.97		-2,392.39
Mar 08	Pre-Authorized Payment, SOO PUC BPY/FAC	46.27		-2,438.66
Mar 08	Pre-Authorized Payment, SOO PUC BPY/FAC	36.69		-2,475.35
Mar 08	Pre-Authorized Payment, SOO PUC BPY/FAC	64.28		-2,539.63
Mar 08	Pre-Authorized Payment, SOO PUC BPY/FAC	410.00		-2,949.63
Mar 08	Pre-Authorized Payment, SOO PUC BPY/FAC	121.34		-3,070.97
Mar 08	Pre-Authorized Payment, SOO PUC BPY/FAC	151.49		-3,222.46
Mar 08	Pre-Authorized Payment, SOO PUC BPY/FAC	187.12		-3,409.58
Mar 08	Pre-Authorized Payment, SOO PUC BPY/FAC	121.58		-3,531.16
Mar 08	Credit, BR.3914, EXPIRED EMT - 03/08/2023		1,712.50	-1,818.66
Mar 08	Credit, BR.3914, EXPIRED EMT - 03/08/2023		708.33	-1,110.33
Mar 08	Credit, BR.3914, EXPIRED EMT - 03/08/2023		708.33	-402.00
Mar 08	Cheque, NO.770	2,317.50		-2,719.50
Mar 08	Cheque, NO.1663	674.66		-3,394.16
Mar 08	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	750.00		-4,144.16
Mar 09	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	349.78		-4,493.94
Mar 09	Pre-Authorized Payment, HYDRO ONE BPY/FAC	117.41		-4,611.35

continued



Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account # DSPLN Account #			**(continued)**
Mar 09	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	277.50		-4,888.85
Mar 09	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	415.71		-5,304.56
Mar 09	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	633.47		-5,938.03
Mar 09	Transfer, SID Management Account #		6,000.00	61.97
Mar 09	Transfer, Hometown Account #		25,000.00	25,061.97
Mar 09	Transfer, Aruba Butt Account #	25,000.00		61.97
Mar 09	Cheque, NO.851	2,497.50		-2,435.53
Mar 09	Cheque, NO.643	1,935.00		-4,370.53
Mar 09	Pre-Authorized Payment, ENBRIDGE GAS BPY/FAC	302.47		-4,673.00
Mar 09	Cheque, NO.742	1,733.33		-6,406.33
Mar 09	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	697.50		-7,103.83
Mar 09	Cheque, NO.984	1,987.50		-9,091.33
Mar 09	Cheque Returned NSF, NO. 984		1,987.50	-7,103.83
Mar 09	Non Sufficient Funds Fee	48.00		-7,151.83
Mar 09	Cheque Returned NSF, NO. 643		1,935.00	-5,216.83
Mar 09	Non Sufficient Funds Fee	48.00		-5,264.83
Mar 09	Cheque Returned NSF, NO. 851		2,497.50	-2,767.33
Mar 09	Non Sufficient Funds Fee	48.00		-2,815.33
Mar 09	Cheque Returned NSF, NO. 742		1,733.33	-1,082.00
Mar 09	Non Sufficient Funds Fee	48.00		-1,130.00
Mar 09	Cheque Returned NSF		277.50	-852.50
Mar 09	Returned Item Fee	48.00		-900.50
Mar 09	Cheque Returned NSF		415.71	-484.79
Mar 09	Returned Item Fee	48.00		-532.79
Mar 09	Cheque Returned NSF		633.47	100.68
Mar 09	Returned Item Fee	48.00		52.68
Mar 09	Cheque Returned NSF		349.78	402.46
Mar 09	Returned Item Fee	48.00		354.46
Mar 09	Cheque Returned NSF		117.41	471.87
Mar 09	Returned Item Fee	48.00		423.87
Mar 09	Cheque Returned NSF		302.47	726.34
Mar 09	Returned Item Fee	48.00		678.34
Mar 09	Cheque Returned NSF		697.50	1,375.84

continued

BMO Bank of Montreal

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15130E (09/02)

Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account # DSPLN Account #			**(continued)**
Mar 09	Returned Item Fee	48.00		1,327.84
Mar 10	Pre-Authorized Payment, SOO PUC BPY/FAC	47.80		1,280.04
Mar 10	Pre-Authorized Payment, SOO PUC BPY/FAC	100.10		1,179.94
Mar 10	Pre-Authorized Payment, SOO PUC BPY/FAC	129.01		1,050.93
Mar 10	Pre-Authorized Payment, SOO PUC BPY/FAC	152.43		898.50
Mar 10	Pre-Authorized Payment, SOO PUC BPY/FAC	180.56		717.94
Mar 10	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,275.00		-557.06
Mar 10	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	195.28		-752.34
Mar 10	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	231.84		-984.18
Mar 10	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	319.39		-1,303.57
Mar 13	Pre-Authorized Payment, HYDRO ONE BPY/FAC	61.31		-1,364.88
Mar 13	Pre-Authorized Payment, HYDRO ONE BPY/FAC	115.74		-1,480.62
Mar 13	Pre-Authorized Payment, HYDRO ONE BPY/FAC	65.63		-1,546.25
Mar 13	Pre-Authorized Payment, HYDRO ONE BPY/FAC	198.84		-1,745.09
Mar 13	Pre-Authorized Payment, HYDRO ONE BPY/FAC	82.57		-1,827.66
Mar 13	Transfer, Paradisal Bliss Account #		3,000.00	1,172.34
Mar 13	Cheque, NO.2070	2,340.00		-1,167.66
Mar 13	Transfer, Paradisal Bliss Account		10,000.00	8,832.34
Mar 13	INTERAC e-Transfer Sent, 331 SPRUCE Name	1,980.63		6,851.71
Mar 13	INTERAC e-Transfer Sent, 342 SIXTH Name	2,237.50		4,614.21
Mar 13	INTERAC e-Transfer Sent, 176 MARCH Name	1,950.00		2,664.21
Mar 13	INTERAC e-Transfer Sent, 336 EVA Name	958.33		1,705.88
Mar 13	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,215.00		490.88
Mar 13	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,500.00		-1,009.12
Mar 13	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	248.60		-1,257.72
Mar 13	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	451.67		-1,709.39
Mar 13	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	279.71		-1,989.10
Mar 13	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	289.01		-2,278.11
Mar 13	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	418.66		-2,696.77
Mar 13	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	513.34		-3,210.11
Mar 13	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	163.25		-3,373.36
Mar 13	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	250.93		-3,624.29

continued



Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account # DSPLN Account #			**(continued)**
Mar 13	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	341.23		-3,965.52
Mar 13	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	353.73		-4,319.25
Mar 13	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	394.34		-4,713.59
Mar 13	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	528.20		-5,241.79
Mar 13	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	623.84		-5,865.63
Mar 13	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	1,050.00		-6,915.63
Mar 13	Pre-Authorized Payment, ENBRIDGE GAS BPY/FAC	296.58		-7,212.21
Mar 13	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	375.00		-7,587.21
Mar 13	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	2,137.50		-9,724.71
Mar 13	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,046.92		-10,771.63
Mar 13	Cheque, NO.1677	1,350.00		-12,121.63
Mar 13	Cheque, NO.2066	2,175.00		-14,296.63
Mar 13	Cheque, NO.1733	986.67		-15,283.30
Mar 13	Cheque, NO.1144	1,040.00		-16,323.30
Mar 13	Cheque Returned NSF, NO. 2066		2,175.00	-14,148.30
Mar 13	Non Sufficient Funds Fee	48.00		-14,196.30
Mar 13	Cheque Returned NSF, NO. 1733		986.67	-13,209.63
Mar 13	Non Sufficient Funds Fee	48.00		-13,257.63
Mar 13	Cheque Returned NSF, NO. 2070		2,340.00	-10,917.63
Mar 13	Non Sufficient Funds Fee	48.00		-10,965.63
Mar 13	Cheque Returned NSF, NO. 1677		1,350.00	-9,615.63
Mar 13	Non Sufficient Funds Fee	48.00		-9,663.63
Mar 13	Cheque Returned NSF, NO. 1144		1,040.00	-8,623.63
Mar 13	Non Sufficient Funds Fee	48.00		-8,671.63
Mar 13	Cheque Returned NSF		65.63	-8,606.00
Mar 13	Returned Item Fee	48.00		-8,654.00
Mar 13	Cheque Returned NSF		198.84	-8,455.16
Mar 13	Returned Item Fee	48.00		-8,503.16
Mar 13	Cheque Returned NSF		82.57	-8,420.59
Mar 13	Returned Item Fee	48.00		-8,468.59

continued

BMO Bank of Montreal

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15130E (09/02)

Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account # DSPLN Account #			**(continued)**
Mar 13	Cheque Returned NSF		61.31	-8,407.28
Mar 13	Returned Item Fee	48.00		-8,455.28
Mar 13	Cheque Returned NSF		115.74	-8,339.54
Mar 13	Returned Item Fee	48.00		-8,387.54
Mar 13	Cheque Returned NSF		296.58	-8,090.96
Mar 13	Returned Item Fee	48.00		-8,138.96
Mar 13	Cheque Returned NSF		248.60	-7,890.36
Mar 13	Returned Item Fee	48.00		-7,938.36
Mar 13	Cheque Returned NSF		451.67	-7,486.69
Mar 13	Returned Item Fee	48.00		-7,534.69
Mar 13	Cheque Returned NSF		279.71	-7,254.98
Mar 13	Returned Item Fee	48.00		-7,302.98
Mar 13	Cheque Returned NSF		289.01	-7,013.97
Mar 13	Returned Item Fee	48.00		-7,061.97
Mar 13	Cheque Returned NSF		418.66	-6,643.31
Mar 13	Returned Item Fee	48.00		-6,691.31
Mar 13	Cheque Returned NSF		513.34	-6,177.97
Mar 13	Returned Item Fee	48.00		-6,225.97
Mar 13	Cheque Returned NSF		163.25	-6,062.72
Mar 13	Returned Item Fee	48.00		-6,110.72
Mar 13	Cheque Returned NSF		250.93	-5,859.79
Mar 13	Returned Item Fee	48.00		-5,907.79
Mar 13	Cheque Returned NSF		341.23	-5,566.56
Mar 13	Returned Item Fee	48.00		-5,614.56
Mar 13	Cheque Returned NSF		353.73	-5,260.83
Mar 13	Returned Item Fee	48.00		-5,308.83
Mar 13	Cheque Returned NSF		394.34	-4,914.49
Mar 13	Returned Item Fee	48.00		-4,962.49
Mar 13	Cheque Returned NSF		528.20	-4,434.29
Mar 13	Returned Item Fee	48.00		-4,482.29
Mar 13	Cheque Returned NSF		623.84	-3,858.45
Mar 13	Returned Item Fee	48.00		-3,906.45
Mar 13	Cheque Returned NSF		1,050.00	-2,856.45
Mar 13	Returned Item Fee	48.00		-2,904.45
Mar 13	Cheque Returned NSF		375.00	-2,529.45
Mar 13	Returned Item Fee	48.00		-2,577.45
Mar 13	Cheque Returned NSF		2,137.50	-439.95
Mar 13	Returned Item Fee	48.00		-487.95
Mar 13	Cheque Returned NSF		1,046.92	558.97
Mar 13	Returned Item Fee	48.00		510.97
Mar 13	Cheque Returned NSF		1,215.00	1,725.97

continued



Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account # DSPLN Account #			**(continued)**
Mar 13	Returned Item Fee	48.00		1,677.97
Mar 13	Cheque Returned NSF		1,500.00	3,177.97
Mar 13	Returned Item Fee	48.00		3,129.97
Mar 14	Pre-Authorized Payment No Fee, CASH MGMT FEE BOM/B/M	207.50		2,922.47
Mar 14	Pre-Authorized Payment, ENBRIDGE GAS MSP/DIV	302.47		2,620.00
Mar 14	Transfer, SID Renos Account #		17,000.00	19,620.00
Mar 14	Cheque, NO.667	398.68		19,221.32
Mar 14	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	146.52		19,074.80
Mar 14	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	463.22		18,611.58
Mar 14	Pre-Authorized Payment, RELIANCECOMFORT BPY/FAC	29.53		18,582.05
Mar 14	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,822.50		16,759.55
Mar 14	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	88.65		16,670.90
Mar 14	Cheque, NO.1872	958.13		15,712.77
Mar 15	Pre-Authorized Payment, SOO PUC BPY/FAC	114.54		15,598.23
Mar 15	Credit, BR.3914, EXPIRED EMT - 03/15/2023		708.33	16,306.56
Mar 15	Transfer, SID Renos Account #	16,000.00		306.56
Mar 15	Transfer, SID Renos Account #		4,000.00	4,306.56
Mar 15	INTERAC e-Transfer Sent, 96 COMMERCIAL	1,850.00		2,456.56
Mar 15	INTERAC e-Transfer Sent, 69 WAY Name	1,983.33		473.23
Mar 15	Cheque, NO.1705	768.00		-294.77
Mar 15	Cheque, NO.1713	500.00		-794.77
Mar 15	Cheque, NO.791	1,755.00		-2,549.77
Mar 15	Direct Deposit, LIONS SHARE GRO LNS/PRE		19,800.00	17,250.23
Mar 15	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	418.80		16,831.43
Mar 15	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	418.80		16,412.63
Mar 15	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	487.50		15,925.13
Mar 15	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	597.21		15,327.92
Mar 15	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	803.79		14,524.13

continued

BMO Bank of Montreal

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15130E (09/02)

Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account # DSPLN Account #			**(continued)**
Mar 15	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	2,362.50		12,161.63
Mar 15	Pre-Authorized Payment, RELIANCECOMFORT BPY/FAC	123.43		12,038.20
Mar 15	Pre-Authorized Payment, RELIANCECOMFORT BPY/FAC	79.89		11,958.31
Mar 15	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	234.50		11,723.81
Mar 16	Pre-Authorized Payment, ENBRIDGE GAS MSP/DIV	296.58		11,427.23
Mar 16	INTERAC e-Transfer Sent, 277 PATRICIA Name	1,383.33		10,043.90
Mar 16	Cheque, NO.1867	1,461.75		8,582.15
Mar 16	Cheque, NO.704	1,518.75		7,063.40
Mar 16	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,575.00		5,488.40
Mar 16	Cheque, NO.1693	1,274.25		4,214.15
Mar 16	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	697.50		3,516.65
Mar 16	Cheque, NO.680	1,350.00		2,166.65
Mar 17	INTERAC e-Transfer Sent, 69 WAY Name	1,416.67		749.98
Mar 17	Online Bill Payment, TIMMINS TAX	649.33		100.65
Mar 17	Deposit at, BR. 3482		17,134.83	17,235.48
Mar 17	Cheque, NO.1888	1,380.00		15,855.48
Mar 17	Cheque, NO.1001	1,875.00		13,980.48
Mar 17	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	981.96		12,998.52
Mar 17	Cheque, NO.867	1,350.00		11,648.52
Mar 17	Cheque, NO.1815	1,127.25		10,521.27
Mar 20	Pre-Authorized Payment, HYDRO ONE BPY/FAC	40.00		10,481.27
Mar 20	Online Bill Payment, CAN TIRE MC	1,500.00		8,981.27
Mar 20	INTERAC e-Transfer Sent, MARCH 23002	6,328.00		2,653.27
Mar 20	Cheque, NO.1806	1,173.33		1,479.94
Mar 20	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	625.36		854.58
Mar 20	Cheque, NO.1862	1,166.57		-311.99
Mar 20	Cheque, NO.1217	3,200.00		-3,511.99
Mar 20	Cheque, NO.1059	300.00		-3,811.99
Mar 20	Cheque Returned NSF, NO. 1862		1,166.57	-2,645.42
Mar 20	Non Sufficient Funds Fee	48.00		-2,693.42
Mar 20	Cheque Returned NSF, NO. 1217		3,200.00	506.58
Mar 20	Non Sufficient Funds Fee	48.00		458.58
Mar 20	Cheque Returned NSF, NO. 1059		300.00	758.58
Mar 20	Non Sufficient Funds Fee	48.00		710.58
Mar 20	Cheque Returned NSF, NO. 1806		1,173.33	1,883.91
Mar 20	Non Sufficient Funds Fee	48.00		1,835.91

continued



Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account # DSPLN Account #			**(continued)**
Mar 20	Cheque Returned NSF		40.00	1,875.91
Mar 20	Returned Item Fee	48.00		1,827.91
Mar 20	Cheque Returned NSF		625.36	2,453.27
Mar 20	Returned Item Fee	48.00		2,405.27
Mar 21	Pre-Authorized Payment, HYDRO ONE BPY/FAC	272.59		2,132.68
Mar 21	Cheque, NO.1231	4,615.00		-2,482.32
Mar 21	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,912.50		-4,394.82
Mar 21	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	853.33		-5,248.15
Mar 21	Cheque Returned NSF, NO. 1231		4,615.00	-633.15
Mar 21	Non Sufficient Funds Fee	48.00		-681.15
Mar 21	Cheque Returned NSF		272.59	-408.56
Mar 21	Returned Item Fee	48.00		-456.56
Mar 21	Cheque Returned NSF		1,912.50	1,455.94
Mar 21	Returned Item Fee	48.00		1,407.94
Mar 21	Cheque Returned NSF		853.33	2,261.27
Mar 21	Returned Item Fee	48.00		2,213.27
Mar 22	Cheque, NO.767	1,987.50		225.77
Mar 23	Pre-Authorized Payment, HYDRO ONE BPY/FAC	214.37		11.40
Mar 23	Pre-Authorized Payment, HYDRO ONE BPY/FAC	82.38		-70.98
Mar 23	Transfer, SID Managment Account #		3,500.00	3,429.02
Mar 23	INTERAC e-Transfer Sent, 531 TEDMAN PAYMENT	2,590.00		839.02
Mar 23	Cheque, NO.1281	1,387.50		-548.48
Mar 23	Cheque, NO.1289	3,275.00		-3,823.48
Mar 23	Cheque, NO.1282	1,387.50		-5,210.98
Mar 23	Cheque, NO.1283	1,387.50		-6,598.48
Mar 23	Cheque, NO.1284	1,387.50		-7,985.98
Mar 23	Cheque, NO.1287	750.00		-8,735.98
Mar 23	Deposit at, BR. 3482		13,573.59	4,837.61
Mar 23	Cheque, NO.1901	1,500.00		3,337.61
Mar 24	Pre-Authorized Payment, SOO PUC BPY/FAC	45.97		3,291.64
Mar 24	Pre-Authorized Payment, SOO PUC BPY/FAC	78.26		3,213.38
Mar 24	Pre-Authorized Payment, SOO PUC BPY/FAC	192.38		3,021.00
Mar 24	Pre-Authorized Payment, SOO PUC BPY/FAC	99.96		2,921.04
Mar 24	Pre-Authorized Payment, SOO PUC BPY/FAC	279.72		2,641.32
Mar 24	Pre-Authorized Payment, SOO PUC BPY/FAC	103.98		2,537.34

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BMO Bank of Montreal

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15130E (09/02)

Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account # DSPLN Account #			**(continued)**
Mar 24	Pre-Authorized Payment, SOO PUC BPY/FAC	516.59		2,020.75
Mar 24	Pre-Authorized Payment, SOO PUC BPY/FAC	211.74		1,809.01
Mar 24	Pre-Authorized Payment, SOO PUC BPY/FAC	433.63		1,375.38
Mar 24	Pre-Authorized Payment, SOO PUC BPY/FAC	95.12		1,280.26
Mar 24	Pre-Authorized Payment, SOO PUC BPY/FAC	285.97		994.29
Mar 24	Pre-Authorized Payment, SOO PUC BPY/FAC	116.01		878.28
Mar 24	Pre-Authorized Payment, SOO PUC BPY/FAC	129.39		748.89
Mar 24	Pre-Authorized Payment, SOO PUC BPY/FAC	135.45		613.44
Mar 24	Pre-Authorized Payment, SOO PUC BPY/FAC	105.06		508.38
Mar 24	Transfer, SID Renos Account #		600.00	1,108.38
Mar 24	Cheque, NO.1657	880.00		228.38
Mar 24	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	697.50		-469.12
Mar 27	Pre-Authorized Payment, HYDRO ONE BPY/FAC	283.65		-752.77
Mar 27	Pre-Authorized Payment, HYDRO ONE BPY/FAC	257.00		-1,009.77
Mar 27	Pre-Authorized Payment, HYDRO ONE BPY/FAC	640.48		-1,650.25
Mar 27	Cheque, NO.1046	2,025.00		-3,675.25
Mar 27	Cheque, NO.1280	2,675.00		-6,350.25
Mar 27	Cheque, NO.729	825.00		-7,175.25
Mar 27	Cheque, NO.2044	1,087.50		-8,262.75
Mar 27	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,994.28		-10,257.03
Mar 27	Cheque, NO.1206	1,226.67		-11,483.70
Mar 27	Cheque, NO.1025	1,333.33		-12,817.03
Mar 27	Cheque, NO.928	1,333.33		-14,150.36
Mar 27	Cheque, NO.940	935.25		-15,085.61
Mar 27	Cheque, NO.892	2,325.00		-17,410.61
Mar 27	Cheque, NO.816	2,100.00		-19,510.61
Mar 27	Cheque Returned NSF, NO. 1046		2,025.00	-17,485.61
Mar 27	Non Sufficient Funds Fee	48.00		-17,533.61
Mar 27	Cheque Returned NSF, NO. 1206		1,226.67	-16,306.94
Mar 27	Non Sufficient Funds Fee	48.00		-16,354.94
Mar 27	Cheque Returned NSF, NO. 1025		1,333.33	-15,021.61
Mar 27	Non Sufficient Funds Fee	48.00		-15,069.61
Mar 27	Cheque Returned NSF, NO. 928		1,333.33	-13,736.28
Mar 27	Non Sufficient Funds Fee	48.00		-13,784.28
Mar 27	Cheque Returned NSF, NO. 2044		1,087.50	-12,696.78
Mar 27	Non Sufficient Funds Fee	48.00		-12,744.78
Mar 27	Cheque Returned NSF, NO. 940		935.25	-11,809.53
Mar 27	Non Sufficient Funds Fee	48.00		-11,857.53
Mar 27	Cheque Returned NSF, NO. 892		2,325.00	-9,532.53

continued



Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account # DSPLN Account #			**(continued)**
Mar 27	Non Sufficient Funds Fee	48.00		-9,580.53
Mar 27	Cheque Returned NSF, NO. 1280		2,675.00	-6,905.53
Mar 27	Non Sufficient Funds Fee	48.00		-6,953.53
Mar 27	Cheque Returned NSF, NO. 729		825.00	-6,128.53
Mar 27	Non Sufficient Funds Fee	48.00		-6,176.53
Mar 27	Cheque Returned NSF, NO. 816		2,100.00	-4,076.53
Mar 27	Non Sufficient Funds Fee	48.00		-4,124.53
Mar 27	Cheque Returned NSF		283.65	-3,840.88
Mar 27	Returned Item Fee	48.00		-3,888.88
Mar 27	Cheque Returned NSF		257.00	-3,631.88
Mar 27	Returned Item Fee	48.00		-3,679.88
Mar 27	Cheque Returned NSF		640.48	-3,039.40
Mar 27	Returned Item Fee	48.00		-3,087.40
Mar 27	Cheque Returned NSF		1,994.28	-1,093.12
Mar 27	Returned Item Fee	48.00		-1,141.12
Mar 28	Cheque, NO.1226	1,730.63		-2,871.75
Mar 28	Cheque, NO.728	2,250.00		-5,121.75
Mar 28	Cheque, NO.1113	1,485.00		-6,606.75
Mar 28	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	2,550.00		-9,156.75
Mar 28	Cheque, NO.1189	1,600.00		-10,756.75
Mar 28	Cheque Returned NSF, NO. 1226		1,730.63	-9,026.12
Mar 28	Non Sufficient Funds Fee	48.00		-9,074.12
Mar 28	Cheque Returned NSF, NO. 728		2,250.00	-6,824.12
Mar 28	Non Sufficient Funds Fee	48.00		-6,872.12
Mar 28	Cheque Returned NSF, NO. 1113		1,485.00	-5,387.12
Mar 28	Non Sufficient Funds Fee	48.00		-5,435.12
Mar 28	Cheque Returned NSF, NO. 1189		1,600.00	-3,835.12
Mar 28	Non Sufficient Funds Fee	48.00		-3,883.12
Mar 28	Cheque Returned NSF		2,550.00	-1,333.12
Mar 28	Returned Item Fee	48.00		-1,381.12
Mar 29	Pre-Authorized Payment, HYDRO ONE BPY/FAC	282.56		-1,663.68
Mar 29	Pre-Authorized Payment, SOO PUC BPY/FAC	148.37		-1,812.05
Mar 29	Pre-Authorized Payment, SOO PUC BPY/FAC	137.10		-1,949.15
Mar 29	Pre-Authorized Payment, SOO PUC BPY/FAC	336.72		-2,285.87
Mar 29	Direct Deposit, LIONS SHARE GRO LNS/PRE		20,000.00	17,714.13

continued

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15130E (09/02)

Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account # DSPLN Account #			**(continued)**
Mar 29	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,409.99		16,304.14
Mar 29	Cheque, NO.827	1,935.00		14,369.14
Mar 29	Cheque, NO.839	2,025.00		12,344.14
Mar 30	Pre-Authorized Payment, ATHOME BPY/FAC	66.13		12,278.01
Mar 30	Pre-Authorized Payment, ATHOME BPY/FAC	45.92		12,232.09
Mar 30	Transfer, Pink Flamingo Account #	1,000.00		11,232.09
Mar 30	Transfer, Interlude Account #	1,000.00		10,232.09
Mar 30	Transfer Balboa Account #	3,600.00		6,632.09
Mar 30	INTERAC e-Transfer Sent, 145 BIGGINGS UNIT	405.83		6,226.26
Mar 30	INTERAC e-Transfer Sent, 31 SPRUCE Name	4,865.00		1,361.26
Mar 30	Cheque, NO.897	1,640.00		-278.74
Mar 30	Cheque, NO.752	1,440.00		-1,718.74
Mar 30	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	3,187.50		-4,906.24
Mar 30	Cheque Returned NSF, NO. 752		1,440.00	-3,466.24
Mar 30	Non Sufficient Funds Fee	48.00		-3,514.24
Mar 30	Cheque Returned NSF, NO. 897		1,640.00	-1,874.24
Mar 30	Non Sufficient Funds Fee	48.00		-1,922.24
Mar 30	Cheque Returned NSF		66.13	-1,856.11
Mar 30	Returned Item Fee	48.00		-1,904.11
Mar 30	Cheque Returned NSF		45.92	-1,858.19
Mar 30	Returned Item Fee	48.00		-1,906.19
Mar 30	Cheque Returned NSF		3,187.50	1,281.31
Mar 30	Returned Item Fee	48.00		1,233.31
Mar 31	Pre-Authorized Payment, SOO PUC BPY/FAC	112.43		1,120.88
Mar 31	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	2,118.75		-997.87
Mar 31	Cheque, NO.1256	4,550.00		-5,547.87
Mar 31	Transfer, Hometown Account #		5,600.00	52.13
Mar 31	Plan Fee	22.50		29.63
Mar 31	Transaction Fee, EXCESS ITEMS 02 AT $1.25, CHEQUE 08 AT $1.25, DISCOUNT 114 AT $0.60	80.90		-51.27
Mar 31	Interest Paid	11.81		-63.08
Mar 31	Overdraft Per Item Charge	295.00		-358.08
Mar 31	**Closing totals**	**332,919.31**	**345,290.03**	

Number of items processed ..... 346..... 103

Number of cheques or related items enclosed in your statement..... 43



2023 Trustee Notification and Collection of Beneficiary Information by April 30, 2023

Bank of Montreal, Bank of Montreal Mortgage Corporation, and BMO Trust Company (collectively "BMO") are proud members of Canada Deposit Insurance Corporation (CDIC) and as such are required to annually remind trustee depositors to provide us with updated beneficiary information ensuring strong CDIC deposit insurance protection. For more information, please see
https://www.cdic.ca/financial-community/for-trustees/for-professional-trustees/timeline/

If you are a Trustee who holds deposits for others, you have certain obligations you must meet to help ensure that those deposits continue to be protected by CDIC for up to $100,000 per beneficiary.

You must:

- Confirm that the deposit is held in trust;
- Provide the full name of each trustee of the deposit, and the address of at least one trustee;
- Provide the full name and address of each beneficiary of the deposit account that you hold in trust for them; and
- If there is more than one beneficiary to the deposit account, provide the interest of each beneficiary in the funds held in the trust account, as a percentage of the trust

The required information as above, must be provided to us by April 30, 2023.

You may do so by visiting the closest BMO branch location or calling your branch or Relationship Manager.

If you do not provide us with the required information and keep it up-to-date, the deposits that you hold in trust for others may not receive CDIC deposit insurance protection up to $100,000 per beneficiary. CDIC relies on the latest information on our records to protect your deposits.

For more information on the responsibilities of trustee depositors, please visit:
https://www.cdic.ca/financial-community/for-trustees/

Please note that certain Trustees who hold or place deposits in their professional capacity may qualify as a Professional Trustee for the purposes of CDIC's deposit insurance protection.

For more information on how to determine if you are a Professional Trustee, and if the Professional Trustee framework is right for you, please visit:

https://www.cdic.ca/financial-community/for-trustees/for-professional-trustees

If you already have one or more trust accounts designated as Professional Trustee (PTA) with BMO, to ensure your PTAs retain their designation, you are required to provide us with an annual attestation which indicates that you continue to qualify as a Professional Trustee and includes any updates to your contact information by **April 30, 2023.**

To assist you, we provide the CDIC Professional Trustee Account Attestation on https://www.bmo.com/pdfs/template-professional-trustee-account-attestation_en.pdf

Additional information can also be found on bmo.com/cdic

Please complete and return to your branch or Relationship Manager by April 30, 2023.

Please note that if you do not provide us with a completed attestation by April 30, 2023, your PTAs will lose their designation. For trust accounts not designated PTAs you will need to provide to BMO, on an ongoing basis, up-to-date trustee and beneficiary information related to each of your accounts. CDIC will rely on the latest information on our records to determine deposit insurance protection.

To advise us whether your status as a Professional Trustee has changed, or if you have questions about how your deposits are held and the required form, please contact your branch or Relationship Manager.

BMO Bank of Montreal
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15130E (09/02)

Business Banking 655



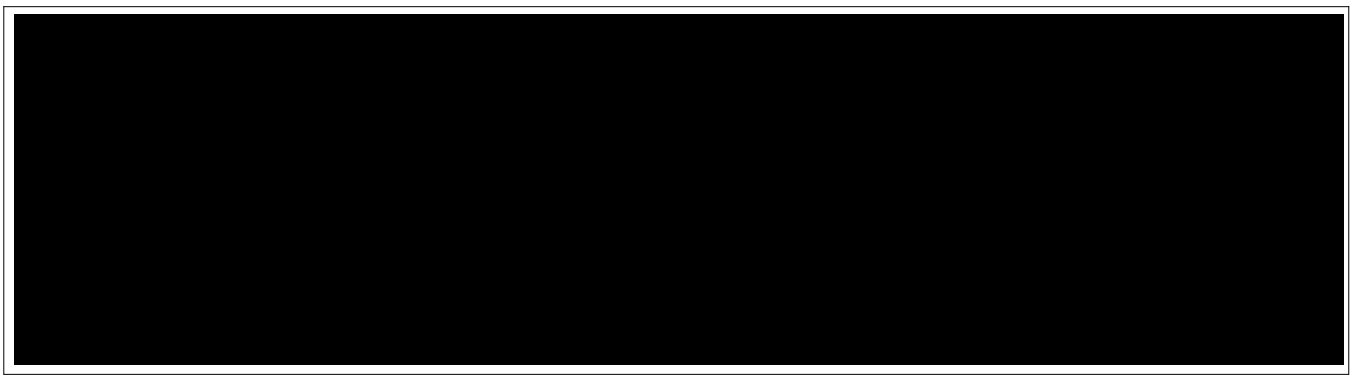
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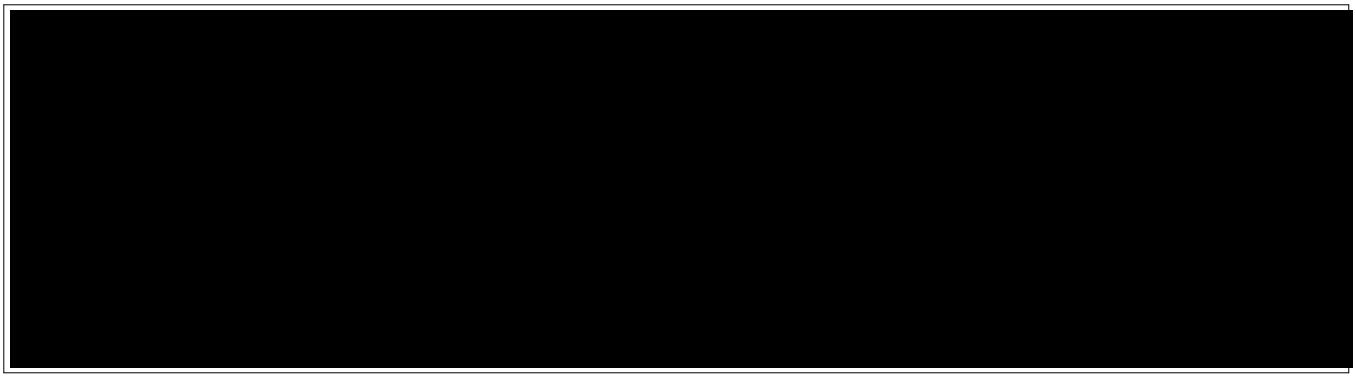
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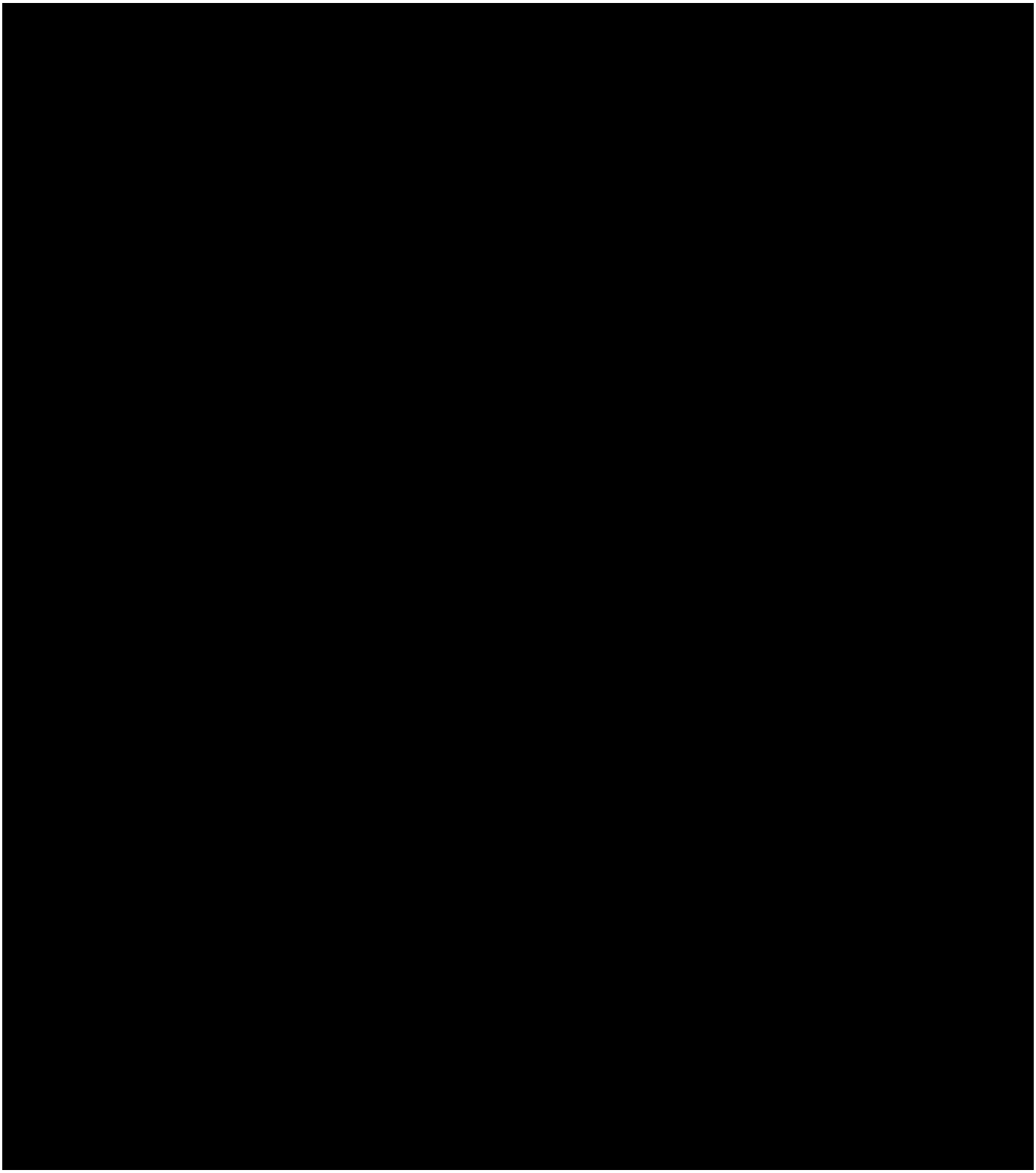




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15130E (09/02)

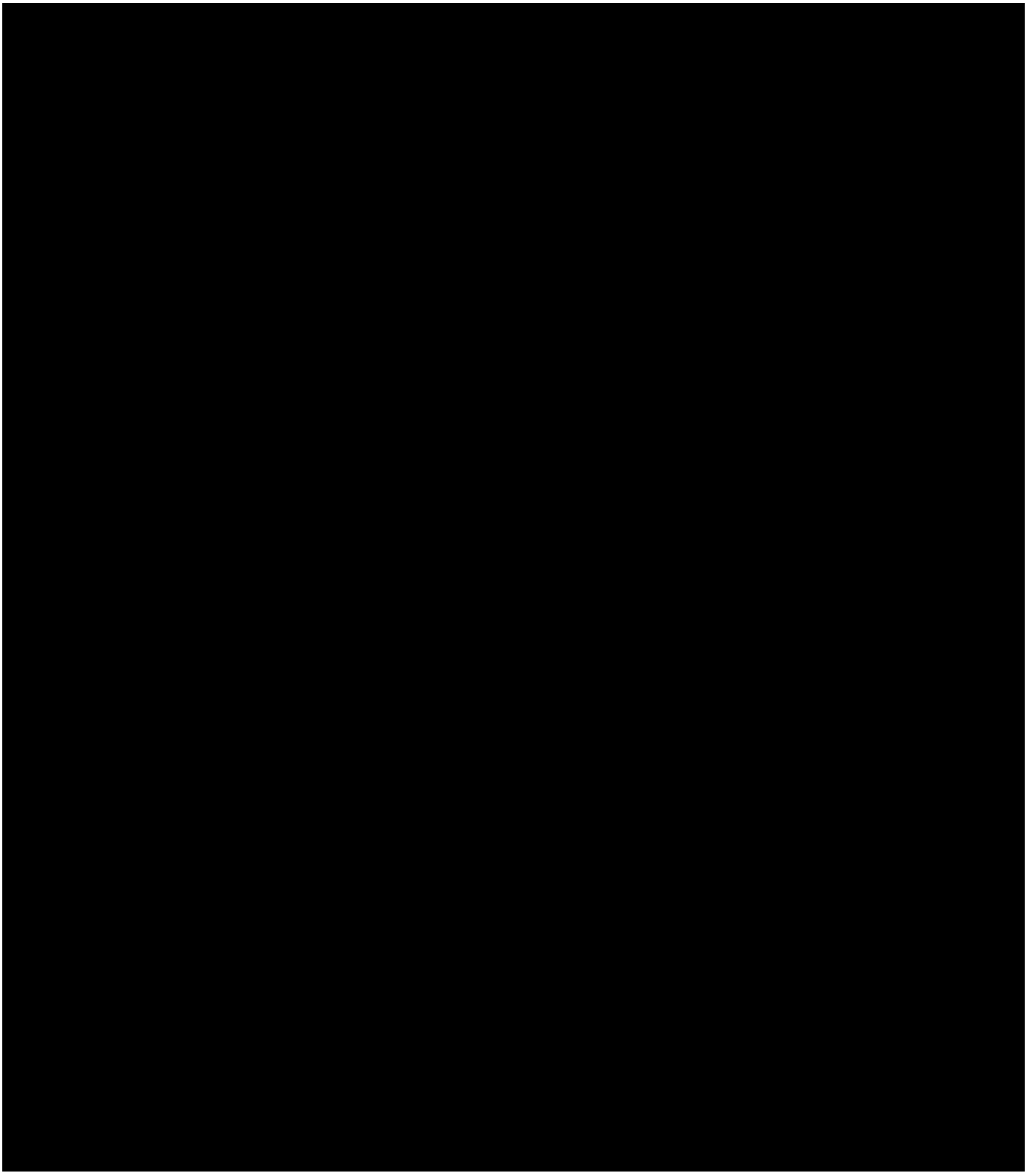




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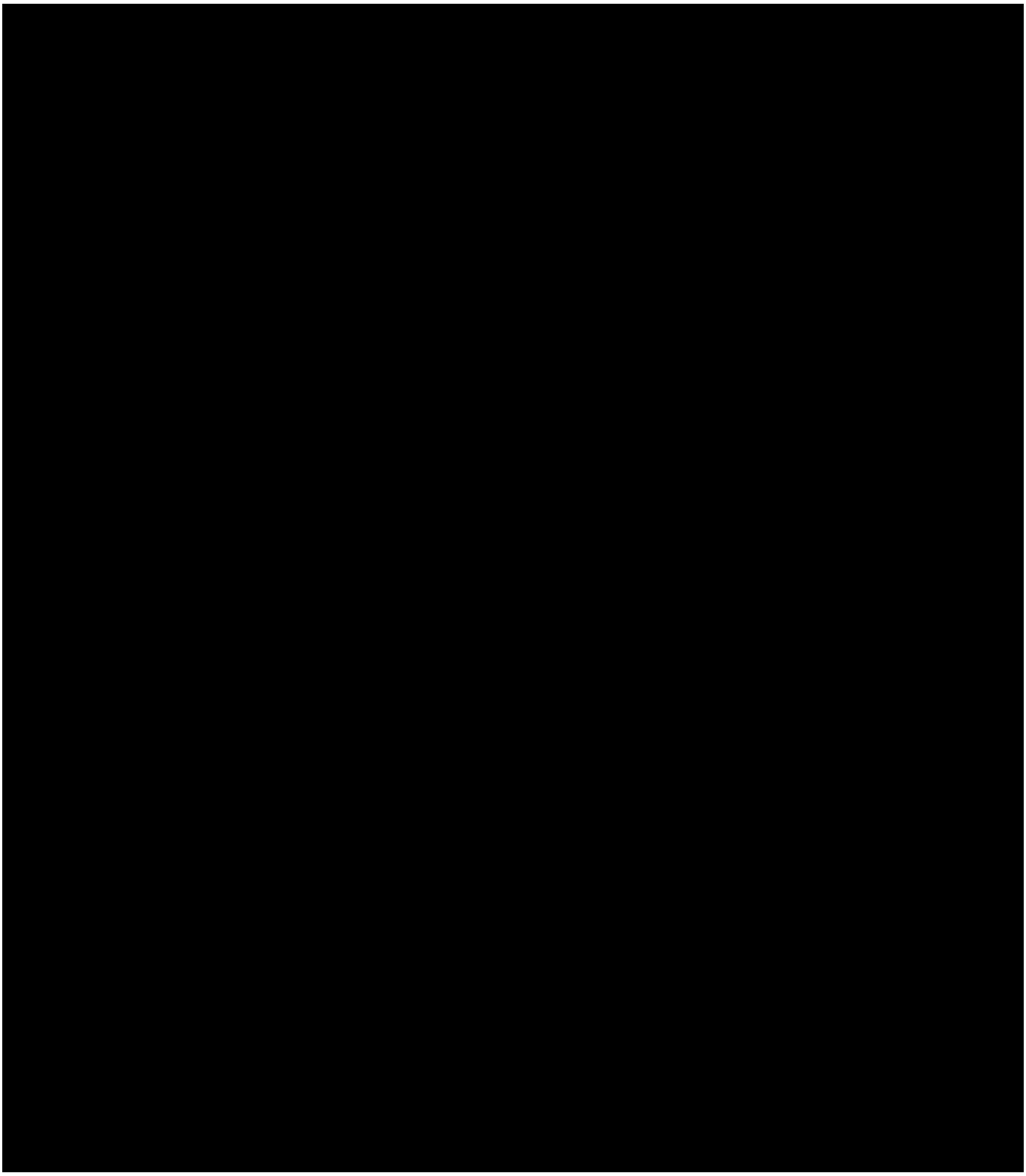
15130E (09/02)





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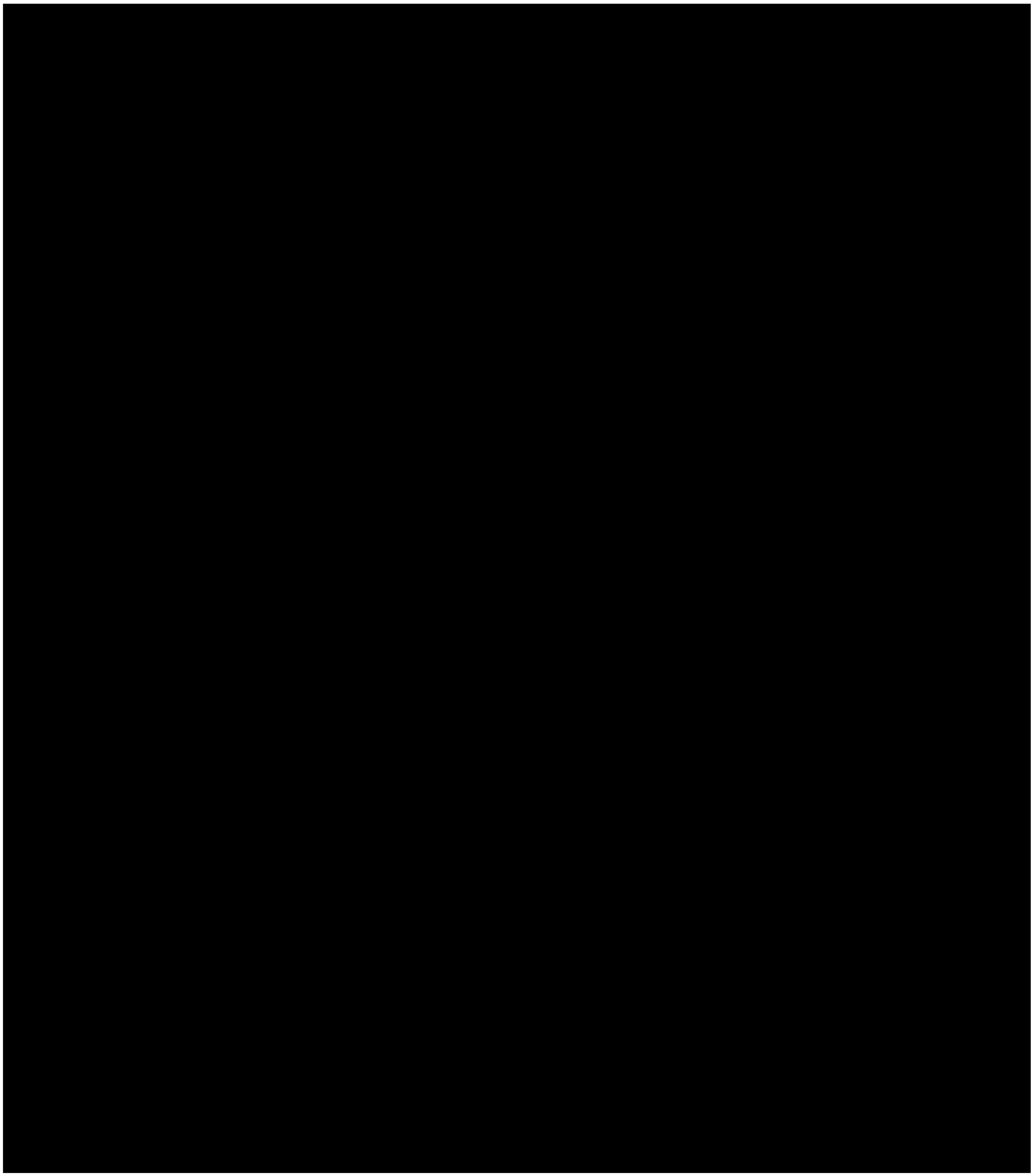




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15130E (09/02)





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BMO Bank of Montreal
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15130E (09/02)

Your branch address:

SUITE 100
6605 HURONTARIO STREET
MISSISSAUGA, ONTARIO L5T0A4

Business Banking 666



Your Branch
BMO FINANCIAL GROUP CENTRE
Transit number: 3858

For questions about your statement call
(905) 670-3445

Direct Banking
1-877-262-5907
www.bmo.com

Your Plan
Business Builder 1 Plan

DSPLN INC.
394 APPLEBY LINE
BURLINGTON ON L7L 2X8

Business Banking statement

For the period ending June 30, 2023

Summary of account

Account	Opening balance ($)	- Total amounts debited ($)	+ Total amounts credited ($)	= Closing balance ($) on Jun 30, 2023
Business Account DSPLN Account #	-4,809.37	440,602.20	456,819.50	11,407.93

Transaction details

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account DSPLN Account #			
	Account Type: DSPLN			
	Business name: DSPLN INC.			
Jun 01	**Opening balance**			**-4,809.37**
Jun 01	Transfer, Joint Captain Account #		10,000.00	5,190.63
Jun 01	Pre-Authorized Payment, SOO PUC BPY/FAC	103.95		5,086.68
Jun 01	Pre-Authorized Payment, AMC MTG/HYP	1,900.00		3,186.68
Jun 01	Pre-Authorized Payment, LIFT CAPITAL MSP/DIV	1,120.00		2,066.68
Jun 01	Pre-Authorized Payment, LIFT CAPITAL MSP/DIV	5,770.83		-3,704.15
Jun 01	Pre-Authorized Payment, LIFT CAPITAL MSP/DIV	6,120.63		-9,824.78
Jun 01	Pre-Authorized Payment, LIFT CAPITAL MSP/DIV	1,053.21		-10,877.99
Jun 01	Pre-Authorized Payment, LIFT CAPITAL MSP/DIV	1,765.42		-12,643.41
Jun 01	Pre-Authorized Payment, LIFT CAPITAL MSP/DIV	2,040.21		-14,683.62
Jun 01	Pre-Authorized Payment, LIFT CAPITAL MSP/DIV	5,829.17		-20,512.79
Jun 01	Transfer, SID Management Account #		30,000.00	9,487.21

continued

BMO Bank of Montreal
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15130E (09/02)

Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Accoun DSPLN Account #			**(continued)**
Jun 01	Transfer, SID Management Account #		10,000.00	19,487.21
Jun 01	Transfer, Aruba Butt Account #	10,000.00		9,487.21
Jun 01	Cheque, NO.918	975.00		8,512.21
Jun 01	Cheque, NO.1823	1,462.50		7,049.71
Jun 01	Cheque, NO.1352	2,025.00		5,024.71
Jun 01	Cheque, NO.1204	4,214.25		810.46
Jun 01	Cheque, NO.1294	1,440.00		-629.54
Jun 01	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	939.75		-1,569.29
Jun 01	Pre-Authorized Payment, LIFT CAPITAL MSP/DIV	6,358.33		-7,927.62
Jun 01	Pre-Authorized Payment, LIFT CAPITAL MSP/DIV	6,183.33		-14,110.95
Jun 01	Cheque, NO.942	935.25		-15,046.20
Jun 01	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	2,133.75		-17,179.95
Jun 01	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	959.48		-18,139.43
Jun 01	Cheque, NO.1103	2,137.50		-20,276.93
Jun 01	Cheque, NO.1084	2,062.50		-22,339.43
Jun 01	Cheque, NO.1855	3,225.00		-25,564.43
Jun 01	Transfer, SID Management Account #		30,000.00	4,435.57
Jun 02	Cheque, NO.1502	3,275.00		1,160.57
Jun 02	Cheque, NO.1488	1,127.25		33.32
Jun 02	Cheque, NO.1495	2,503.00		-2,469.68
Jun 02	Transfer, SID Management Account #		5,000.00	2,530.32
Jun 05	Pre-Authorized Payment, SOO PUC BPY/FAC	94.43		2,435.89
Jun 05	Pre-Authorized Payment, SOO PUC BPY/FAC	94.43		2,341.46
Jun 05	Pre-Authorized Payment, SOO PUC BPY/FAC	94.43		2,247.03
Jun 05	Pre-Authorized Payment, SOO PUC BPY/FAC	124.40		2,122.63
Jun 05	Pre-Authorized Payment, SOO PUC BPY/FAC	53.38		2,069.25
Jun 05	Pre-Authorized Payment, SOO PUC BPY/FAC	44.04		2,025.21
Jun 05	Pre-Authorized Payment, SOO PUC BPY/FAC	64.88		1,960.33
Jun 05	Pre-Authorized Payment, SOO PUC BPY/FAC	39.52		1,920.81
Jun 05	Pre-Authorized Payment, SOO PUC BPY/FAC	36.69		1,884.12
Jun 05	Pre-Authorized Payment, SOO PUC BPY/FAC	64.88		1,819.24
Jun 05	Pre-Authorized Payment, SOO PUC BPY/FAC	466.98		1,352.26
Jun 05	Pre-Authorized Payment, SOO PUC BPY/FAC	246.64		1,105.62
Jun 05	Pre-Authorized Payment, SOO PUC BPY/FAC	119.44		986.18
Jun 05	Pre-Authorized Payment, SOO PUC BPY/FAC	153.97		832.21
Jun 05	Pre-Authorized Payment, SOO PUC BPY/FAC	156.03		676.18
Jun 05	Transfer, Joint Captain Account #		50,000.00	50,676.18
Jun 05	Online Bill Payment, CAN TIRE MC	2,000.00		48,676.18
Jun 05	Online Bill Payment, CAN TIRE MC	8,000.00		40,676.18

continued



Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account DSPLN Account #			**(continued)**
Jun 05	Online Bill Payment, AMEX CARDS	60.00		40,616.18
Jun 05	Cheque, NO.2085	773.33		39,842.85
Jun 05	Cheque, NO.881	1,050.00		38,792.85
Jun 05	Cheque, NO.1509	2,600.00		36,192.85
Jun 05	Cheque, NO.1673	1,514.67		34,678.18
Jun 05	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	877.50		33,800.68
Jun 05	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,311.75		32,488.93
Jun 05	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,409.24		31,079.69
Jun 05	Cheque, NO.1865	1,166.57		29,913.12
Jun 05	Cheque, NO.971	1,822.50		28,090.62
Jun 06	Transfer, Balboa Account #	1,000.00		27,090.62
Jun 06	Transfer, Pink Flamingo Account #	1,000.00		26,090.62
Jun 06	INTERAC e-Transfer Sent, 118GROSV Name	2,166.66		23,923.96
Jun 06	Transfer, Aruba Butt Account #	10,000.00		13,923.96
Jun 06	INTERAC e-Transfer Sent, 176MARCH	534.13		13,389.83
Jun 06	INTERAC e-Transfer Sent, 22PARDEE VR	661.05		12,728.78
Jun 06	INTERAC e-Transfer Sent, 22PARDEE FINAL VR	3,745.95		8,982.83
Jun 06	INTERAC e-Transfer Sent, 210 CATHCART 50	1,921.00		7,061.83
Jun 06	Cheque, NO.1366	398.68		6,663.15
Jun 06	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,200.00		5,463.15
Jun 06	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	906.13		4,557.02
Jun 07	Pre-Authorized Payment, SOO PUC BPY/FAC	43.84		4,513.18
Jun 07	Pre-Authorized Payment, SOO PUC BPY/FAC	103.15		4,410.03
Jun 07	Pre-Authorized Payment, COOPERATORS CSI INS/ASS	13,949.79		-9,539.76
Jun 07	Pre-Authorized Payment, SOO PUC BPY/FAC	131.13		-9,670.89
Jun 07	Pre-Authorized Payment, SOO PUC BPY/FAC	155.07		-9,825.96
Jun 07	Pre-Authorized Payment, SOO PUC BPY/FAC	259.12		-10,085.08
Jun 07	Transfer, SID Management Account #		15,000.00	4,914.92
Jun 07	INTERAC e-Transfer Sent, 282 4TH AVE	137.22		4,777.70
Jun 07	INTERAC e-Transfer Sent, 707WELLINGTON 50	1,821.67		2,956.03
Jun 07	INTERAC e-Transfer Sent, 5 PROPERTY DEPOSIT	1,214.75		1,741.28

continued

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15130E (09/02)

Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account DSPLN Account #			**(continued)**
Jun 07	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	748.16		993.12
Jun 08	Pre-Authorized Payment, HYDRO ONE BPY/FAC	68.23		924.89
Jun 08	Pre-Authorized Payment, HYDRO ONE BPY/FAC	79.82		845.07
Jun 08	Pre-Authorized Payment, HYDRO ONE BPY/FAC	65.95		779.12
Jun 08	Pre-Authorized Payment, HYDRO ONE BPY/FAC	146.94		632.18
Jun 08	Pre-Authorized Payment, HYDRO ONE BPY/FAC	64.81		567.37
Jun 08	Cheque, NO.1425	2,317.50		-1,750.13
Jun 08	INTERAC e-Transfer Received		1,178.62	-571.51
Jun 08	Pre-Authorized Payment, ENBRIDGE GAS BPY/FAC	112.73		-684.24
Jun 09	Transfer, SID Management Account #		9,000.00	8,315.76
Jun 09	INTERAC e-Transfer Sent, 145FIFTH Name	6,765.00		1,550.76
Jun 09	Incoming Wire Payment, INCOMING WIRE PAYMENT, CA, NEKZAI LAW PROFESSION		79,534.03	81,084.79
Jun 09	Transfer, Happy Gilmore Account #	6,000.00		75,084.79
Jun 09	INTERAC e-Transfer Sent, 680LILLIAN Name	708.33		74,376.46
Jun 09	INTERAC e-Transfer Sent, 69WAY Name	1,416.67		72,959.79
Jun 09	INTERAC e-Transfer Sent, 502JOHN Name	708.33		72,251.46
Jun 09	INTERAC e-Transfer Sent, 336EVA Name	708.33		71,543.13
Jun 09	INTERAC e-Transfer Sent, 502JOHN Name	708.33		70,834.80
Jun 09	INTERAC e-Transfer Sent, 502JOHN Name	500.00		70,334.80
Jun 09	INTERAC e-Transfer Sent, 680LILLIAN Name	1,416.67		68,918.13
Jun 09	INTERAC e-Transfer Sent, 680LILLIAN Name	708.33		68,209.80
Jun 09	INTERAC e-Transfer Sent, 538NORTHLAND Name	850.00		67,359.80
Jun 09	INTERAC e-Transfer Sent, 69WAY Name	1,416.67		65,943.13
Jun 09	INTERAC e-Transfer Sent, 277PATRICIA Name	1,133.33		64,809.80
Jun 09	Cheque, NO.987	1,987.50		62,822.30
Jun 09	Transfer, Aruba Butt Account #	5,000.00		57,822.30
Jun 09	Transfer, SID Management Account #	3,000.00		54,822.30
Jun 09	Transfer, Aruba Butt Account #	8,000.00		46,822.30
Jun 12	Transfer, Balboa Account #	1,500.00		45,322.30
Jun 12	Transfer, Happy Gilmore Account #	3,600.00		41,722.30
Jun 12	Transfer, SID Renos Account #	6,600.00		35,122.30
Jun 12	Transfer, SID Renos Account #	35,000.00		122.30
Jun 12	Cheque, NO.1371	714.35		-592.05
Jun 12	Cheque, NO.1246	1,518.75		-2,110.80
Jun 12	Cheque, NO.2073	2,340.00		-4,450.80
Jun 12	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	2,137.50		-6,588.30
Jun 12	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,275.00		-7,863.30
Jun 12	Pre-Authorized Payment, ENBRIDGE GAS BPY/FAC	114.99		-7,978.29

continued



Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account - DSPLN Account #			**(continued)**
Jun 12	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,215.00		-9,193.29
Jun 12	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,046.92		-10,240.21
Jun 12	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,500.00		-11,740.21
Jun 12	Cheque, NO.2063	2,175.00		-13,915.21
Jun 12	Cheque Returned NSF, NO. 1371		714.35	-13,200.86
Jun 12	Non Sufficient Funds Fee	48.00		-13,248.86
Jun 12	Cheque Returned NSF, NO. 1246		1,518.75	-11,730.11
Jun 12	Non Sufficient Funds Fee	48.00		-11,778.11
Jun 12	Cheque Returned NSF, NO. 2063		2,175.00	-9,603.11
Jun 12	Non Sufficient Funds Fee	48.00		-9,651.11
Jun 12	Cheque Returned NSF, NO. 2073		2,340.00	-7,311.11
Jun 12	Non Sufficient Funds Fee	48.00		-7,359.11
Jun 12	Cheque Returned NSF		114.99	-7,244.12
Jun 12	Returned Item Fee	48.00		-7,292.12
Jun 12	Cheque Returned NSF		1,215.00	-6,077.12
Jun 12	Returned Item Fee	48.00		-6,125.12
Jun 12	Cheque Returned NSF		1,046.92	-5,078.20
Jun 12	Returned Item Fee	48.00		-5,126.20
Jun 12	Cheque Returned NSF		1,500.00	-3,626.20
Jun 12	Returned Item Fee	48.00		-3,674.20
Jun 12	Cheque Returned NSF		2,137.50	-1,536.70
Jun 12	Returned Item Fee	48.00		-1,584.70
Jun 12	Cheque Returned NSF		1,275.00	-309.70
Jun 12	Returned Item Fee	48.00		-357.70
Jun 13	Pre-Authorized Payment, HYDRO ONE BPY/FAC	82.22		-439.92
Jun 13	Transfer, Happy Gilmore Account #		15,000.00	14,560.08
Jun 13	Pre-Authorized Payment, RELIANCECOMFORT BPY/FAC	84.40		14,475.68
Jun 13	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	375.00		14,100.68
Jun 13	Cheque, NO.1680	1,350.00		12,750.68
Jun 13	Cheque, NO.1147	1,040.00		11,710.68
Jun 14	Pre-Authorized Payment No Fee, CASH MGMT FEE BOM/B/M	247.30		11,463.38
Jun 14	Pre-Authorized Payment, SOO PUC BPY/FAC	290.72		11,172.66

continued

BMO Bank of Montreal

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15130E (09/02)

Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account DSPLN Account #			**(continued)**
Jun 14	Transfer, Pink Flamingo Account #	2,000.00		9,172.66
Jun 14	Transfer, Balboa Account #	2,000.00		7,172.66
Jun 14	Cheque, NO.1213	1,350.00		5,822.66
Jun 14	Cheque, NO.1016	1,950.00		3,872.66
Jun 14	Pre-Authorized Payment, RELIANCECOMFORT BPY/FAC	123.43		3,749.23
Jun 14	Pre-Authorized Payment, RELIANCECOMFORT BPY/FAC	79.89		3,669.34
Jun 14	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,822.50		1,846.84
Jun 14	Cheque, NO.1449	1,237.50		609.34
Jun 15	Pre-Authorized Payment, ENBRIDGE GAS MSP/DIV	114.99		494.35
Jun 15	Transfer, Pink Flamingo Account #		15,000.00	15,494.35
Jun 15	INTERAC e-Transfer Sent, 53WAYNE 25	4,901.37		10,592.98
Jun 15	INTERAC e-Transfer Sent, 155WALLACE VR	600.00		9,992.98
Jun 15	INTERAC e-Transfer Sent, 155WALLACE FINAL V	1,400.00		8,592.98
Jun 15	INTERAC e-Transfer Sent, 155WALLACE REIMBUR	294.55		8,298.43
Jun 15	Cheque, NO.1004	1,875.00		6,423.43
Jun 15	Cheque, NO.1028	1,333.33		5,090.10
Jun 15	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	2,362.50		2,727.60
Jun 15	INTERAC e-Transfer Sent, 342 6TH AVE FINAL	1,358.82		1,368.78
Jun 15	INTERAC e-Transfer Sent, 342 6TH AVE VR	110.18		1,258.60
Jun 15	Cheque, NO.1696	1,274.25		-15.65
Jun 15	Cheque, NO.1489	1,127.25		-1,142.90
Jun 16	Transfer, Pink Flamingo Account #		5,000.00	3,857.10
Jun 16	INTERAC e-Transfer Sent, 38LAURIER Name	958.33		2,898.77
Jun 16	Cheque, NO.1234	667.50		2,231.27
Jun 16	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,042.50		1,188.77
Jun 16	Cheque, NO.1875	958.13		230.64
Jun 19	Pre-Authorized Payment, HYDRO ONE BPY/FAC	42.08		188.56
Jun 19	Pre-Authorized Payment, SOO PUC BPY/FAC	324.04		-135.48
Jun 19	Transfer, Pink Flamingo Account #		1,000.00	864.52
Jun 19	Cheque, NO.1870	1,461.75		-597.23
Jun 19	Cheque, NO.1891	1,380.00		-1,977.23
Jun 19	Cheque, NO.1452	1,072.50		-3,049.73
Jun 19	Cheque, NO.1463	877.50		-3,927.23
Jun 19	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	625.36		-4,552.59
Jun 19	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	981.96		-5,534.55
Jun 19	Cheque Returned NSF, NO. 1870		1,461.75	-4,072.80

continued



Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account DSPLN Account #			**(continued)**
Jun 19	Non Sufficient Funds Fee	48.00		-4,120.80
Jun 19	Cheque Returned NSF, NO. 1891		1,380.00	-2,740.80
Jun 19	Non Sufficient Funds Fee	48.00		-2,788.80
Jun 19	Cheque Returned NSF, NO. 1452		1,072.50	-1,716.30
Jun 19	Non Sufficient Funds Fee	48.00		-1,764.30
Jun 19	Cheque Returned NSF, NO. 1463		877.50	-886.80
Jun 19	Non Sufficient Funds Fee	48.00		-934.80
Jun 19	Cheque Returned NSF		42.08	-892.72
Jun 19	Returned Item Fee	48.00		-940.72
Jun 19	Cheque Returned NSF		324.04	-616.68
Jun 19	Returned Item Fee	48.00		-664.68
Jun 19	Cheque Returned NSF		625.36	-39.32
Jun 19	Returned Item Fee	48.00		-87.32
Jun 19	Cheque Returned NSF		981.96	894.64
Jun 19	Returned Item Fee	48.00		846.64
Jun 20	Transfer, Pink Flamingo Account #		6,000.00	6,846.64
Jun 20	Transfer SID Management Account #		4,000.00	10,846.64
Jun 20	INTERAC e-Transfer Sent, 431 FROUD Name	3,833.32		7,013.32
Jun 20	Cheque, NO.1476	1,875.00		5,138.32
Jun 21	INTERAC e-Transfer Sent, 354ANTWERP Name	708.33		4,429.99
Jun 21	INTERAC e-Transfer Sent, 69WAY Name	1,666.67		2,763.32
Jun 21	INTERAC e-Transfer Sent, 538NORTHLAND Name	1,062.50		1,700.82
Jun 21	INTERAC e-Transfer Sent, 405WELLINGTON Name	1,666.67		34.15
Jun 21	Transfer, SID Management Account #		3,000.00	3,034.15
Jun 21	INTERAC e-Transfer Sent, 352MOODY Name	1,630.00		1,404.15
Jun 21	INTERAC e-Transfer Sent, 282FOURTH Name	1,290.00		114.15
Jun 21	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	853.33		-739.18
Jun 22	Pre-Authorized Payment, SOO PUC BPY/FAC	45.21		-784.39
Jun 22	Pre-Authorized Payment, SOO PUC BPY/FAC	76.79		-861.18
Jun 22	Pre-Authorized Payment, SOO PUC BPY/FAC	229.24		-1,090.42
Jun 22	Pre-Authorized Payment, SOO PUC BPY/FAC	94.82		-1,185.24
Jun 22	Pre-Authorized Payment, SOO PUC BPY/FAC	94.68		-1,279.92
Jun 22	Pre-Authorized Payment, SOO PUC BPY/FAC	94.82		-1,374.74
Jun 22	Pre-Authorized Payment, SOO PUC BPY/FAC	214.07		-1,588.81
Jun 22	Pre-Authorized Payment, SOO PUC BPY/FAC	112.82		-1,701.63

continued

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15130E (09/02)

Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account DSPLN Account #			**(continued)**
Jun 22	Pre-Authorized Payment, SOO PUC BPY/FAC	114.29		-1,815.92
Jun 22	Pre-Authorized Payment, SOO PUC BPY/FAC	126.17		-1,942.09
Jun 22	Pre-Authorized Payment, SOO PUC BPY/FAC	82.41		-2,024.50
Jun 22	Transfer, SID Management Account #		3,000.00	975.50
Jun 22	Cheque, NO.1317	2,097.92		-1,122.42
Jun 22	Cheque, NO.1535	3,200.00		-4,322.42
Jun 22	Cheque, NO.1529	1,350.00		-5,672.42
Jun 22	Pre-Authorized Payment, HYDRO ONE BPY/FAC	70.38		-5,742.80
Jun 22	Pre-Authorized Payment, HYDRO ONE BPY/FAC	84.85		-5,827.65
Jun 22	Cheque, NO.1569	986.67		-6,814.32
Jun 22	Cheque, NO.1574	1,980.00		-8,794.32
Jun 22	Cheque Returned NSF, NO. 1317		2,097.92	-6,696.40
Jun 22	Non Sufficient Funds Fee	48.00		-6,744.40
Jun 22	Cheque Returned NSF, NO. 1569		986.67	-5,757.73
Jun 22	Non Sufficient Funds Fee	48.00		-5,805.73
Jun 22	Cheque Returned NSF, NO. 1574		1,980.00	-3,825.73
Jun 22	Non Sufficient Funds Fee	48.00		-3,873.73
Jun 22	Cheque Returned NSF, NO. 1535		3,200.00	-673.73
Jun 22	Non Sufficient Funds Fee	48.00		-721.73
Jun 22	Cheque Returned NSF, NO. 1529		1,350.00	628.27
Jun 22	Non Sufficient Funds Fee	48.00		580.27
Jun 22	Cheque Returned NSF		114.29	694.56
Jun 22	Returned Item Fee	48.00		646.56
Jun 22	Cheque Returned NSF		126.17	772.73
Jun 22	Returned Item Fee	48.00		724.73
Jun 22	Cheque Returned NSF		82.41	807.14
Jun 22	Returned Item Fee	48.00		759.14
Jun 22	Cheque Returned NSF		45.21	804.35
Jun 22	Returned Item Fee	48.00		756.35
Jun 22	Cheque Returned NSF		76.79	833.14
Jun 22	Returned Item Fee	48.00		785.14
Jun 22	Cheque Returned NSF		229.24	1,014.38
Jun 22	Returned Item Fee	48.00		966.38
Jun 22	Cheque Returned NSF		94.82	1,061.20
Jun 22	Returned Item Fee	48.00		1,013.20
Jun 22	Cheque Returned NSF		94.68	1,107.88
Jun 22	Returned Item Fee	48.00		1,059.88
Jun 22	Cheque Returned NSF		94.82	1,154.70
Jun 22	Returned Item Fee	48.00		1,106.70
Jun 22	Cheque Returned NSF		214.07	1,320.77
Jun 22	Returned Item Fee	48.00		1,272.77

continued



Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account DSPLN Account #			**(continued)**
Jun 22	Cheque Returned NSF		112.82	1,385.59
Jun 22	Returned Item Fee	48.00		1,337.59
Jun 22	Cheque Returned NSF		70.38	1,407.97
Jun 22	Returned Item Fee	48.00		1,359.97
Jun 22	Cheque Returned NSF		84.85	1,444.82
Jun 22	Returned Item Fee	48.00		1,396.82
Jun 23	Cheque, NO.1904	1,500.00		-103.18
Jun 23	Transfer, SID Management Account #		5,000.00	4,896.82
Jun 26	INTERAC e-Transfer Sent, 2034	464.25		4,432.57
Jun 26	Pre-Authorized Payment, HYDRO ONE BPY/FAC	120.47		4,312.10
Jun 26	Pre-Authorized Payment, SOO PUC BPY/FAC	55.19		4,256.91
Jun 26	Pre-Authorized Payment, SOO PUC BPY/FAC	108.39		4,148.52
Jun 26	Pre-Authorized Payment, SOO PUC BPY/FAC	48.30		4,100.22
Jun 26	Pre-Authorized Payment, SOO PUC BPY/FAC	307.70		3,792.52
Jun 26	Pre-Authorized Payment, SOO PUC BPY/FAC	101.26		3,691.26
Jun 26	Pre-Authorized Payment, SOO PUC BPY/FAC	104.47		3,586.79
Jun 26	Pre-Authorized Payment, SOO PUC BPY/FAC	230.68		3,356.11
Jun 26	Cheque, NO.1049	2,025.00		1,331.11
Jun 26	Cheque, NO.1548	4,500.00		-3,168.89
Jun 26	Cheque, NO.1429	2,250.00		-5,418.89
Jun 26	Cheque, NO.1496	1,387.50		-6,806.39
Jun 26	Cheque, NO.957	825.00		-7,631.39
Jun 26	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,994.28		-9,625.67
Jun 26	Cheque, NO.1222	1,379.40		-11,005.07
Jun 26	Cheque, NO.1276	1,087.50		-12,092.57
Jun 26	Cheque Returned NSF, NO. 1222		1,379.40	-10,713.17
Jun 26	Non Sufficient Funds Fee	48.00		-10,761.17
Jun 26	Cheque Returned NSF, NO. 1429		2,250.00	-8,511.17
Jun 26	Non Sufficient Funds Fee	48.00		-8,559.17
Jun 26	Cheque Returned NSF, NO. 1496		1,387.50	-7,171.67
Jun 26	Non Sufficient Funds Fee	48.00		-7,219.67
Jun 26	Cheque Returned NSF, NO. 957		825.00	-6,394.67
Jun 26	Non Sufficient Funds Fee	48.00		-6,442.67
Jun 26	Cheque Returned NSF, NO. 1049		2,025.00	-4,417.67
Jun 26	Non Sufficient Funds Fee	48.00		-4,465.67

continued

BMO Bank of Montreal

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15130E (09/02)

Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account DSPLN Account #			**(continued)**
Jun 26	Cheque Returned NSF, NO. 1548		4,500.00	34.33
Jun 26	Non Sufficient Funds Fee	48.00		-13.67
Jun 26	Cheque Returned NSF, NO. 1276		1,087.50	1,073.83
Jun 26	Non Sufficient Funds Fee	48.00		1,025.83
Jun 26	Cheque Returned NSF		120.47	1,146.30
Jun 26	Returned Item Fee	48.00		1,098.30
Jun 26	Cheque Returned NSF		101.26	1,199.56
Jun 26	Returned Item Fee	48.00		1,151.56
Jun 26	Cheque Returned NSF		104.47	1,256.03
Jun 26	Returned Item Fee	48.00		1,208.03
Jun 26	Cheque Returned NSF		230.68	1,438.71
Jun 26	Returned Item Fee	48.00		1,390.71
Jun 26	Cheque Returned NSF		55.19	1,445.90
Jun 26	Returned Item Fee	48.00		1,397.90
Jun 26	Cheque Returned NSF		108.39	1,506.29
Jun 26	Returned Item Fee	48.00		1,458.29
Jun 26	Cheque Returned NSF		48.30	1,506.59
Jun 26	Returned Item Fee	48.00		1,458.59
Jun 26	Cheque Returned NSF		307.70	1,766.29
Jun 26	Returned Item Fee	48.00		1,718.29
Jun 26	Cheque Returned NSF		1,994.28	3,712.57
Jun 26	Returned Item Fee	48.00		3,664.57
Jun 27	Cheque, NO.1560	5,495.00		-1,830.43
Jun 27	Cheque, NO.1554	2,497.50		-4,327.93
Jun 27	Cheque, NO.1210	1,226.67		-5,554.60
Jun 27	Cheque Returned NSF, NO. 1560		5,495.00	-59.60
Jun 27	Non Sufficient Funds Fee	48.00		-107.60
Jun 27	Cheque Returned NSF, NO. 1554		2,497.50	2,389.90
Jun 27	Non Sufficient Funds Fee	48.00		2,341.90
Jun 27	Cheque Returned NSF, NO. 1210		1,226.67	3,568.57
Jun 27	Non Sufficient Funds Fee	48.00		3,520.57
Jun 28	Pre-Authorized Payment, HYDRO ONE BPY/FAC	111.27		3,409.30
Jun 28	Cheque, NO.1229	1,730.63		1,678.67
Jun 28	Cheque, NO.1116	1,485.00		193.67
Jun 28	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	2,550.00		-2,356.33
Jun 28	Cheque, NO.1193	1,600.00		-3,956.33
Jun 29	Pre-Authorized Payment, ATHOME BPY/FAC	152.59		-4,108.92
Jun 29	Pre-Authorized Payment, ATHOME BPY/FAC	113.59		-4,222.51
Jun 29	Incoming Wire Payment, INCOMING WIRE PAYMENT, CA, NEKZAI LAW PROFESSION		59,004.70	54,782.19

continued



Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account DSPLN Account #			**(continued)**
Jun 29	Pre-Authorized Payment, SOO PUC BPY/FAC	143.67		54,638.52
Jun 29	Pre-Authorized Payment, SOO PUC BPY/FAC	108.21		54,530.31
Jun 29	Pre-Authorized Payment, SOO PUC BPY/FAC	95.86		54,434.45
Jun 29	Pre-Authorized Payment, SOO PUC BPY/FAC	120.09		54,314.36
Jun 29	Transfer, Balboa Account #	1,000.00		53,314.36
Jun 29	Transfer, Pink Flamingo Account #	5,000.00		48,314.36
Jun 29	Transfer, Aruba Butt Account #	8,000.00		40,314.36
Jun 29	Transfer, Aruba Butt Account #	1,500.00		38,814.36
Jun 29	INTERAC e-Transfer Sent, 210COMMERCIAL FULL	4,546.84		34,267.52
Jun 29	INTERAC e-Transfer Sent, 210 COMMERCIAL VR	368.66		33,898.86
Jun 29	Transfer, Aruba Butt Account #	5,000.00		28,898.86
Jun 29	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,188.22		27,710.64
Jun 29	Cheque, NO.1382	3,485.00		24,225.64
Jun 29	Cheque, NO.1528	2,375.00		21,850.64
Jun 29	Cheque, NO.1522	562.50		21,288.14
Jun 29	Cheque, NO.1523	562.50		20,725.64
Jun 30	INTERAC e-Transfer Sent, 375 LONERGAN Name	443.04		20,282.60
Jun 30	Transfer Paradisal Bliss Account #	20,000.00		282.60
Jun 30	Transfer SID Management Account #		6,500.00	6,782.60
Jun 30	Transfer Paradisal Bliss Account #	6,500.00		282.60
Jun 30	Transfer SID Management Account #		12,000.00	12,282.60
Jun 30	Transfer Aruba Butt Account #	12,000.00		282.60
Jun 30	Transfer Interlude Account #		10,000.00	10,282.60
Jun 30	Transfer Aruba Butt Account #	5,000.00		5,282.60
Jun 30	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	2,118.75		3,163.85
Jun 30	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	3,187.50		-23.65
Jun 30	Cheque, NO.1293	1,440.00		-1,463.65
Jun 30	Transfer, Interlude Account #		15,000.00	13,536.35
Jun 30	Transfer, Balboa Account #	2,000.00		11,536.35
Jun 30	Plan Fee	22.50		11,513.85
Jun 30	Transaction Fee, CHEQUE 07 AT $1.25, DISCOUNT 72 AT $0.60	51.95		11,461.90
Jun 30	Interest Paid	3.97		11,457.93

continued

BMO Bank of Montreal

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15130E (09/02)

Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account DSPLN Account #			**(continued)**
Jun 30	Overdraft Per Item Charge	50.00		11,407.93
Jun 30	**Closing totals**	**440,602.20**	**456,819.50**	

Number of items processed 291 79

Number of cheques or related items enclosed in your statement..... 42

Important information request

As part of our regulatory ongoing monitoring requirements and continued efforts to safeguard your banking information, we want to ensure your profile information is kept up-to-date and accurate. If there are any changes to your profile information, **and BMO has not yet been advised,** please **call us at 1-877-345-7777 or visit your local BMO branch.**

Please bring applicable documentation depending on the nature of any changes as per below along with the proof of continuity of business (e.g., recent Financial Statement) to your local BMO Branch (proof of continuity is not required for Sole Proprietors):

Legal or Trade name change
- Articles of Amendment, Trade Name Registration, etc.

- **Directors**
  - Information of all new or changed Directors including:
    - Name
    - Occupation (or if self-employed, nature of primary business)
  - Supporting documentation of amendment (e.g., change notice, amend notice, etc.)
- **Beneficial Owners**
  - Information of all Beneficial Owners owning 25% or more of the business including:
    - Name
    - Address
    - Occupation (or if self-employed, nature of primary business)
    - Percentage ownership
- **Trustees; Beneficiaries**
  - Information of all Trustees and named Beneficiaries including:
    - Name
    - Address
  - Supporting documentation of amendment (e.g., Trust document)

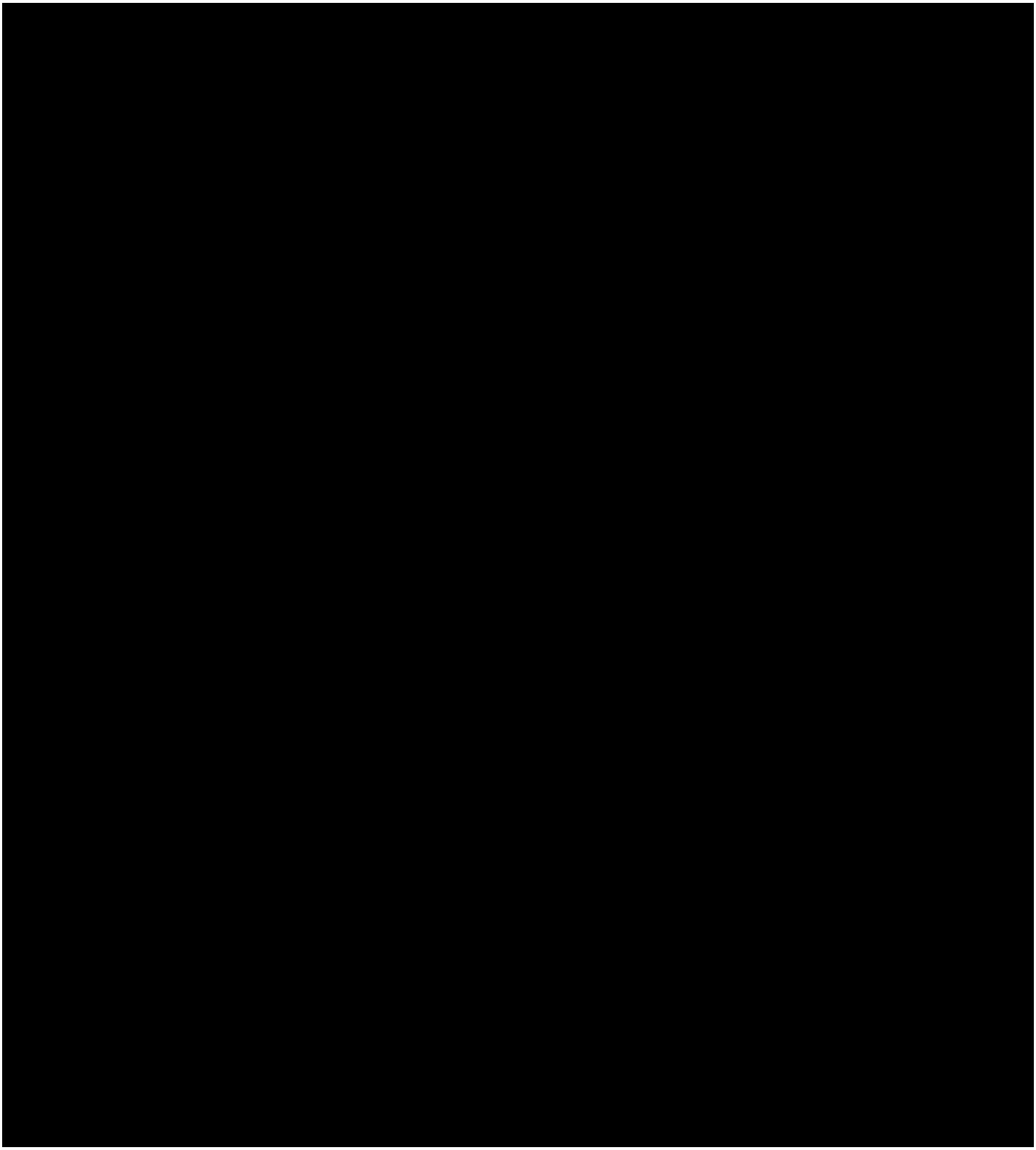
Please note that depending on the nature of any changes, updated account documentation may need to be executed at the branch by the appropriate signing officers and cannot be completed over the phone.



[redacted]

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15130E (09/02)

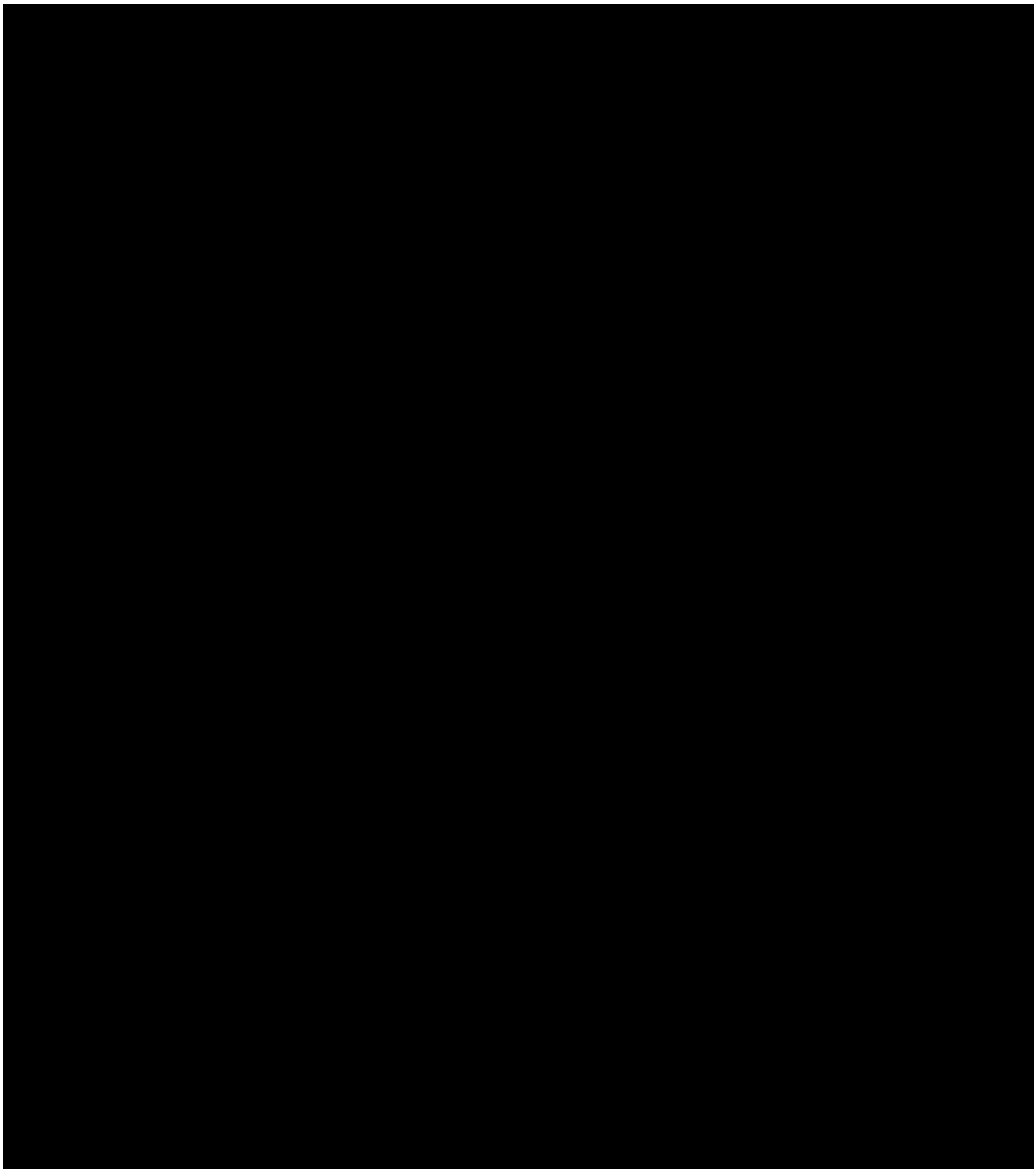


Business Banking 680



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BMO Bank of Montreal
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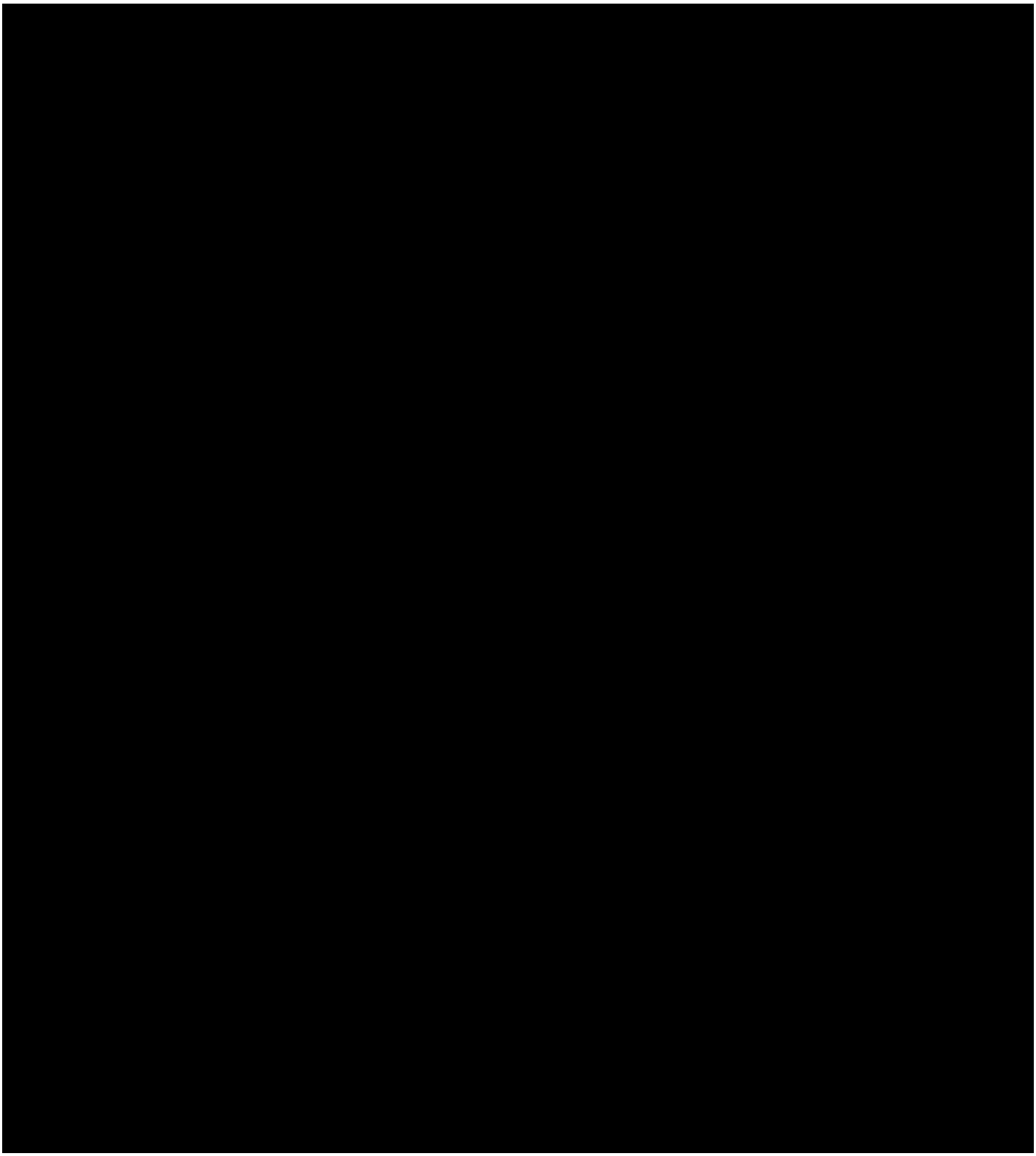




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15130E (09/02)

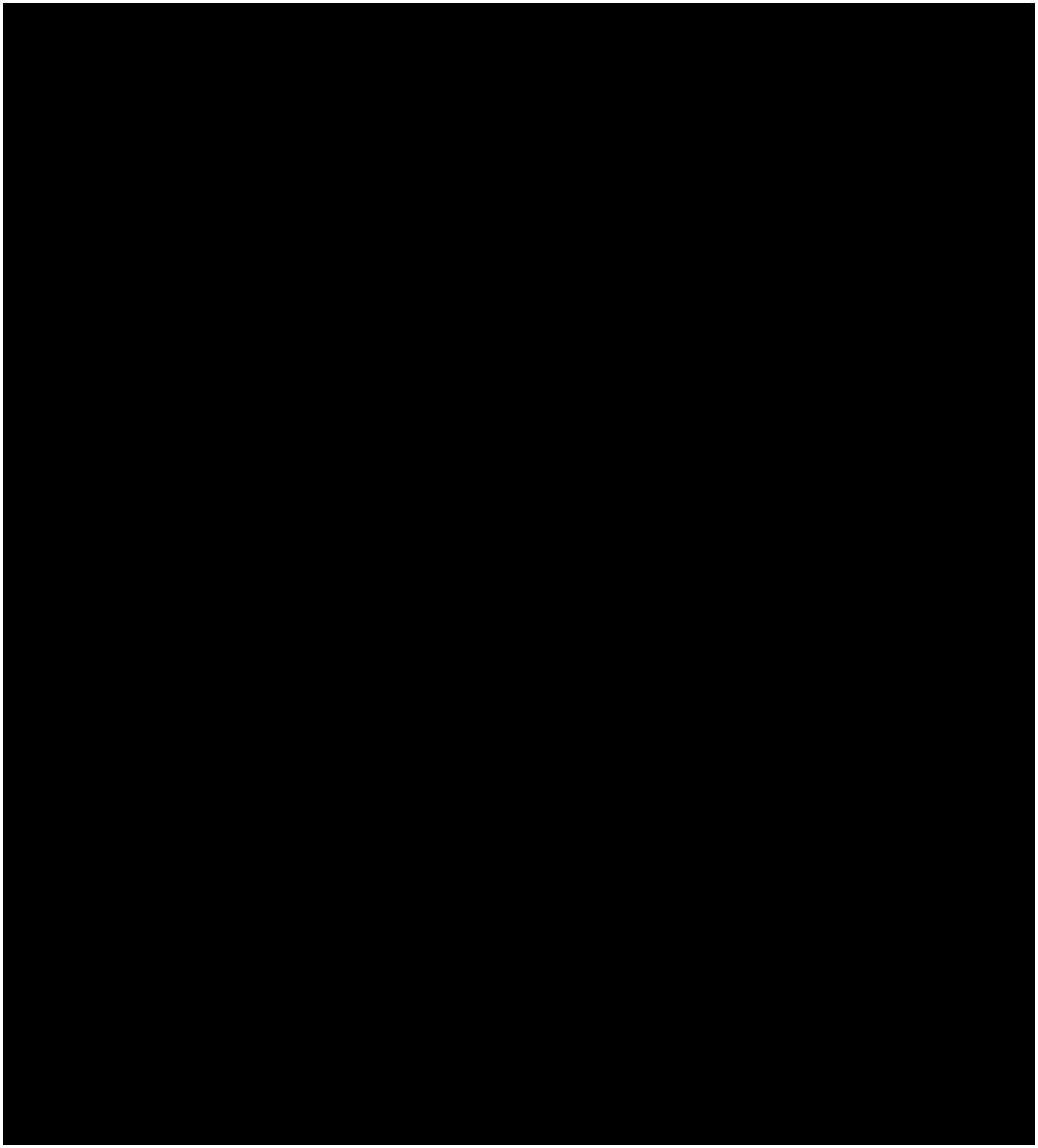




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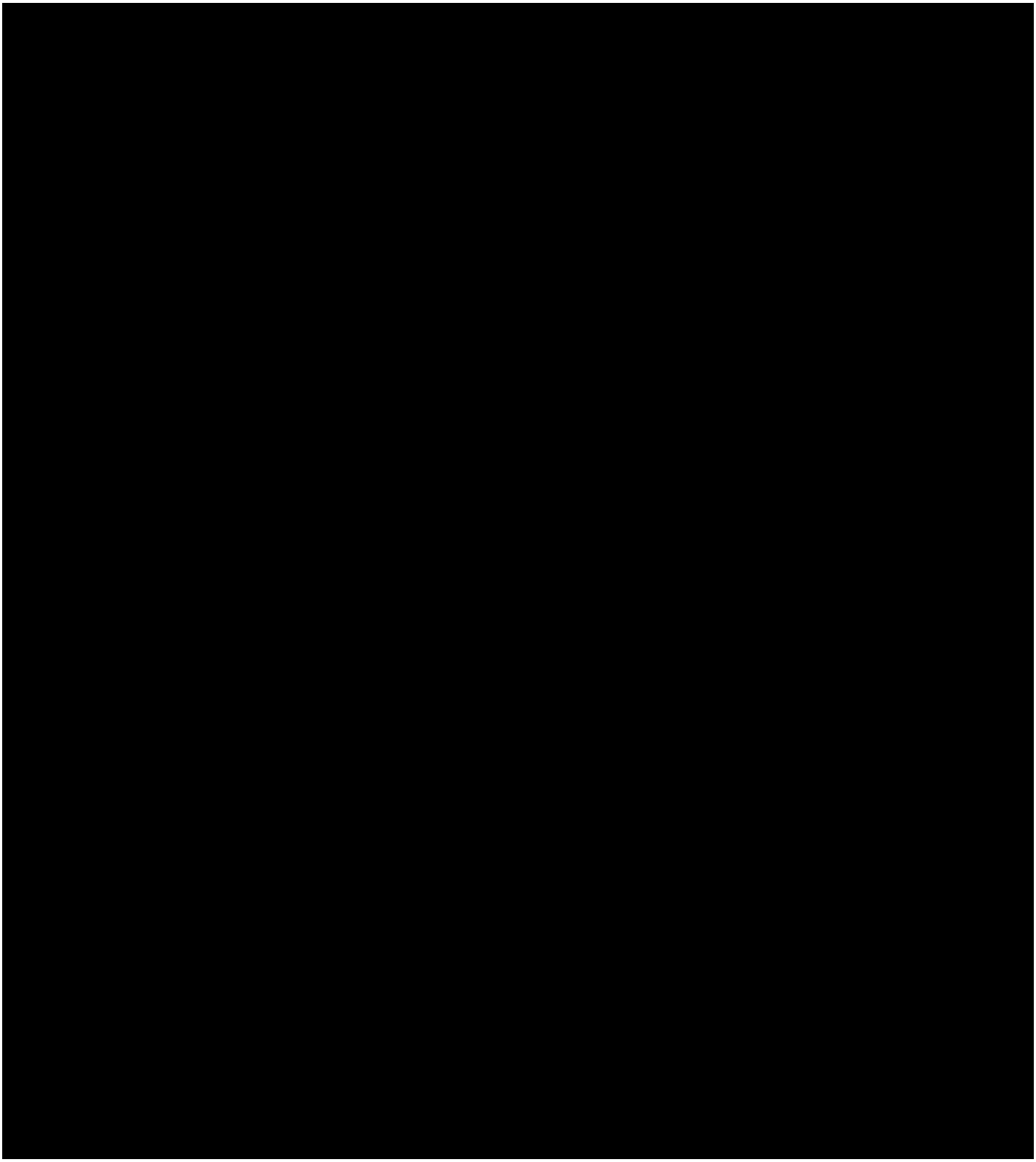
15130E (09/02)





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Business Banking 688



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Date	Entity	Memo/Description	Split	Amount
12/23/2021	DSPLN Inc.	e-Transfer Sent for Name	Due to/from shareholders	-10,000.00
1/4/2022	DSPLN Inc.	INTERAC e-Transfer Sent, CONGRATS ON NEW PL	Due to/from Name	-5,000.00
1/17/2022	DSPLN Inc.	INTERAC e-Transfer Sent, Name	Due to/from Name	-3,500.00
12/23/2022	DSPLN Inc.	INTERAC e-Transfer Sent, MERRY CHRISTMAS TO	Due to/from Name	-10,000.00
5/17/2022	DSPLN Inc.	INTERAC e-Transfer Sent, HAPPY BIRTHDAY Name	Due to/from Name	-10,000.00

EXHIBIT
I for ID
April 26, 2024
Amy Harkness
APV

689

I

Date	Entity	Memo/Description	Split	Amount
2/28/2022	The Pink Flamingo Inc.	Debit Memo, BR.3858, CHUBBY ASSETS INC, 28 Feb-2022	Due to/from Chubby	-10,000.00

Date	Entity	Memo/Description	Split	Amount
11/25/2022	Balboa Inc.	Transfer, Cobalt Account #	Due to/from Cobalt Prospects	2,500.00
6/15/2022	Interlude Inc.	Transfer of Funds , Cobalt Account #	Due to/from Cobalt Prospects	-10,000.00
6/17/2022	Interlude Inc.	Transfer of Funds , Cobalt Account #	Due to/from Cobalt Prospects	-10,000.00
12/21/2022	Joint Captain Real Estate Inc.	Transfer, Cobalt Account #	Due to/from Cobalt Prospects	-2,500.00

Your branch address:

SUITE 100
6605 HURONTARIO STREET
MISSISSAUGA, ONTARIO L5T0A4

Business Banking 692



Your Branch
BMO FINANCIAL GROUP CENTRE
Transit number: 3858

For questions about your statement call
(905) 670-3445

Direct Banking
1-877-262-5907
www.bmo.com

Your Plan
Business Builder 1 Plan

DSPLN INC.
394 APPLEBY LINE
BURLINGTON ON L7L 2X8

Business Banking statement

For the period ending May 31, 2023

Summary of account

Account	Opening balance ($)	- Total amounts debited ($)	+ Total amounts credited ($)	= Closing balance ($) on May 31, 2023
Business Account DSPLN Account #	-389.42	484,388.83	479,968.88	-4,809.37

Transaction details

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	DSPLN Account #			
	Account Type: DSPLN			
	Business name: DSPLN INC.			
Apr 29	**Opening balance**			**-389.42**
May 01	Pre-Authorized Payment, HYDRO ONE BPY/FAC	269.55		-658.97
May 01	SID Management Account #		300.00	-358.97
May 01	Pre-Authorized Payment, AMC MTG/HYP	1,900.00		-2,258.97
May 01	Pre-Authorized Payment, LIFT CAPITAL MSP/DIV	1,120.00		-3,378.97
May 01	Pre-Authorized Payment, LIFT CAPITAL MSP/DIV	5,770.83		-9,149.80
May 01	Pre-Authorized Payment, LIFT CAPITAL MSP/DIV	6,120.63		-15,270.43
May 01	Pre-Authorized Payment, LIFT CAPITAL MSP/DIV	1,053.21		-16,323.64
May 01	Pre-Authorized Payment, LIFT CAPITAL MSP/DIV	1,740.08		-18,063.72
May 01	Pre-Authorized Payment, LIFT CAPITAL MSP/DIV	2,040.21		-20,103.93
May 01	Pre-Authorized Payment, LIFT CAPITAL MSP/DIV	5,829.17		-25,933.10
May 01	SID Management Account #		30,000.00	4,066.90

continued

BMO Bank of Montreal
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15130E (09/02)

Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	DSPLN Account #			(continued)
May 01	Cheque, NO.840	2,025.00		2,041.90
May 01	Cheque, NO.828	1,935.00		106.90
May 01	Cheque, NO.1822	1,462.50		-1,355.60
May 01	Cheque, NO.804	2,025.00		-3,380.60
May 01	Cheque, NO.1363	8,600.00		-11,980.60
May 01	Cheque, NO.896	1,640.00		-13,620.60
May 01	Cheque, NO.917	975.00		-14,595.60
May 01	Cheque, NO.1295	1,440.00		-16,035.60
May 01	Cheque, NO.941	935.25		-16,970.85
May 01	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	2,133.75		-19,104.60
May 01	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	2,118.75		-21,223.35
May 01	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	959.48		-22,182.83
May 01	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,409.99		-23,592.82
May 01	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	3,187.50		-26,780.32
May 01	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	939.75		-27,720.07
May 01	Interlude Account #		40,000.00	12,279.93
May 01	INTERAC e-Transfer Sent	8,000.00		4,279.93
May 01	Cheque, NO.1854	3,225.00		1,054.93
May 01	Cheque, NO.1102	2,137.50		-1,082.57
May 01	Cheque, NO.1083	2,062.50		-3,145.07
May 01	Cheque, NO.1203	4,214.25		-7,359.32
May 02	Pre-Authorized Payment, SOO PUC BPY/FAC	131.55		-7,490.87
May 02	Pre-Authorized Payment, SOO PUC BPY/FAC	119.53		-7,610.40
May 02	Pre-Authorized Payment, SOO PUC BPY/FAC	94.43		-7,704.83
May 02	Pre-Authorized Payment, SOO PUC BPY/FAC	145.08		-7,849.91
May 02	SID Management Account #		10,000.00	2,150.09
May 02	Cheque, NO.880	1,050.00		1,100.09
May 03	Cheque, NO.1060	300.00		800.09
May 03	Cheque, NO.1721	1,429.33		-629.24
May 03	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	877.50		-1,506.74
May 03	SID Management Account #		2,500.00	993.26
May 03	Cheque, NO.970	1,822.50		-829.24
May 04	Pre-Authorized Payment, SOO PUC BPY/FAC	104.53		-933.77
May 04	SID Management Account #		5,000.00	4,066.23
May 04	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,311.75		2,754.48
May 04	Cheque, NO.1380	2,857.40		-102.92

continued



Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	DSPLN Account #			(continued)
May 04	Cheque, NO.1414	9,234.37		-9,337.29
May 04	Cheque, NO.1427	9,770.00		-19,107.29
May 04	SID Management Account #		30,000.00	10,892.71
May 05	INTERAC e-Transfer Sent, 22PARDEE 50	4,407.00		6,485.71
May 05	INTERAC e-Transfer Sent, 514WALLACE 50	4,407.00		2,078.71
May 05	Cheque, NO.2084	773.33		1,305.38
May 05	Interlude Account #		6,000.00	7,305.38
May 05	INTERAC e-Transfer Sent, 162SPIDINA Name	2,473.34		4,832.04
May 05	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,409.24		3,422.80
May 08	Pre-Authorized Payment, SOO PUC BPY/FAC	94.43		3,328.37
May 08	Pre-Authorized Payment, SOO PUC BPY/FAC	94.43		3,233.94
May 08	Pre-Authorized Payment, SOO PUC BPY/FAC	94.43		3,139.51
May 08	Pre-Authorized Payment, SOO PUC BPY/FAC	125.09		3,014.42
May 08	Pre-Authorized Payment, SOO PUC BPY/FAC	54.40		2,960.02
May 08	Pre-Authorized Payment, SOO PUC BPY/FAC	43.23		2,916.79
May 08	Pre-Authorized Payment, SOO PUC BPY/FAC	64.88		2,851.91
May 08	Pre-Authorized Payment, SOO PUC BPY/FAC	43.97		2,807.94
May 08	Pre-Authorized Payment, SOO PUC BPY/FAC	36.72		2,771.22
May 08	Pre-Authorized Payment, SOO PUC BPY/FAC	64.88		2,706.34
May 08	Pre-Authorized Payment, SOO PUC BPY/FAC	404.63		2,301.71
May 08	Pre-Authorized Payment, SOO PUC BPY/FAC	231.97		2,069.74
May 08	Pre-Authorized Payment, COOPERATORS CSI INS/ASS	13,949.79		-11,880.05
May 08	Pre-Authorized Payment, SOO PUC BPY/FAC	124.71		-12,004.76
May 08	Pre-Authorized Payment, SOO PUC BPY/FAC	170.71		-12,175.47
May 08	Pre-Authorized Payment, SOO PUC BPY/FAC	147.88		-12,323.35
May 08	SID Management Account #		13,000.00	676.65
May 08	Cheque, NO.1672	1,514.67		-838.02
May 08	Cheque, NO.1426	2,317.50		-3,155.52
May 08	Cheque, NO.1365	398.68		-3,554.20
May 08	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,200.00		-4,754.20
May 08	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	748.16		-5,502.36
May 08	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	906.13		-6,408.49
May 09	SID Management Account #		8,000.00	1,591.51

continued

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15130E (09/02)

Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	DSPLN Account #			(continued)
May 09	INTERAC e-Transfer Sent, 168HUDSON Name	1,130.00		461.51
May 09	Cheque, NO.853	2,497.50		-2,035.99
May 09	SID Management Account #		4,000.00	1,964.01
May 09	INTERAC e-Transfer Sent, 538NORRHLAND Name	1,312.50		651.51
May 09	Hometown Account #		15,000.00	15,651.51
May 09	INTERAC e-Transfer Sent, 456DOUGLAS Name	2,747.50		12,904.01
May 09	INTERAC e-Transfer Sent, 405WELLINGTON Name	1,666.67		11,237.34
May 09	Cheque, NO.986	1,987.50		9,249.84
May 09	INTERAC e-Transfer Sent, 538NORTHLAND Name	1,100.00		8,149.84
May 09	INTERAC e-Transfer Sent, 431FROOD Name	958.33		7,191.51
May 09	INTERAC e-Transfer Sent, 680LILLIAN Name	708.33		6,483.18
May 09	INTERAC e-Transfer Sent, 680LILLIAN Name	958.33		5,524.85
May 09	INTERAC e-Transfer Sent, 680LILLIAN Name	958.33		4,566.52
May 09	INTERAC e-Transfer Sent, 31WELLINGTON Name	2,375.00		2,191.52
May 09	INTERAC e-Transfer Sent, 660WELLINGTON Name	958.33		1,233.19
May 09	INTERAC e-Transfer Sent, 38LAURIER Name	958.33		274.86
May 10	Pre-Authorized Payment, SOO PUC BPY/FAC	47.89		226.97
May 10	Pre-Authorized Payment, SOO PUC BPY/FAC	101.56		125.41
May 10	Pre-Authorized Payment, SOO PUC BPY/FAC	118.44		6.97
May 10	Pre-Authorized Payment, SOO PUC BPY/FAC	155.38		-148.41
May 10	Pre-Authorized Payment, SOO PUC BPY/FAC	216.06		-364.47
May 10	Cheque, NO.2072	2,340.00		-2,704.47
May 10	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,275.00		-3,979.47
May 10	Pre-Authorized Payment, ENBRIDGE GAS BPY/FAC	304.08		-4,283.55
May 10	Cheque, NO.1370	714.35		-4,997.90
May 10	Hometown Account #		8,000.00	3,002.10
May 11	Pre-Authorized Payment, HYDRO ONE BPY/FAC	157.72		2,844.38
May 11	Pre-Authorized Payment, HYDRO ONE BPY/FAC	63.52		2,780.86
May 11	Pre-Authorized Payment, HYDRO ONE BPY/FAC	71.53		2,709.33
May 11	Pre-Authorized Payment, HYDRO ONE BPY/FAC	103.67		2,605.66
May 11	Pre-Authorized Payment, ATHOME BPY/FAC	111.40		2,494.26
May 11	Pre-Authorized Payment, ATHOME BPY/FAC	114.57		2,379.69
May 11	Pre-Authorized Payment, HYDRO ONE BPY/FAC	70.77		2,308.92
May 11	Cheque, NO.2064	2,175.00		133.92
May 11	Pre-Authorized Payment, RELIANCECOMFORT BPY/FAC	55.32		78.60
May 11	Pre-Authorized Payment, ENBRIDGE GAS BPY/FAC	195.95		-117.35
May 11	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,500.00		-1,617.35
May 12	Balboa Account #		1,800.00	182.65
May 12	Cheque, NO.1245	1,518.75		-1,336.10

continued



Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	DSPLN Account #			(continued)
May 12	Cheque, NO.1735	986.67		-2,322.77
May 12	Pre-Authorized Payment No Fee, CASH MGMT FEE BOM/B/M	358.73		-2,681.50
May 12	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	2,137.50		-4,819.00
May 12	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,046.92		-5,865.92
May 12	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,215.00		-7,080.92
May 12	Interlude Account #		10,000.00	2,919.08
May 15	INTERAC e-Transfer Sent, 499 2ND	449.74		2,469.34
May 15	INTERAC e-Transfer Sent, 145 BIGGINGS UNIT	145.77		2,323.57
May 15	INTERAC e-Transfer Sent, 6 BORDEN	339.00		1,984.57
May 15	INTERAC e-Transfer Sent, 100 CONLEY	339.00		1,645.57
May 15	INTERAC e-Transfer Sent, 145 5TH 307 375 LO	418.10		1,227.47
May 15	INTERAC e-Transfer Sent, 145 CARUFEL	218.36		1,009.11
May 15	Pre-Authorized Payment, SOO PUC BPY/FAC	127.43		881.68
May 15	Balboa Account #	350.00		531.68
May 15	Cheque, NO.1015	1,950.00		-1,418.32
May 15	Cheque, NO.1212	1,350.00		-2,768.32
May 15	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,822.50		-4,590.82
May 15	Pre-Authorized Payment, RELIANCECOMFORT BPY/FAC	29.70		-4,620.52
May 15	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	375.00		-4,995.52
May 15	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	2,362.50		-7,358.02
May 15	Cheque, NO.1146	1,040.00		-8,398.02
May 15	Cheque, NO.1869	1,461.75		-9,859.77
May 15	Cheque, NO.1679	1,350.00		-11,209.77
May 15	Cheque Returned NSF, NO. 1015		1,950.00	-9,259.77
May 15	Non Sufficient Funds Fee	48.00		-9,307.77
May 15	Cheque Returned NSF, NO. 1212		1,350.00	-7,957.77
May 15	Non Sufficient Funds Fee	48.00		-8,005.77
May 15	Cheque Returned NSF, NO. 1679		1,350.00	-6,655.77
May 15	Non Sufficient Funds Fee	48.00		-6,703.77
May 15	Cheque Returned NSF, NO. 1146		1,040.00	-5,663.77
May 15	Non Sufficient Funds Fee	48.00		-5,711.77

continued

BMO Bank of Montreal

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15130E (09/02)

Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	DSPLN Account #			(continued)
May 15	Cheque returned NSF, NO. 1869		1,461.75	-4,250.02
May 15	Non Sufficient Funds Fee	48.00		-4,298.02
May 15	Cheque returned NSF		29.70	-4,268.32
May 15	Returned Item Fee	48.00		-4,316.32
May 15	Cheque returned NSF		375.00	-3,941.32
May 15	Returned Item Fee	48.00		-3,989.32
May 15	Cheque returned NSF		2,362.50	-1,626.82
May 15	Returned Item Fee	48.00		-1,674.82
May 15	Cheque returned NSF		1,822.50	147.68
May 15	Returned Item Fee	48.00		99.68
May 15	Cheque returned NSF		127.43	227.11
May 15	Returned Item Fee	48.00		179.11
May 16	Cheque, NO.1061	300.00		-120.89
May 16	Cheque, NO.1695	1,274.25		-1,395.14
May 16	Cheque, NO.1890	1,380.00		-2,775.14
May 16	Cheque, NO.1402	2,550.00		-5,325.14
May 16	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,575.00		-6,900.14
May 16	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,042.50		-7,942.64
May 16	Cheque, NO.869	1,350.00		-9,292.64
May 17	Interlude Account #		11,000.00	1,707.36
May 17			25,000.00	26,707.36
May 17	INTERAC e-Transfer Sent, HAPPY BDAY Name	10,000.00		16,707.36
May 17	INTERAC e-Transfer Sent, 155WALLACE 50 Name	4,000.00		12,707.36
May 17	INTERAC e-Transfer Sent, 514 WALLACE 50	1,243.00		11,464.36
May 17	INTERAC e-Transfer Sent, 405WELLINGTON VR	151.74		11,312.62
May 17	INTERAC e-Transfer Sent, 405WELLINGTON 3848	1,365.69		9,946.93
May 17	INTERAC e-Transfer Sent, 237 WELLINGTON BOA	888.46		9,058.47
May 17	INTERAC e-Transfer Sent, 237 WELLINGTON VR	72.04		8,986.43
May 17	INTERAC e-Transfer Sent, 155WALLACE 196235	293.43		8,693.00
May 17	Cheque, NO.1233	667.50		8,025.50
May 17	Cheque, NO.1027	1,333.33		6,692.17
May 17	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	981.96		5,710.21
May 17	Cheque, NO.1450	1,237.50		4,472.71
May 17	Cheque, NO.1874	958.13		3,514.58
May 18	Pre-Authorized Payment, HYDRO ONE BPY/FAC	40.00		3,474.58
May 18	Interlude Account #		15,000.00	18,474.58
May 18	Aruba Butt Account #	6,000.00		12,474.58
May 18	Joint Captain Account #	2,000.00		10,474.58
May 18	Balboa Account #	2,000.00		8,474.58

continued



Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	DSPLN Account # [redacted]			(continued)
May 18	Cheque, NO.1808	1,173.33		7,301.25
May 18	Cheque, NO.1451	5,450.00		1,851.25
May 18	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	625.36		1,225.89
May 18	Happy Gilmore Account # [redacted]		10,000.00	11,225.89
May 19	INTERAC e-Transfer Sent, 538NORTHLAND Name [redacted]	1,487.50		9,738.39
May 19	INTERAC e-Transfer Sent, 180TAMARACK Name [redacted]	1,600.00		8,138.39
May 19	INTERAC e-Transfer Sent, 567WELLINGTON	1,643.22		6,495.17
May 19	INTERAC e-Transfer Sent, 567WELLINGTON	648.72		5,846.45
May 19	INTERAC e-Transfer Sent, 176MARCH Name [redacted]	2,200.00		3,646.45
May 19	INTERAC e-Transfer Sent, 99KENT Name [redacted]	958.33		2,688.12
May 19	Happy Gilmore Account # [redacted]		50,000.00	52,688.12
May 19	Aruba Butt Account # [redacted]	45,000.00		7,688.12
May 19	Interlude Account # [redacted]		45,000.00	52,688.12
May 19	FX WIRE PAYMENT, WIRE PYMT AT 1.363500, USD 29,485.50, TO DIAMOND VACATION HOMES	40,203.48		12,484.64
May 19	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	2,550.00		9,934.64
May 19	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	2,362.50		7,572.14
May 19	Balboa Account # [redacted]	3,000.00		4,572.14
May 23	Pre-Authorized Payment, HYDRO ONE BPY/FAC	87.61		4,484.53
May 23	Pre-Authorized Payment, HYDRO ONE BPY/FAC	116.22		4,368.31
May 23	Pre-Authorized Payment, HYDRO ONE BPY/FAC	197.12		4,171.19
May 23	Pre-Authorized Payment, HYDRO ONE BPY/FAC	73.81		4,097.38
May 23	Pre-Authorized Payment, RELIANCECOMFORT BPY/FAC	107.40		3,989.98
May 23	Cheque, NO.1316	2,097.92		1,892.06
May 23	Cheque, NO.1903	1,500.00		392.06
May 23	Cheque, NO.1864	1,166.57		-774.51
May 23	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	853.33		-1,627.84
May 23	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,822.50		-3,450.34
May 23	Happy Gilmore Account # [redacted]		20,000.00	16,549.66
May 23	INTERAC e-Transfer Sent, 531TEDMAN VR OFF	6,453.88		10,095.78
May 23	INTERAC e-Transfer Sent, 531TEDMAN VR	523.28		9,572.50
May 24	Pre-Authorized Payment, SOO PUC BPY/FAC	44.45		9,528.05

continued

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15130E (09/02)

Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	DSPLN Account #			(continued)
May 24	Pre-Authorized Payment, SOO PUC BPY/FAC	75.29		9,452.76
May 24	Pre-Authorized Payment, SOO PUC BPY/FAC	234.20		9,218.56
May 24	Pre-Authorized Payment, SOO PUC BPY/FAC	95.54		9,123.02
May 24	Pre-Authorized Payment, SOO PUC BPY/FAC	94.43		9,028.59
May 24	Pre-Authorized Payment, SOO PUC BPY/FAC	101.61		8,926.98
May 24	Pre-Authorized Payment, SOO PUC BPY/FAC	267.98		8,659.00
May 24	Pre-Authorized Payment, SOO PUC BPY/FAC	120.05		8,538.95
May 24	Pre-Authorized Payment, SOO PUC BPY/FAC	130.73		8,408.22
May 24	Pre-Authorized Payment, SOO PUC BPY/FAC	93.99		8,314.23
May 24	INTERAC e-Transfer Sent, INV 2321	2,825.00		5,489.23
May 24	INTERAC e-Transfer Sent, 485 PINE INV 2	282.50		5,206.73
May 24	INTERAC e-Transfer Sent, 54JUBILEE INV 9	282.50		4,924.23
May 24	INTERAC e-Transfer Sent, 140 BELANGER INV 1	282.50		4,641.73
May 24	INTERAC e-Transfer Sent, 680LILLIAN INV 5	282.50		4,359.23
May 24	INTERAC e-Transfer Sent, 99KENT INV 7	226.00		4,133.23
May 24	Happy Gilmore Account #		40,000.00	44,133.23
May 24	INTERAC e-Transfer Sent, 454 461 147 FRONT	2,064.37		42,068.86
May 24	INTERAC e-Transfer Sent, 175 519 375LONERGA	552.52		41,516.34
May 24	INTERAC e-Transfer Sent, MYG VR	427.85		41,088.49
May 24	INTERAC e-Transfer Sent, 492 34CARLIN	104.52		40,983.97
May 24	INTERAC e-Transfer Sent, 291 303 511 524 21	1,144.55		39,839.42
May 24	INTERAC e-Transfer Sent, 426 518 520 521 14	1,411.09		38,428.33
May 24	INTERAC e-Transfer Sent, 149 FIFTH	500.00		37,928.33
May 24	INTERAC e-Transfer Sent, 485 PINE	300.00		37,628.33
May 24	INTERAC e-Transfer Sent, 180 TAMARACK	300.00		37,328.33
May 24	Balboa Account #	1,000.00		36,328.33
May 24	Pink Flamingo Account #	2,000.00		34,328.33
May 24	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	697.50		33,630.83
May 24	SID Management Account #	1,500.00		32,130.83
May 24	Joint Captain Account #	6,000.00		26,130.83
May 24	Balboa Account #	2,000.00		24,130.83
May 24	INTERAC e-Transfer Sent, 417 DOVERCOURT	342.16		23,788.67
May 24	Cheque, NO.1275	1,087.50		22,701.17
May 25	Pre-Authorized Payment, SOO PUC BPY/FAC	41.47		22,659.70
May 25	Pre-Authorized Payment, SOO PUC BPY/FAC	138.23		22,521.47
May 25	Pre-Authorized Payment, SOO PUC BPY/FAC	71.70		22,449.77
May 25	Pre-Authorized Payment, SOO PUC BPY/FAC	351.84		22,097.93
May 25	Pre-Authorized Payment, SOO PUC BPY/FAC	101.89		21,996.04
May 25	Pre-Authorized Payment, SOO PUC BPY/FAC	99.02		21,897.02
May 25	Pre-Authorized Payment, SOO PUC BPY/FAC	245.50		21,651.52

continued



Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	DSPLN Account #			(continued)
May 25	INTERAC e-Transfer Sent, APRIL23002	5,425.00		16,226.52
May 25	Aruba Butt Account #	12,000.00		4,226.52
May 25	Cheque, NO.1286	1,387.50		2,839.02
May 25	Cheque, NO.1428	2,250.00		589.02
May 25	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,994.28		-1,405.26
May 25	Happy Gilmore Account #		8,000.00	6,594.74
May 25	INTERAC e-Transfer Sent, SUNDANCE 126 TANCR	2,925.00		3,669.74
May 25	INTERAC e-Transfer Sent, SUNDANCE 126 TANCR	1,337.50		2,332.24
May 25	SID Management Account #		15,000.00	17,332.24
May 25	INTERAC e-Transfer Sent, 60MONT Name	2,100.00		15,232.24
May 25	INTERAC e-Transfer Sent, 60MONTGOMERY Name	2,350.00		12,882.24
May 25	INTERAC e-Transfer Sent, 336EVA Name	958.33		11,923.91
May 25	INTERAC e-Transfer Sent, 336EVA Name	958.33		10,965.58
May 25	INTERAC e-Transfer Sent, 336EVA Name	958.33		10,007.25
May 25	INTERAC e-Transfer Sent, 687CH Name	1,312.50		8,694.75
May 25	INTERAC e-Transfer Sent, 687CH Name	1,312.50		7,382.25
May 25	INTERAC e-Transfer Sent, 687CH Name	1,312.50		6,069.75
May 25	INTERAC e-Transfer Sent, 31WELLINGTON Name	500.00		5,569.75
May 25	INTERAC e-Transfer Sent, 405WELLINGTON Name	1,666.67		3,903.08
May 25	INTERAC e-Transfer Sent, 405WELLINGTON Name	1,666.67		2,236.41
May 25	INTERAC e-Transfer Sent, 405WELLINGTON Name	1,666.67		569.74
May 26	SID Management Account #		5,000.00	5,569.74
May 26	INTERAC e-Transfer Sent, 55CRESCENT Name	1,711.75		3,857.99
May 26	INTERAC e-Transfer Sent, 149 FIFTH Name	1,640.00		2,217.99
May 26	SID Management Account #		1,500.00	3,717.99
May 26	INTERAC e-Transfer Sent, 80ELM Name	1,583.33		2,134.66
May 26	INTERAC e-Transfer Sent, 80ELM Name	1,583.33		551.33
May 26	Cheque, NO.1003	1,875.00		-1,323.67
May 26	SID Management Account #		3,000.00	1,676.33
May 29	Pre-Authorized Payment, HYDRO ONE BPY/FAC	205.35		1,470.98
May 29	SID Management Account #		5,000.00	6,470.98
May 29	INTERAC e-Transfer Sent, 502 JOHN Name	958.33		5,512.65
May 29	INTERAC e-Transfer Sent, 502 JOHN Name	500.00		5,012.65
May 29	Cheque, NO.1048	2,025.00		2,987.65
May 29	Cheque, NO.1228	1,730.63		1,257.02

continued

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15130E (09/02)

Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	DSPLN Account #			(continued)
May 29	Cheque, NO.1047	2,025.00		-767.98
May 29	Cheque, NO.1221	1,379.40		-2,147.38
May 29	Cheque, NO.956	825.00		-2,972.38
May 29	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,188.22		-4,160.60
May 29	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	2,550.00		-6,710.60
May 29	Cheque, NO.1208	1,226.67		-7,937.27
May 29	Cheque, NO.930	1,333.33		-9,270.60
May 29	Cheque, NO.1191	1,600.00		-10 870.60
May 29	Cheque, NO.1115	1,485.00		-12,355.60
May 30	Pre-Authorized Payment, SOO PUC BPY/FAC	135.66		-12,491.26
May 30	Pre-Authorized Payment, SOO PUC BPY/FAC	131.53		-12 622.79
May 30	Pre-Authorized Payment, SOO PUC BPY/FAC	116.83		-12 739.62
May 30	Pre-Authorized Payment, SOO PUC BPY/FAC	94.43		-12,834.05
May 30	SID Management Account #		13 000.00	165.95
May 30	Pre-Authorized Payment, AMC MGT TRUST I MSP/DIV	812.06		-646.11
May 30	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	3,187.50		-3,833.61
May 30	SID Management Account #		8,000.00	4,166.39
May 30	INTERAC e-Transfer Sent 100CONLEY Name	1,742.50		2,423.89
May 30	INTERAC e-Transfer Sent 118GROSVENOR Name	1,916.66		507.23
May 31	INTERAC e-Transfer Sent 375 LONERGAN Name	443.04		64.19
May 31	Joint Captain Account #		10 000.00	10 064.19
May 31	Aruba Butt Account #	10,000.00		64.19
May 31	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	2,118.75		-2,054.56
May 31	Cheque, NO.890	2,325.00		-4,379.56
May 31	Plan Fee	22.50		-4,402.06
May 31	Transaction Fee, CHEQUE 24 AT $1.25, DISCOUNT 105 AT $0.60	93.00		-4,495.06
May 31	Interest Paid	24.31		-4,519.37
May 31	Overdra t Per Item Charge	290.00		-4,809.37
May 31	**Closing totals**	**484,388.83**	**479,968.88**	

Number of items processed 281 42

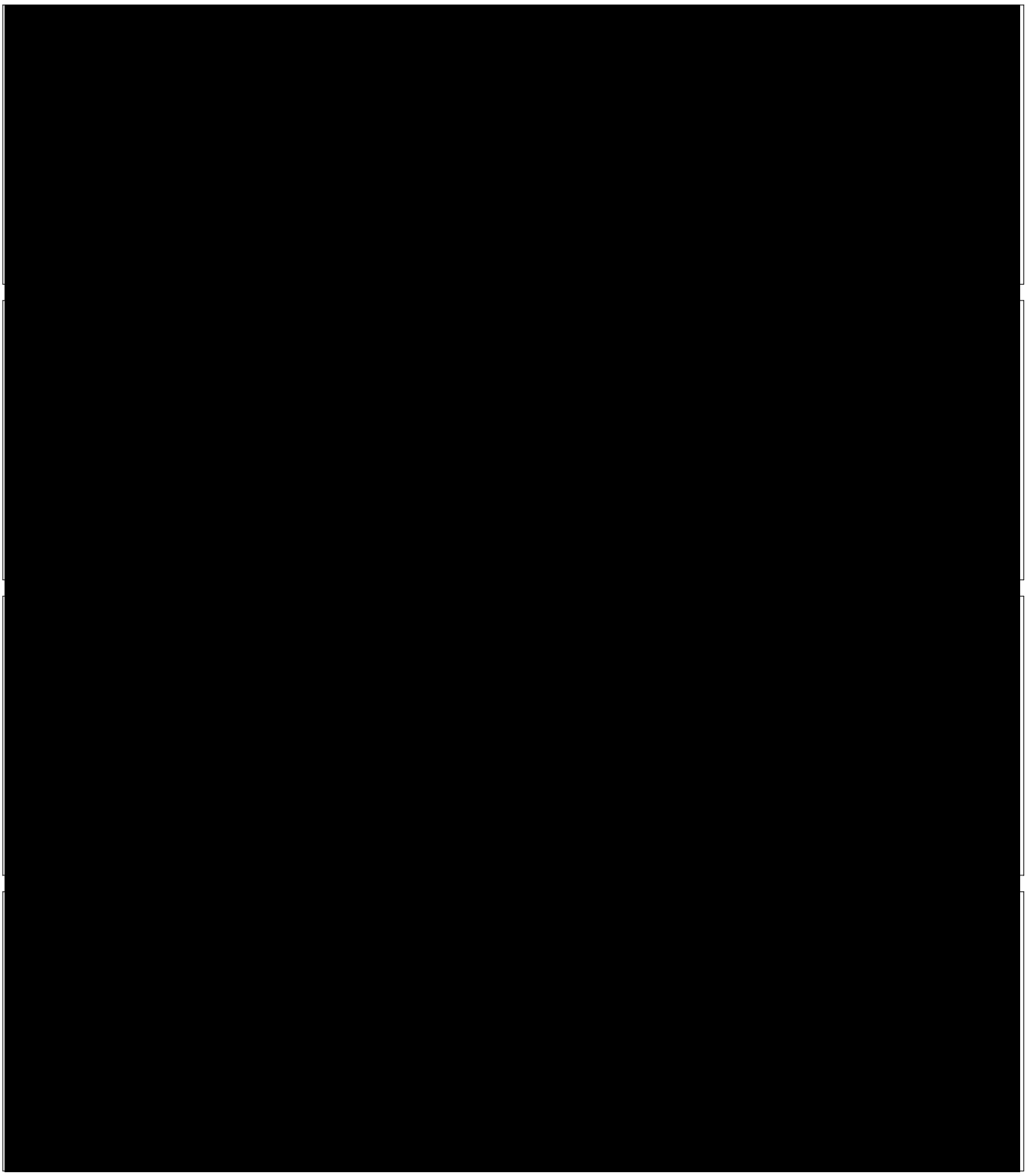
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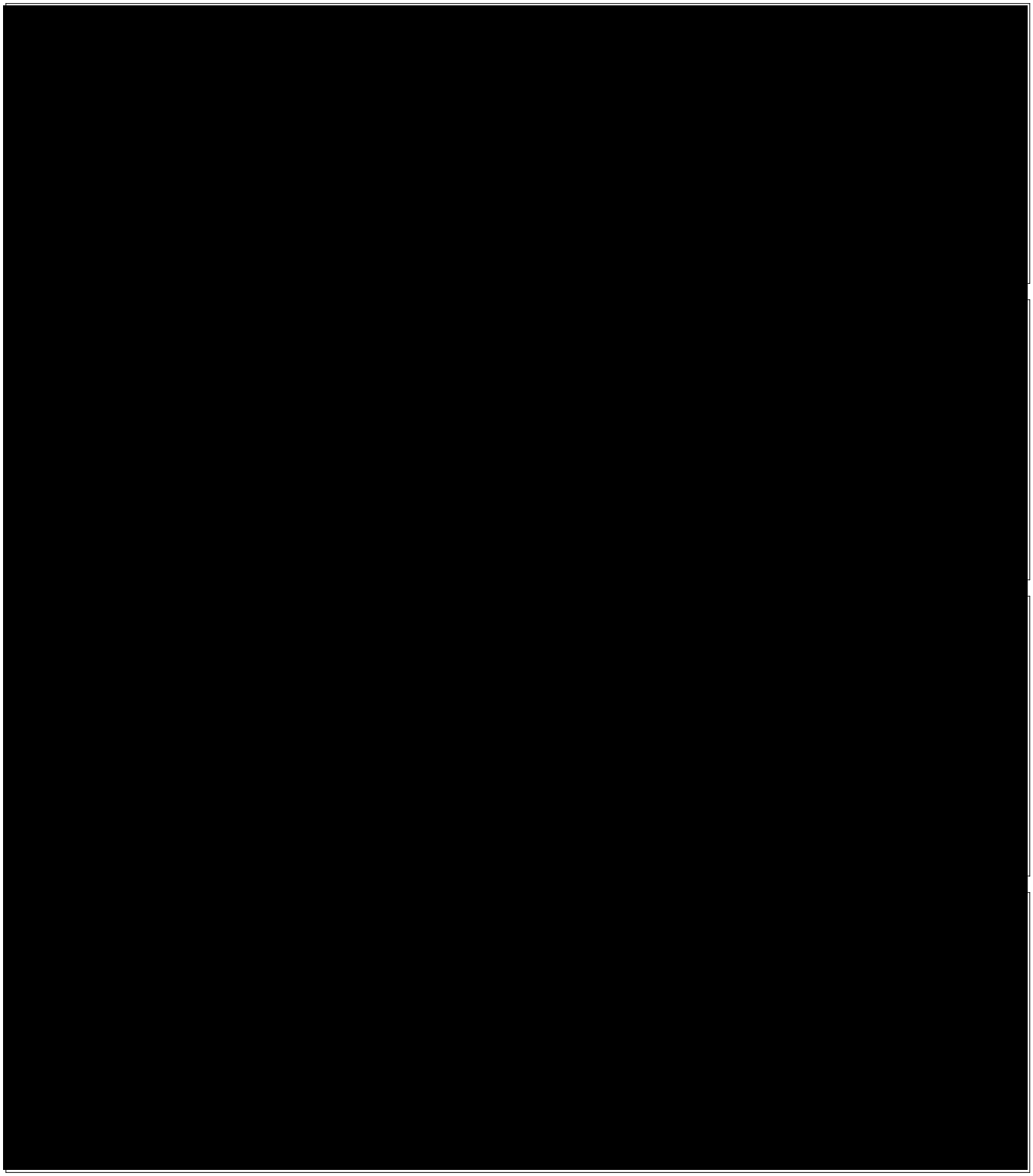


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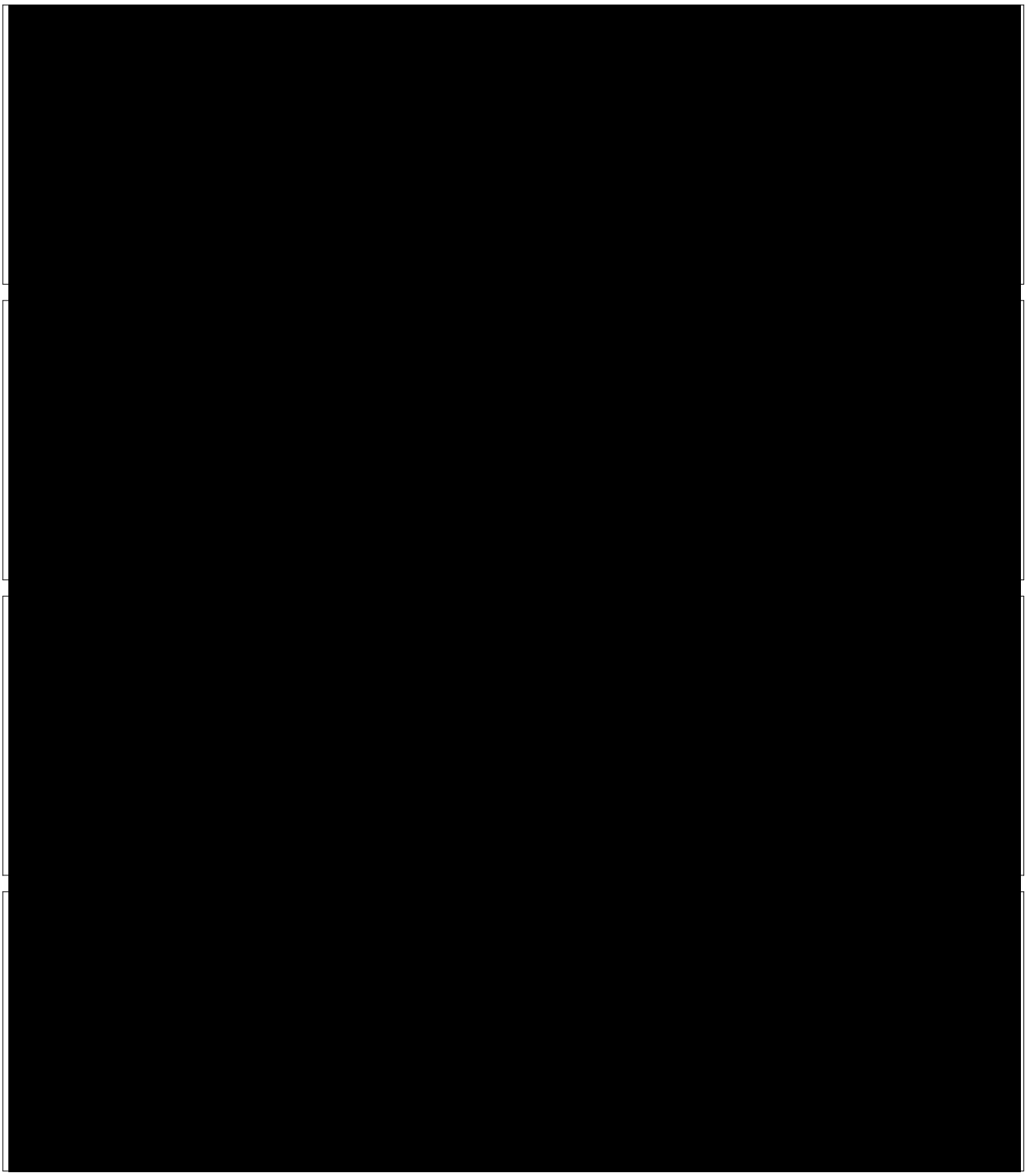




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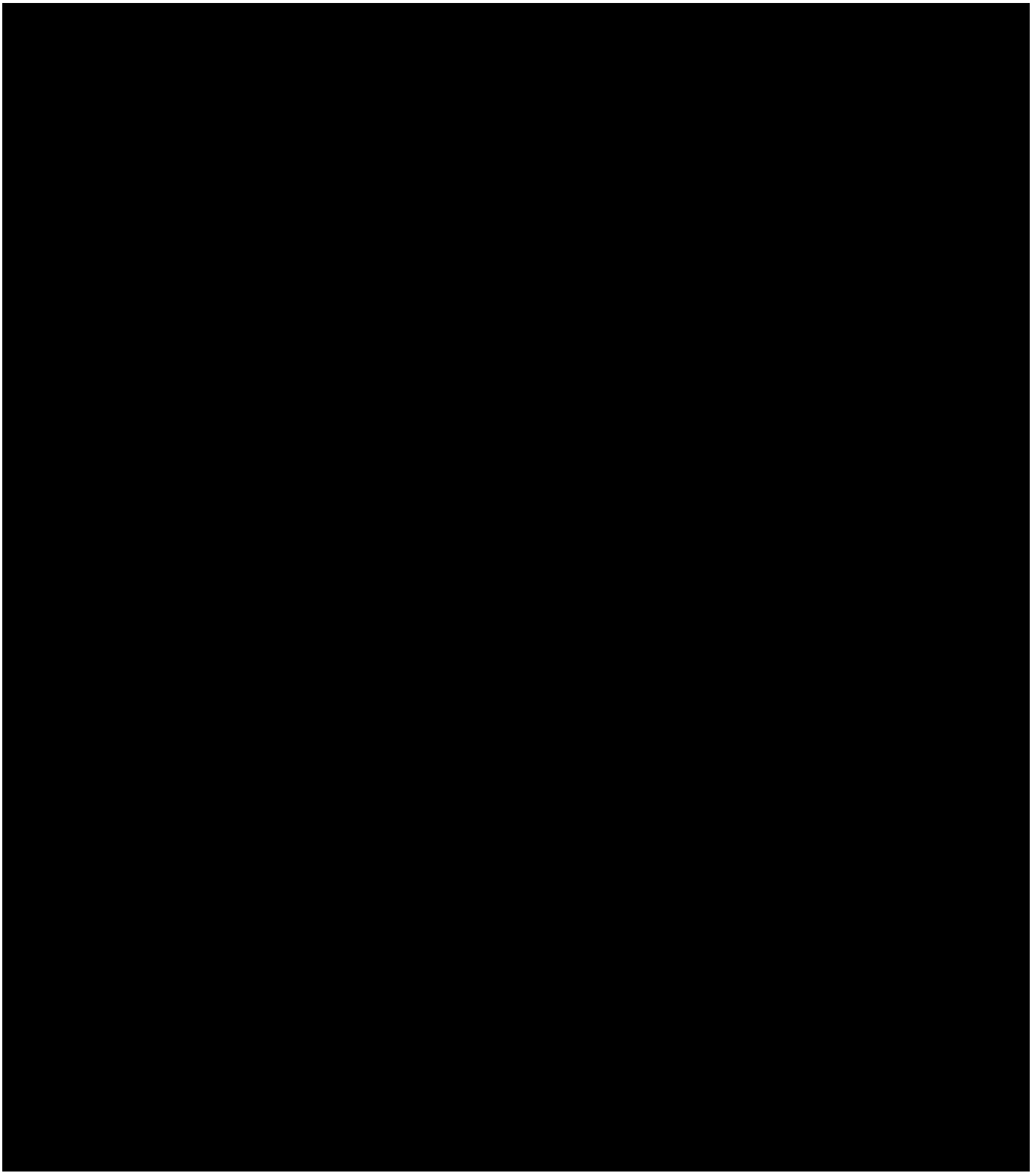




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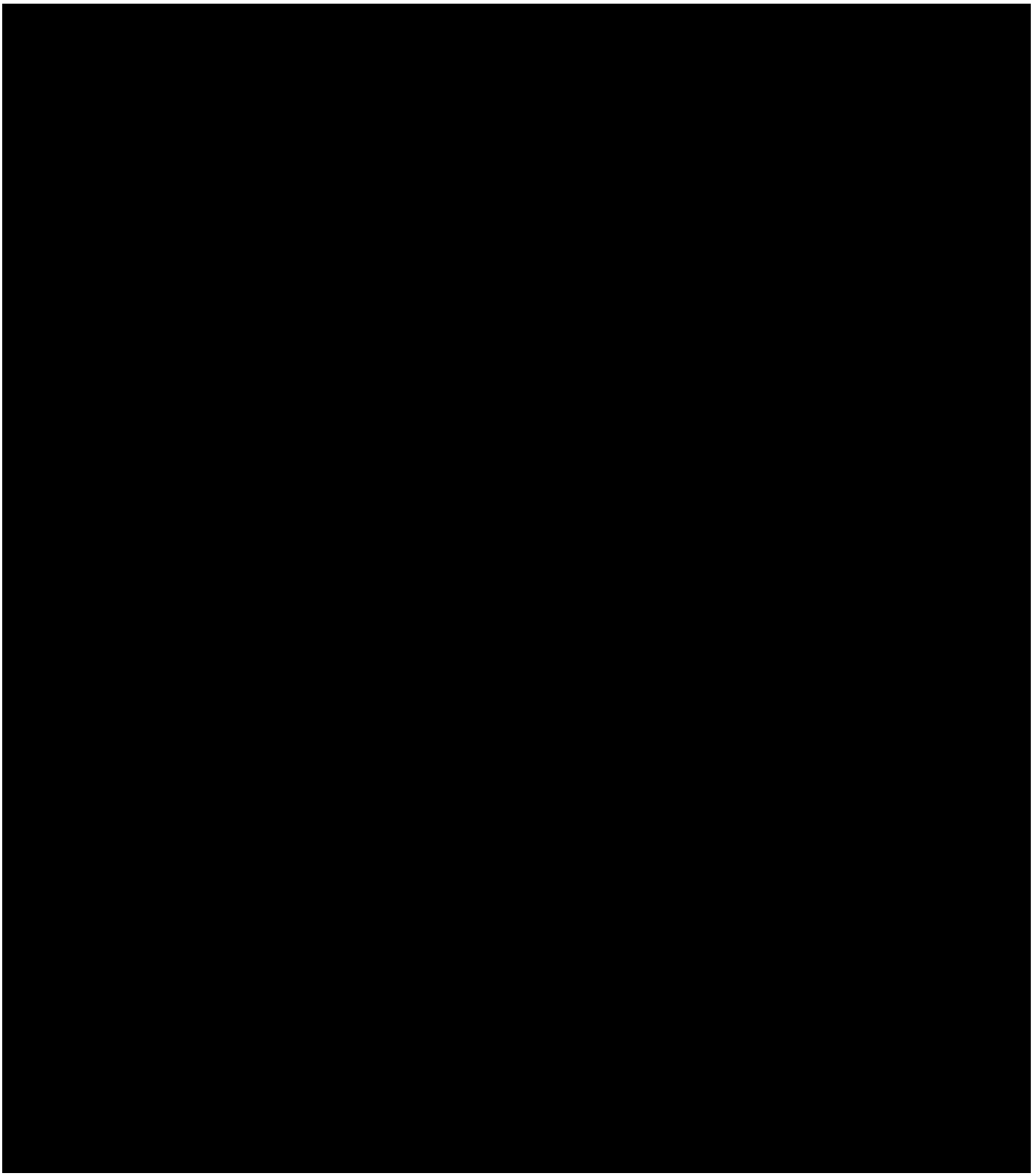
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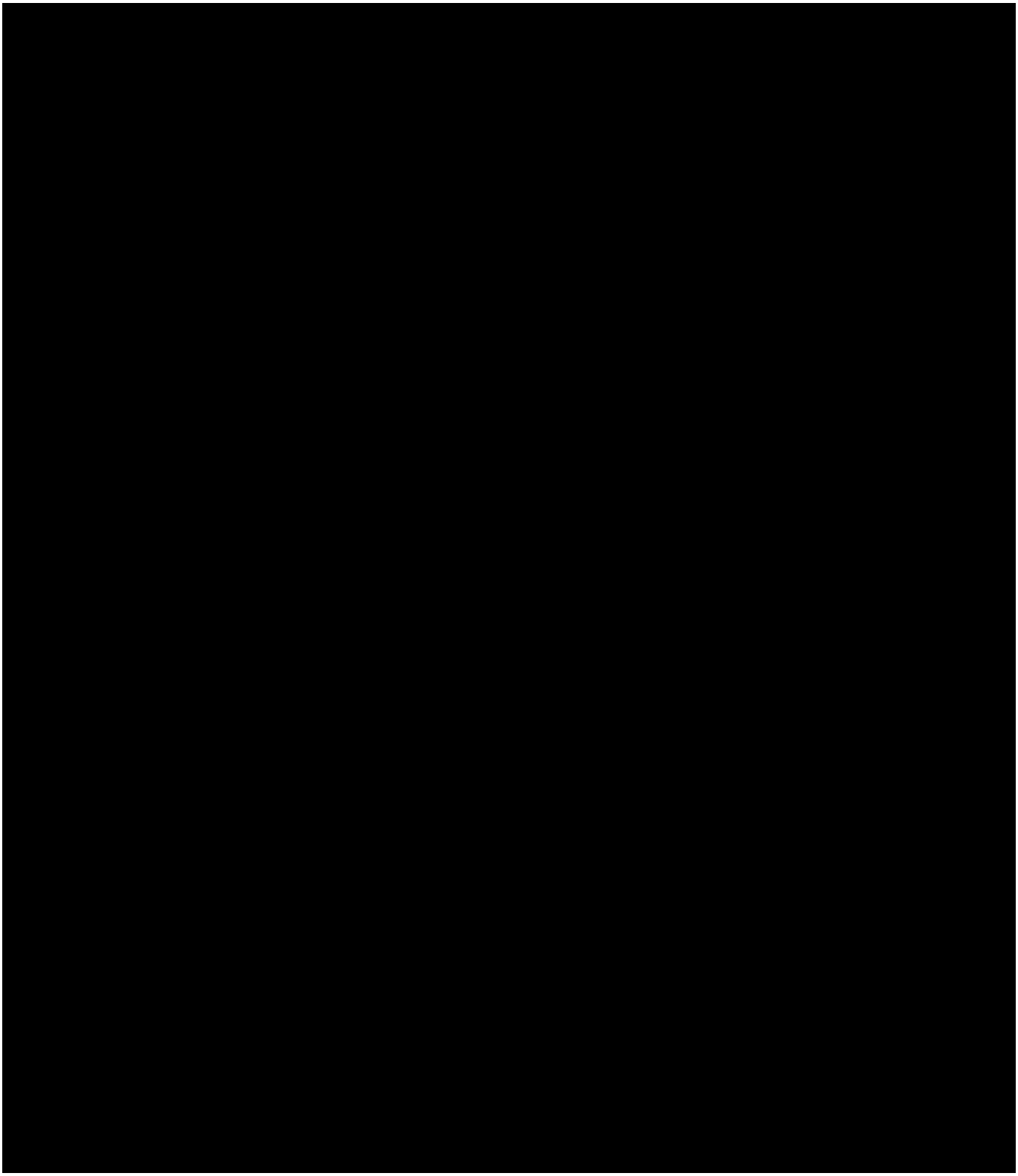
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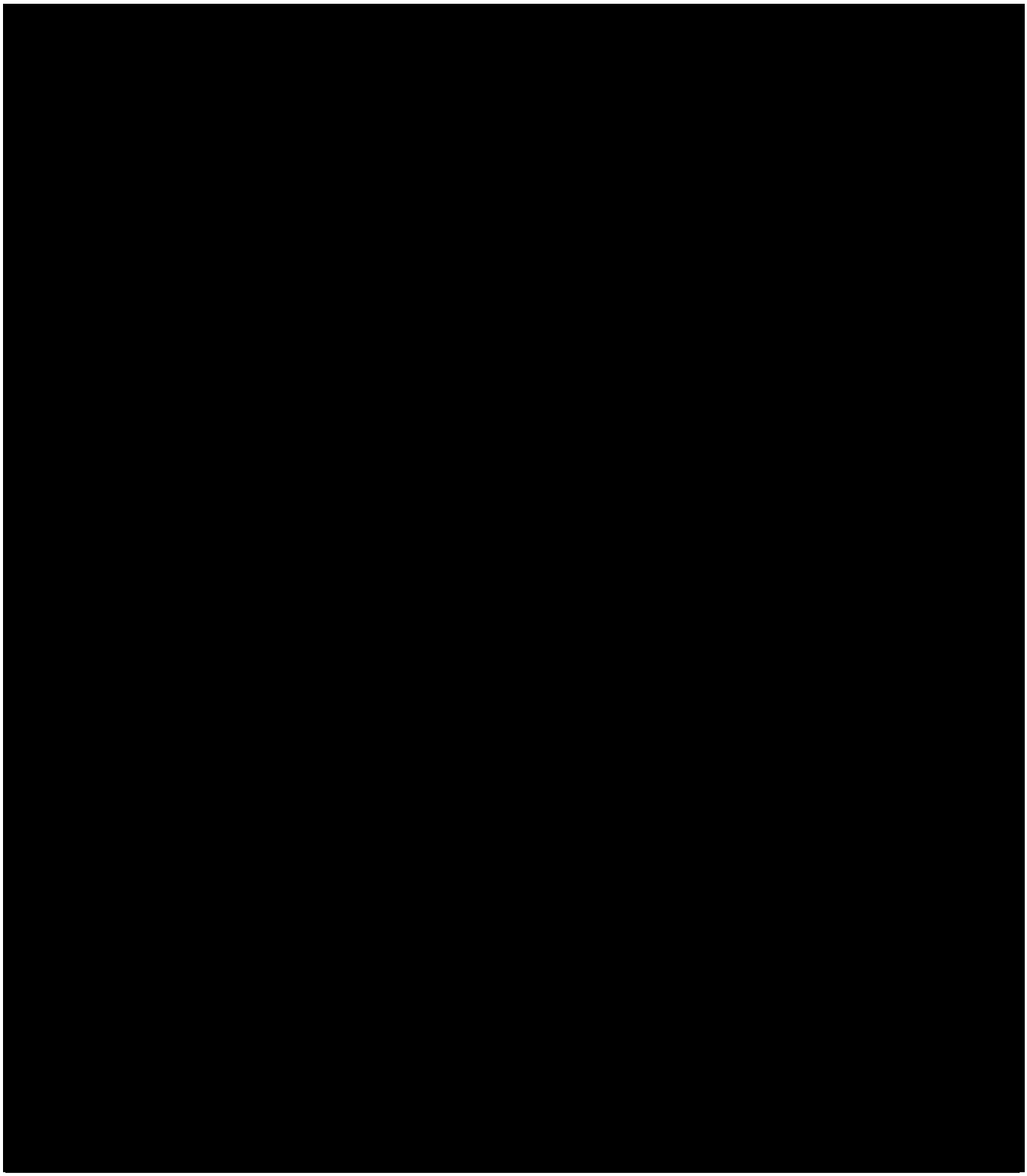




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15130E (09/02)

Your branch address:

SUITE 100
6605 HURONTARIO STREET
MISSISSAUGA, ONTARIO L5T0A4

Business Banking 717



Your Branch
BMO FINANCIAL GROUP CENTRE
Transit number: 3858

For questions about your statement call
(905) 670-3445

Direct Banking
1-877-262-5907
www.bmo.com

Your Plan
Business Builder 1 Plan

DSPLN INC.
394 APPLEBY LINE
BURLINGTON ON L7L 2X8

Business Banking statement

For the period ending June 30, 2023

Summary of account

Account	Opening balance ($)	- Total amounts debited ($)	+ Total amounts credited ($)	= Closing balance ($) on Jun 30, 2023
Business Account # DSPLN Account #	-4,809.37	440,602.20	456,819.50	11,407.93

Transaction details

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account # DSPLN Account #			
	Account Type: DSPLN			
	Business name: DSPLN INC.			
Jun 01	**Opening balance**			**-4,809.37**
Jun 01	Transfer, Joint Captain Account #		10,000.00	5,190.63
Jun 01	Pre-Authorized Payment, SOO PUC BPY/FAC	103.95		5,086.68
Jun 01	Pre-Authorized Payment, AMC MTG/HYP	1,900.00		3,186.68
Jun 01	Pre-Authorized Payment, LIFT CAPITAL MSP/DIV	1,120.00		2,066.68
Jun 01	Pre-Authorized Payment, LIFT CAPITAL MSP/DIV	5,770.83		-3,704.15
Jun 01	Pre-Authorized Payment, LIFT CAPITAL MSP/DIV	6,120.63		-9,824.78
Jun 01	Pre-Authorized Payment, LIFT CAPITAL MSP/DIV	1,053.21		-10,877.99
Jun 01	Pre-Authorized Payment, LIFT CAPITAL MSP/DIV	1,765.42		-12,643.41
Jun 01	Pre-Authorized Payment, LIFT CAPITAL MSP/DIV	2,040.21		-14,683.62
Jun 01	Pre-Authorized Payment, LIFT CAPITAL MSP/DIV	5,829.17		-20,512.79
Jun 01	Transfer, SID Management Account #		30,000.00	9,487.21

continued

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15130E (09/02)

Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account # [redacted] DSPLN Account #			**(continued)**
Jun 01	Transfer, SID Management Account # [redacted]		10,000.00	19,487.21
Jun 01	Transfer, Aruba Butt Account # [redacted]	10,000.00		9,487.21
Jun 01	Cheque, NO.918	975.00		8,512.21
Jun 01	Cheque, NO.1823	1,462.50		7,049.71
Jun 01	Cheque, NO.1352	2,025.00		5,024.71
Jun 01	Cheque, NO.1204	4,214.25		810.46
Jun 01	Cheque, NO.1294	1,440.00		-629.54
Jun 01	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	939.75		-1,569.29
Jun 01	Pre-Authorized Payment, LIFT CAPITAL MSP/DIV	6,358.33		-7,927.62
Jun 01	Pre-Authorized Payment, LIFT CAPITAL MSP/DIV	6,183.33		-14,110.95
Jun 01	Cheque, NO.942	935.25		-15,046.20
Jun 01	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	2,133.75		-17,179.95
Jun 01	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	959.48		-18,139.43
Jun 01	Cheque, NO.1103	2,137.50		-20,276.93
Jun 01	Cheque, NO.1084	2,062.50		-22,339.43
Jun 01	Cheque, NO.1855	3,225.00		-25,564.43
Jun 01	Transfer, SID Management Account # [redacted]		30,000.00	4,435.57
Jun 02	Cheque, NO.1502	3,275.00		1,160.57
Jun 02	Cheque, NO.1488	1,127.25		33.32
Jun 02	Cheque, NO.1495	2,503.00		-2,469.68
Jun 02	Transfer, SID Management Account # [redacted]		5,000.00	2,530.32
Jun 05	Pre-Authorized Payment, SOO PUC BPY/FAC	94.43		2,435.89
Jun 05	Pre-Authorized Payment, SOO PUC BPY/FAC	94.43		2,341.46
Jun 05	Pre-Authorized Payment, SOO PUC BPY/FAC	94.43		2,247.03
Jun 05	Pre-Authorized Payment, SOO PUC BPY/FAC	124.40		2,122.63
Jun 05	Pre-Authorized Payment, SOO PUC BPY/FAC	53.38		2,069.25
Jun 05	Pre-Authorized Payment, SOO PUC BPY/FAC	44.04		2,025.21
Jun 05	Pre-Authorized Payment, SOO PUC BPY/FAC	64.88		1,960.33
Jun 05	Pre-Authorized Payment, SOO PUC BPY/FAC	39.52		1,920.81
Jun 05	Pre-Authorized Payment, SOO PUC BPY/FAC	36.69		1,884.12
Jun 05	Pre-Authorized Payment, SOO PUC BPY/FAC	64.88		1,819.24
Jun 05	Pre-Authorized Payment, SOO PUC BPY/FAC	466.98		1,352.26
Jun 05	Pre-Authorized Payment, SOO PUC BPY/FAC	246.64		1,105.62
Jun 05	Pre-Authorized Payment, SOO PUC BPY/FAC	119.44		986.18
Jun 05	Pre-Authorized Payment, SOO PUC BPY/FAC	153.97		832.21
Jun 05	Pre-Authorized Payment, SOO PUC BPY/FAC	156.03		676.18
Jun 05	Transfer, Joint Captain Account # [redacted]		50,000.00	50,676.18
Jun 05	Online Bill Payment, CAN TIRE MC	2,000.00		48,676.18
Jun 05	Online Bill Payment, CAN TIRE MC	8,000.00		40,676.18

continued



Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account # [redacted] DSPLN Account #			**(continued)**
Jun 05	Online Bill Payment, AMEX CARDS	60.00		40,616.18
Jun 05	Cheque, NO.2085	773.33		39,842.85
Jun 05	Cheque, NO.881	1,050.00		38,792.85
Jun 05	Cheque, NO.1509	2,600.00		36,192.85
Jun 05	Cheque, NO.1673	1,514.67		34,678.18
Jun 05	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	877.50		33,800.68
Jun 05	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,311.75		32,488.93
Jun 05	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,409.24		31,079.69
Jun 05	Cheque, NO.1865	1,166.57		29,913.12
Jun 05	Cheque, NO.971	1,822.50		28,090.62
Jun 06	Transfer, [redacted] Balboa Account #	1,000.00		27,090.62
Jun 06	Transfer, [redacted] Pink Flamingo Account #	1,000.00		26,090.62
Jun 06	INTERAC e-Transfer Sent, [redacted] Unknown Name	2,166.66		23,923.96
Jun 06	Transfer, [redacted] Aruba Butt Account #	10,000.00		13,923.96
Jun 06	INTERAC e-Transfer Sent, 176MARCH	534.13		13,389.83
Jun 06	INTERAC e-Transfer Sent, 22PARDEE VR	661.05		12,728.78
Jun 06	INTERAC e-Transfer Sent, 22PARDEE FINAL VR	3,745.95		8,982.83
Jun 06	INTERAC e-Transfer Sent, 210 CATHCART 50	1,921.00		7,061.83
Jun 06	Cheque, NO.1366	398.68		6,663.15
Jun 06	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,200.00		5,463.15
Jun 06	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	906.13		4,557.02
Jun 07	Pre-Authorized Payment, SOO PUC BPY/FAC	43.84		4,513.18
Jun 07	Pre-Authorized Payment, SOO PUC BPY/FAC	103.15		4,410.03
Jun 07	Pre-Authorized Payment, COOPERATORS CSI INS/ASS	13,949.79		-9,539.76
Jun 07	Pre-Authorized Payment, SOO PUC BPY/FAC	131.13		-9,670.89
Jun 07	Pre-Authorized Payment, SOO PUC BPY/FAC	155.07		-9,825.96
Jun 07	Pre-Authorized Payment, SOO PUC BPY/FAC	259.12		-10,085.08
Jun 07	Transfer, [redacted] SID Management Account #		15,000.00	4,914.92
Jun 07	INTERAC e-Transfer Sent, 282 4TH AVE	137.22		4,777.70
Jun 07	INTERAC e-Transfer Sent, 707WELLINGTON 50	1,821.67		2,956.03
Jun 07	INTERAC e-Transfer Sent, 5 PROPERTY DEPOSIT	1,214.75		1,741.28

continued

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15130E (09/02)

Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account DSPLN Account #			**(continued)**
Jun 07	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	748.16		993.12
Jun 08	Pre-Authorized Payment, HYDRO ONE BPY/FAC	68.23		924.89
Jun 08	Pre-Authorized Payment, HYDRO ONE BPY/FAC	79.82		845.07
Jun 08	Pre-Authorized Payment, HYDRO ONE BPY/FAC	65.95		779.12
Jun 08	Pre-Authorized Payment, HYDRO ONE BPY/FAC	146.94		632.18
Jun 08	Pre-Authorized Payment, HYDRO ONE BPY/FAC	64.81		567.37
Jun 08	Cheque, NO.1425	2,317.50		-1,750.13
Jun 08	INTERAC e-Transfer Received		1,178.62	-571.51
Jun 08	Pre-Authorized Payment, ENBRIDGE GAS BPY/FAC	112.73		-684.24
Jun 09	Transfer, SID Management Account #		9,000.00	8,315.76
Jun 09	INTERAC e-Transfer Sent, 145FIFTH Unknown Name	6,765.00		1,550.76
Jun 09	Incoming Wire Payment, INCOMING WIRE PAYMENT, CA, NEKZAI LAW PROFESSION		79,534.03	81,084.79
Jun 09	Transfer, Happy Gilmore Account #	6,000.00		75,084.79
Jun 09	INTERAC e-Transfer Sent, 680LILLIAN Unknown Name	708.33		74,376.46
Jun 09	INTERAC e-Transfer Sent, 69WAY Unknown Name	1,416.67		72,959.79
Jun 09	INTERAC e-Transfer Sent, 502JOHN Unknown Name	708.33		72,251.46
Jun 09	INTERAC e-Transfer Sent, 336EVA Unknown Name	708.33		71,543.13
Jun 09	INTERAC e-Transfer Sent, 502JOHN Unknown Name	708.33		70,834.80
Jun 09	INTERAC e-Transfer Sent, 502JOHN Unknown Name	500.00		70,334.80
Jun 09	INTERAC e-Transfer Sent, 680LILLIAN Unknown Name Unknown Name	1,416.67		68,918.13
Jun 09	INTERAC e-Transfer Sent, 680LILLIAN	708.33		68,209.80
Jun 09	INTERAC e-Transfer Sent, 538NORTHLAND Unknown Name	850.00		67,359.80
Jun 09	INTERAC e-Transfer Sent, 69WAY Unknown Name	1,416.67		65,943.13
Jun 09	INTERAC e-Transfer Sent, 277PATRICIA Unknown Name	1,133.33		64,809.80
Jun 09	Cheque, NO.987	1,987.50		62,822.30
Jun 09	Transfer, Aruba Butt Account #	5,000.00		57,822.30
Jun 09	Transfer, SID Management Account #	3,000.00		54,822.30
Jun 09	Transfer, Aruba Butt Account #	8,000.00		46,822.30
Jun 12	Transfer, Balboa Account #	1,500.00		45,322.30
Jun 12	Transfer, Happy Gilmore Account #	3,600.00		41,722.30
Jun 12	Transfer, SID Renos Account #	6,600.00		35,122.30
Jun 12	Transfer, SID Renos Account #	35,000.00		122.30
Jun 12	Cheque, NO.1371	714.35		-592.05
Jun 12	Cheque, NO.1246	1,518.75		-2,110.80
Jun 12	Cheque, NO.2073	2,340.00		-4,450.80
Jun 12	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	2,137.50		-6,588.30
Jun 12	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,275.00		-7,863.30
Jun 12	Pre-Authorized Payment, ENBRIDGE GAS BPY/FAC	114.99		-7,978.29

continued



Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account # DSPLN Account #			**(continued)**
Jun 12	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,215.00		-9,193.29
Jun 12	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,046.92		-10,240.21
Jun 12	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,500.00		-11,740.21
Jun 12	Cheque, NO.2063	2,175.00		-13,915.21
Jun 12	Cheque Returned NSF, NO. 1371		714.35	-13,200.86
Jun 12	Non Sufficient Funds Fee	48.00		-13,248.86
Jun 12	Cheque Returned NSF, NO. 1246		1,518.75	-11,730.11
Jun 12	Non Sufficient Funds Fee	48.00		-11,778.11
Jun 12	Cheque Returned NSF, NO. 2063		2,175.00	-9,603.11
Jun 12	Non Sufficient Funds Fee	48.00		-9,651.11
Jun 12	Cheque Returned NSF, NO. 2073		2,340.00	-7,311.11
Jun 12	Non Sufficient Funds Fee	48.00		-7,359.11
Jun 12	Cheque Returned NSF		114.99	-7,244.12
Jun 12	Returned Item Fee	48.00		-7,292.12
Jun 12	Cheque Returned NSF		1,215.00	-6,077.12
Jun 12	Returned Item Fee	48.00		-6,125.12
Jun 12	Cheque Returned NSF		1,046.92	-5,078.20
Jun 12	Returned Item Fee	48.00		-5,126.20
Jun 12	Cheque Returned NSF		1,500.00	-3,626.20
Jun 12	Returned Item Fee	48.00		-3,674.20
Jun 12	Cheque Returned NSF		2,137.50	-1,536.70
Jun 12	Returned Item Fee	48.00		-1,584.70
Jun 12	Cheque Returned NSF		1,275.00	-309.70
Jun 12	Returned Item Fee	48.00		-357.70
Jun 13	Pre-Authorized Payment, HYDRO ONE BPY/FAC	82.22		-439.92
Jun 13	Transfer, Happy Gilmore Account #		15,000.00	14,560.08
Jun 13	Pre-Authorized Payment, RELIANCECOMFORT BPY/FAC	84.40		14,475.68
Jun 13	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	375.00		14,100.68
Jun 13	Cheque, NO.1680	1,350.00		12,750.68
Jun 13	Cheque, NO.1147	1,040.00		11,710.68
Jun 14	Pre-Authorized Payment No Fee, CASH MGMT FEE BOM/B/M	247.30		11,463.38
Jun 14	Pre-Authorized Payment, SOO PUC BPY/FAC	290.72		11,172.66

continued

BMO Bank of Montreal

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15130E (09/02)

Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account # DSPLN Account #			**(continued)**
Jun 14	Transfer, Pink Flamingo Account #	2,000.00		9,172.66
Jun 14	Transfer, Balboa Account #	2,000.00		7,172.66
Jun 14	Cheque, NO.1213	1,350.00		5,822.66
Jun 14	Cheque, NO.1016	1,950.00		3,872.66
Jun 14	Pre-Authorized Payment, RELIANCECOMFORT BPY/FAC	123.43		3,749.23
Jun 14	Pre-Authorized Payment, RELIANCECOMFORT BPY/FAC	79.89		3,669.34
Jun 14	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,822.50		1,846.84
Jun 14	Cheque, NO.1449	1,237.50		609.34
Jun 15	Pre-Authorized Payment, ENBRIDGE GAS MSP/DIV	114.99		494.35
Jun 15	Transfer, Pink Flamingo Account #		15,000.00	15,494.35
Jun 15	INTERAC e-Transfer Sent, 53WAYNE 25	4,901.37		10,592.98
Jun 15	INTERAC e-Transfer Sent, 155WALLACE VR	600.00		9,992.98
Jun 15	INTERAC e-Transfer Sent, 155WALLACE FINAL V	1,400.00		8,592.98
Jun 15	INTERAC e-Transfer Sent, 155WALLACE REIMBUR	294.55		8,298.43
Jun 15	Cheque, NO.1004	1,875.00		6,423.43
Jun 15	Cheque, NO.1028	1,333.33		5,090.10
Jun 15	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	2,362.50		2,727.60
Jun 15	INTERAC e-Transfer Sent, 342 6TH AVE FINAL	1,358.82		1,368.78
Jun 15	INTERAC e-Transfer Sent, 342 6TH AVE VR	110.18		1,258.60
Jun 15	Cheque, NO.1696	1,274.25		-15.65
Jun 15	Cheque, NO.1489	1,127.25		-1,142.90
Jun 16	Transfer, Pink Flamingo Account #		5,000.00	3,857.10
Jun 16	INTERAC e-Transfer Sent, Unknown Name	958.33		2,898.77
Jun 16	Cheque, NO.1234	667.50		2,231.27
Jun 16	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,042.50		1,188.77
Jun 16	Cheque, NO.1875	958.13		230.64
Jun 19	Pre-Authorized Payment, HYDRO ONE BPY/FAC	42.08		188.56
Jun 19	Pre-Authorized Payment, SOO PUC BPY/FAC	324.04		-135.48
Jun 19	Transfer, Pink Flamingo Account #		1,000.00	864.52
Jun 19	Cheque, NO.1870	1,461.75		-597.23
Jun 19	Cheque, NO.1891	1,380.00		-1,977.23
Jun 19	Cheque, NO.1452	1,072.50		-3,049.73
Jun 19	Cheque, NO.1463	877.50		-3,927.23
Jun 19	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	625.36		-4,552.59
Jun 19	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	981.96		-5,534.55
Jun 19	Cheque Returned NSF, NO. 1870		1,461.75	-4,072.80

continued



Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account # DSPLN Account Number			**(continued)**
Jun 19	Non Sufficient Funds Fee	48.00		-4,120.80
Jun 19	Cheque Returned NSF, NO. 1891		1,380.00	-2,740.80
Jun 19	Non Sufficient Funds Fee	48.00		-2,788.80
Jun 19	Cheque Returned NSF, NO. 1452		1,072.50	-1,716.30
Jun 19	Non Sufficient Funds Fee	48.00		-1,764.30
Jun 19	Cheque Returned NSF, NO. 1463		877.50	-886.80
Jun 19	Non Sufficient Funds Fee	48.00		-934.80
Jun 19	Cheque Returned NSF		42.08	-892.72
Jun 19	Returned Item Fee	48.00		-940.72
Jun 19	Cheque Returned NSF		324.04	-616.68
Jun 19	Returned Item Fee	48.00		-664.68
Jun 19	Cheque Returned NSF		625.36	-39.32
Jun 19	Returned Item Fee	48.00		-87.32
Jun 19	Cheque Returned NSF		981.96	894.64
Jun 19	Returned Item Fee	48.00		846.64
Jun 20	Transfer, Pink Flamingo Account #		6,000.00	6,846.64
Jun 20	Transfer, SID Management Account #		4,000.00	10,846.64
Jun 20	INTERAC e-Transfer Sent, Unknown Name	3,833.32		7,013.32
Jun 20	Cheque, NO.1476	1,875.00		5,138.32
Jun 21	INTERAC e-Transfer Sent,	708.33		4,429.99
Jun 21	INTERAC e-Transfer Sent, Unknown Names	1,666.67		2,763.32
Jun 21	INTERAC e-Transfer Sent,	1,062.50		1,700.82
Jun 21	INTERAC e-Transfer Sent,	1,666.67		34.15
Jun 21	Transfer, SID Management Account #		3,000.00	3,034.15
Jun 21	INTERAC e-Transfer Sent, Unknown Names	1,630.00		1,404.15
Jun 21	INTERAC e-Transfer Sent,	1,290.00		114.15
Jun 21	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	853.33		-739.18
Jun 22	Pre-Authorized Payment, SOO PUC BPY/FAC	45.21		-784.39
Jun 22	Pre-Authorized Payment, SOO PUC BPY/FAC	76.79		-861.18
Jun 22	Pre-Authorized Payment, SOO PUC BPY/FAC	229.24		-1,090.42
Jun 22	Pre-Authorized Payment, SOO PUC BPY/FAC	94.82		-1,185.24
Jun 22	Pre-Authorized Payment, SOO PUC BPY/FAC	94.68		-1,279.92
Jun 22	Pre-Authorized Payment, SOO PUC BPY/FAC	94.82		-1,374.74
Jun 22	Pre-Authorized Payment, SOO PUC BPY/FAC	214.07		-1,588.81
Jun 22	Pre-Authorized Payment, SOO PUC BPY/FAC	112.82		-1,701.63

continued

BMO Bank of Montreal

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15130E (09/02)

Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account # DSPLN Account #			**(continued)**
Jun 22	Pre-Authorized Payment, SOO PUC BPY/FAC	114.29		-1,815.92
Jun 22	Pre-Authorized Payment, SOO PUC BPY/FAC	126.17		-1,942.09
Jun 22	Pre-Authorized Payment, SOO PUC BPY/FAC	82.41		-2,024.50
Jun 22	Transfer, SID Management Account #		3,000.00	975.50
Jun 22	Cheque, NO.1317	2,097.92		-1,122.42
Jun 22	Cheque, NO.1535	3,200.00		-4,322.42
Jun 22	Cheque, NO.1529	1,350.00		-5,672.42
Jun 22	Pre-Authorized Payment, HYDRO ONE BPY/FAC	70.38		-5,742.80
Jun 22	Pre-Authorized Payment, HYDRO ONE BPY/FAC	84.85		-5,827.65
Jun 22	Cheque, NO.1569	986.67		-6,814.32
Jun 22	Cheque, NO.1574	1,980.00		-8,794.32
Jun 22	Cheque Returned NSF, NO. 1317		2,097.92	-6,696.40
Jun 22	Non Sufficient Funds Fee	48.00		-6,744.40
Jun 22	Cheque Returned NSF, NO. 1569		986.67	-5,757.73
Jun 22	Non Sufficient Funds Fee	48.00		-5,805.73
Jun 22	Cheque Returned NSF, NO. 1574		1,980.00	-3,825.73
Jun 22	Non Sufficient Funds Fee	48.00		-3,873.73
Jun 22	Cheque Returned NSF, NO. 1535		3,200.00	-673.73
Jun 22	Non Sufficient Funds Fee	48.00		-721.73
Jun 22	Cheque Returned NSF, NO. 1529		1,350.00	628.27
Jun 22	Non Sufficient Funds Fee	48.00		580.27
Jun 22	Cheque Returned NSF		114.29	694.56
Jun 22	Returned Item Fee	48.00		646.56
Jun 22	Cheque Returned NSF		126.17	772.73
Jun 22	Returned Item Fee	48.00		724.73
Jun 22	Cheque Returned NSF		82.41	807.14
Jun 22	Returned Item Fee	48.00		759.14
Jun 22	Cheque Returned NSF		45.21	804.35
Jun 22	Returned Item Fee	48.00		756.35
Jun 22	Cheque Returned NSF		76.79	833.14
Jun 22	Returned Item Fee	48.00		785.14
Jun 22	Cheque Returned NSF		229.24	1,014.38
Jun 22	Returned Item Fee	48.00		966.38
Jun 22	Cheque Returned NSF		94.82	1,061.20
Jun 22	Returned Item Fee	48.00		1,013.20
Jun 22	Cheque Returned NSF		94.68	1,107.88
Jun 22	Returned Item Fee	48.00		1,059.88
Jun 22	Cheque Returned NSF		94.82	1,154.70
Jun 22	Returned Item Fee	48.00		1,106.70
Jun 22	Cheque Returned NSF		214.07	1,320.77
Jun 22	Returned Item Fee	48.00		1,272.77

continued



Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account # DSPLN Account #			**(continued)**
Jun 22	Cheque Returned NSF		112.82	1,385.59
Jun 22	Returned Item Fee	48.00		1,337.59
Jun 22	Cheque Returned NSF		70.38	1,407.97
Jun 22	Returned Item Fee	48.00		1,359.97
Jun 22	Cheque Returned NSF		84.85	1,444.82
Jun 22	Returned Item Fee	48.00		1,396.82
Jun 23	Cheque, NO.1904	1,500.00		-103.18
Jun 23	Transfer, SID Management Account #		5,000.00	4,896.82
Jun 26	INTERAC e-Transfer Sent, 2034	464.25		4,432.57
Jun 26	Pre-Authorized Payment, HYDRO ONE BPY/FAC	120.47		4,312.10
Jun 26	Pre-Authorized Payment, SOO PUC BPY/FAC	55.19		4,256.91
Jun 26	Pre-Authorized Payment, SOO PUC BPY/FAC	108.39		4,148.52
Jun 26	Pre-Authorized Payment, SOO PUC BPY/FAC	48.30		4,100.22
Jun 26	Pre-Authorized Payment, SOO PUC BPY/FAC	307.70		3,792.52
Jun 26	Pre-Authorized Payment, SOO PUC BPY/FAC	101.26		3,691.26
Jun 26	Pre-Authorized Payment, SOO PUC BPY/FAC	104.47		3,586.79
Jun 26	Pre-Authorized Payment, SOO PUC BPY/FAC	230.68		3,356.11
Jun 26	Cheque, NO.1049	2,025.00		1,331.11
Jun 26	Cheque, NO.1548	4,500.00		-3,168.89
Jun 26	Cheque, NO.1429	2,250.00		-5,418.89
Jun 26	Cheque, NO.1496	1,387.50		-6,806.39
Jun 26	Cheque, NO.957	825.00		-7,631.39
Jun 26	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,994.28		-9,625.67
Jun 26	Cheque, NO.1222	1,379.40		-11,005.07
Jun 26	Cheque, NO.1276	1,087.50		-12,092.57
Jun 26	Cheque Returned NSF, NO. 1222		1,379.40	-10,713.17
Jun 26	Non Sufficient Funds Fee	48.00		-10,761.17
Jun 26	Cheque Returned NSF, NO. 1429		2,250.00	-8,511.17
Jun 26	Non Sufficient Funds Fee	48.00		-8,559.17
Jun 26	Cheque Returned NSF, NO. 1496		1,387.50	-7,171.67
Jun 26	Non Sufficient Funds Fee	48.00		-7,219.67
Jun 26	Cheque Returned NSF, NO. 957		825.00	-6,394.67
Jun 26	Non Sufficient Funds Fee	48.00		-6,442.67
Jun 26	Cheque Returned NSF, NO. 1049		2,025.00	-4,417.67
Jun 26	Non Sufficient Funds Fee	48.00		-4,465.67

continued

BMO Bank of Montreal

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15130E (09/02)

Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account # DSPLN Account #			**(continued)**
Jun 26	Cheque Returned NSF, NO. 1548		4,500.00	34.33
Jun 26	Non Sufficient Funds Fee	48.00		-13.67
Jun 26	Cheque Returned NSF, NO. 1276		1,087.50	1,073.83
Jun 26	Non Sufficient Funds Fee	48.00		1,025.83
Jun 26	Cheque Returned NSF		120.47	1,146.30
Jun 26	Returned Item Fee	48.00		1,098.30
Jun 26	Cheque Returned NSF		101.26	1,199.56
Jun 26	Returned Item Fee	48.00		1,151.56
Jun 26	Cheque Returned NSF		104.47	1,256.03
Jun 26	Returned Item Fee	48.00		1,208.03
Jun 26	Cheque Returned NSF		230.68	1,438.71
Jun 26	Returned Item Fee	48.00		1,390.71
Jun 26	Cheque Returned NSF		55.19	1,445.90
Jun 26	Returned Item Fee	48.00		1,397.90
Jun 26	Cheque Returned NSF		108.39	1,506.29
Jun 26	Returned Item Fee	48.00		1,458.29
Jun 26	Cheque Returned NSF		48.30	1,506.59
Jun 26	Returned Item Fee	48.00		1,458.59
Jun 26	Cheque Returned NSF		307.70	1,766.29
Jun 26	Returned Item Fee	48.00		1,718.29
Jun 26	Cheque Returned NSF		1,994.28	3,712.57
Jun 26	Returned Item Fee	48.00		3,664.57
Jun 27	Cheque, NO.1560	5,495.00		-1,830.43
Jun 27	Cheque, NO.1554	2,497.50		-4,327.93
Jun 27	Cheque, NO.1210	1,226.67		-5,554.60
Jun 27	Cheque Returned NSF, NO. 1560		5,495.00	-59.60
Jun 27	Non Sufficient Funds Fee	48.00		-107.60
Jun 27	Cheque Returned NSF, NO. 1554		2,497.50	2,389.90
Jun 27	Non Sufficient Funds Fee	48.00		2,341.90
Jun 27	Cheque Returned NSF, NO. 1210		1,226.67	3,568.57
Jun 27	Non Sufficient Funds Fee	48.00		3,520.57
Jun 28	Pre-Authorized Payment, HYDRO ONE BPY/FAC	111.27		3,409.30
Jun 28	Cheque, NO.1229	1,730.63		1,678.67
Jun 28	Cheque, NO.1116	1,485.00		193.67
Jun 28	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	2,550.00		-2,356.33
Jun 28	Cheque, NO.1193	1,600.00		-3,956.33
Jun 29	Pre-Authorized Payment, ATHOME BPY/FAC	152.59		-4,108.92
Jun 29	Pre-Authorized Payment, ATHOME BPY/FAC	113.59		-4,222.51
Jun 29	Incoming Wire Payment, INCOMING WIRE PAYMENT, CA, NEKZAI LAW PROFESSION		59,004.70	54,782.19

continued



Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account # DSPLN Account #			**(continued)**
Jun 29	Pre-Authorized Payment, SOO PUC BPY/FAC	143.67		54,638.52
Jun 29	Pre-Authorized Payment, SOO PUC BPY/FAC	108.21		54,530.31
Jun 29	Pre-Authorized Payment, SOO PUC BPY/FAC	95.86		54,434.45
Jun 29	Pre-Authorized Payment, SOO PUC BPY/FAC	120.09		54,314.36
Jun 29	Transfer, Balboa Account #	1,000.00		53,314.36
Jun 29	Transfer, Pink Flamingo Account #	5,000.00		48,314.36
Jun 29	Transfer, Aruba Butt Account #	8,000.00		40,314.36
Jun 29	Transfer,	1,500.00		38,814.36
Jun 29	INTERAC e-Transfer Sent, 210COMMERCIAL FULL	4,546.84		34,267.52
Jun 29	INTERAC e-Transfer Sent, 210 COMMERCIAL VR	368.66		33,898.86
Jun 29	Transfer, Aruba Butt Account #	5,000.00		28,898.86
Jun 29	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,188.22		27,710.64
Jun 29	Cheque, NO.1382	3,485.00		24,225.64
Jun 29	Cheque, NO.1528	2,375.00		21,850.64
Jun 29	Cheque, NO.1522	562.50		21,288.14
Jun 29	Cheque, NO.1523	562.50		20,725.64
Jun 30	INTERAC e-Transfer Sent, Unknown Name	443.04		20,282.60
Jun 30	Transfer, Paradisal Bliss Account #	20,000.00		282.60
Jun 30	Transfer, SID Management Account #		6,500.00	6,782.60
Jun 30	Transfer, Paradisal Bliss Account #	6,500.00		282.60
Jun 30	Transfer, SID Management Account #		12,000.00	12,282.60
Jun 30	Transfer, Aruba Butt Account #	12,000.00		282.60
Jun 30	Transfer, Interlude Account #		10,000.00	10,282.60
Jun 30	Transfer, Aruba Butt Account #	5,000.00		5,282.60
Jun 30	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	2,118.75		3,163.85
Jun 30	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	3,187.50		-23.65
Jun 30	Cheque, NO.1293	1,440.00		-1,463.65
Jun 30	Transfer, Interlude Account #		15,000.00	13,536.35
Jun 30	Transfer, Balboa Account #	2,000.00		11,536.35
Jun 30	Plan Fee	22.50		11,513.85
Jun 30	Transaction Fee, CHEQUE 07 AT $1.25, DISCOUNT 72 AT $0.60	51.95		11,461.90
Jun 30	Interest Paid	3.97		11,457.93

continued

BMO Bank of Montreal

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15130E (09/02)

Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account # DSPLN Account #			**(continued)**
Jun 30	Overdraft Per Item Charge	50.00		11,407.93
Jun 30	**Closing totals**	**440,602.20**	**456,819.50**	

Number of items processed 291 79

Number of cheques or related items enclosed in your statement..... 42

Important information request

As part of our regulatory ongoing monitoring requirements and continued efforts to safeguard your banking information, we want to ensure your profile information is kept up-to-date and accurate. If there are any changes to your profile information, **and BMO has not yet been advised,** please **call us at 1-877-345-7777 or visit your local BMO branch.**

Please bring applicable documentation depending on the nature of any changes as per below along with the proof of continuity of business (e.g., recent Financial Statement) to your local BMO Branch (proof of continuity is not required for Sole Proprietors):

Legal or Trade name change
- Articles of Amendment, Trade Name Registration, etc.

- **Directors**
  - Information of all new or changed Directors including:
    - Name
    - Occupation (or if self-employed, nature of primary business)
  - Supporting documentation of amendment (e.g., change notice, amend notice, etc.)
- **Beneficial Owners**
  - Information of all Beneficial Owners owning 25% or more of the business including:
    - Name
    - Address
    - Occupation (or if self-employed, nature of primary business)
    - Percentage ownership
- **Trustees; Beneficiaries**
  - Information of all Trustees and named Beneficiaries including:
    - Name
    - Address
  - Supporting documentation of amendment (e.g., Trust document)

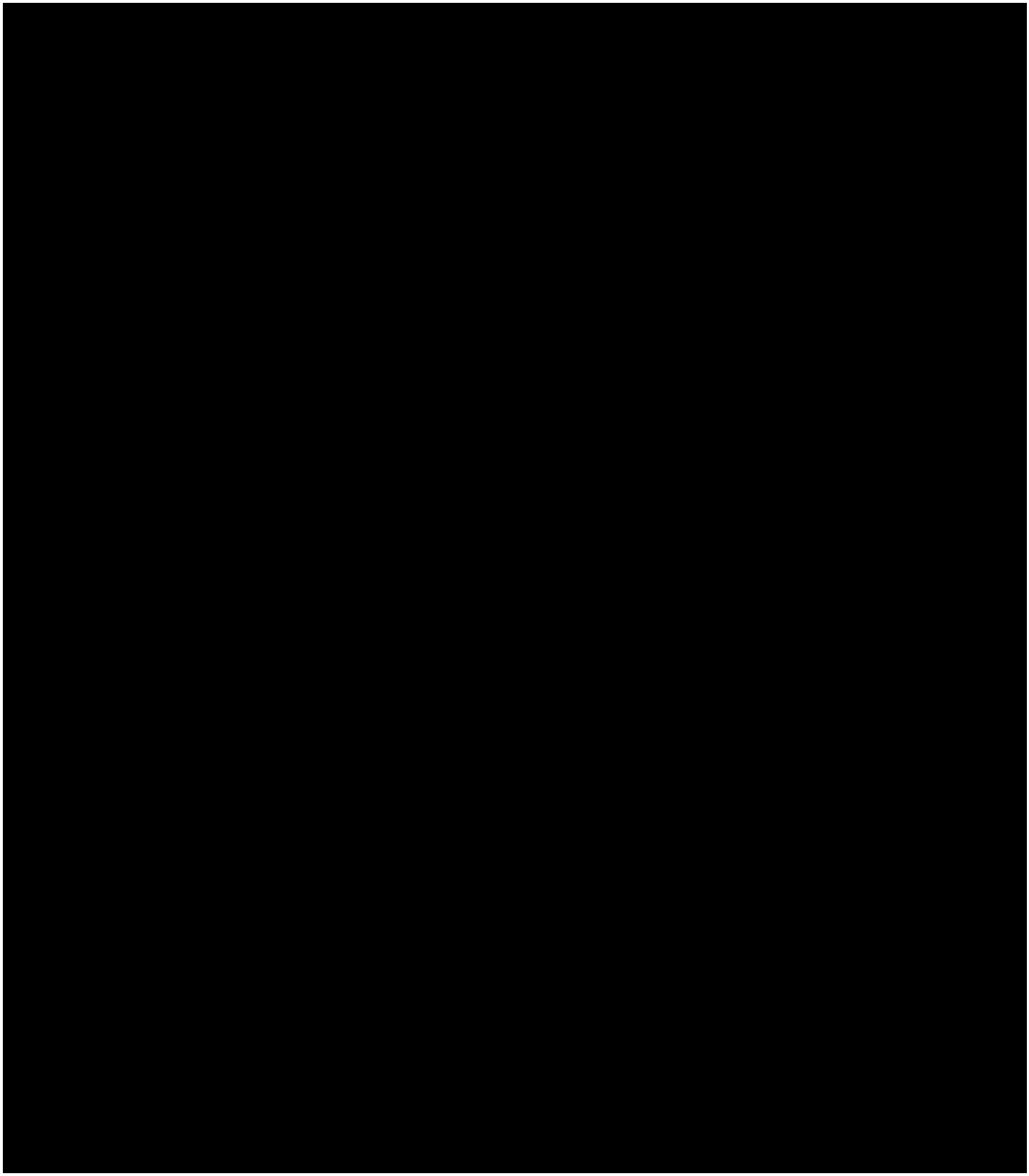
Please note that depending on the nature of any changes, updated account documentation may need to be executed at the branch by the appropriate signing officers and cannot be completed over the phone.



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15130E (09/02)

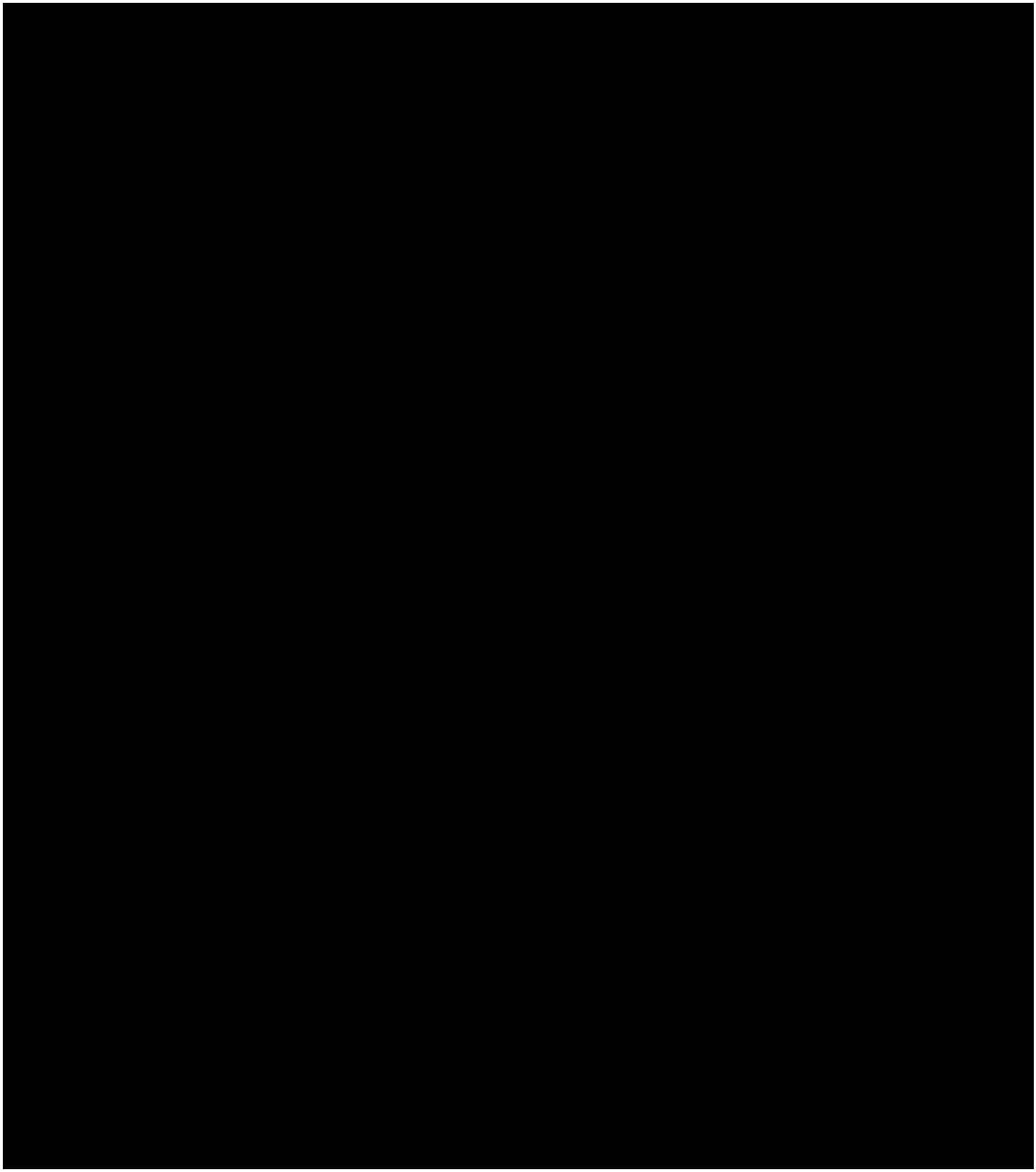




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15130E (09/02)

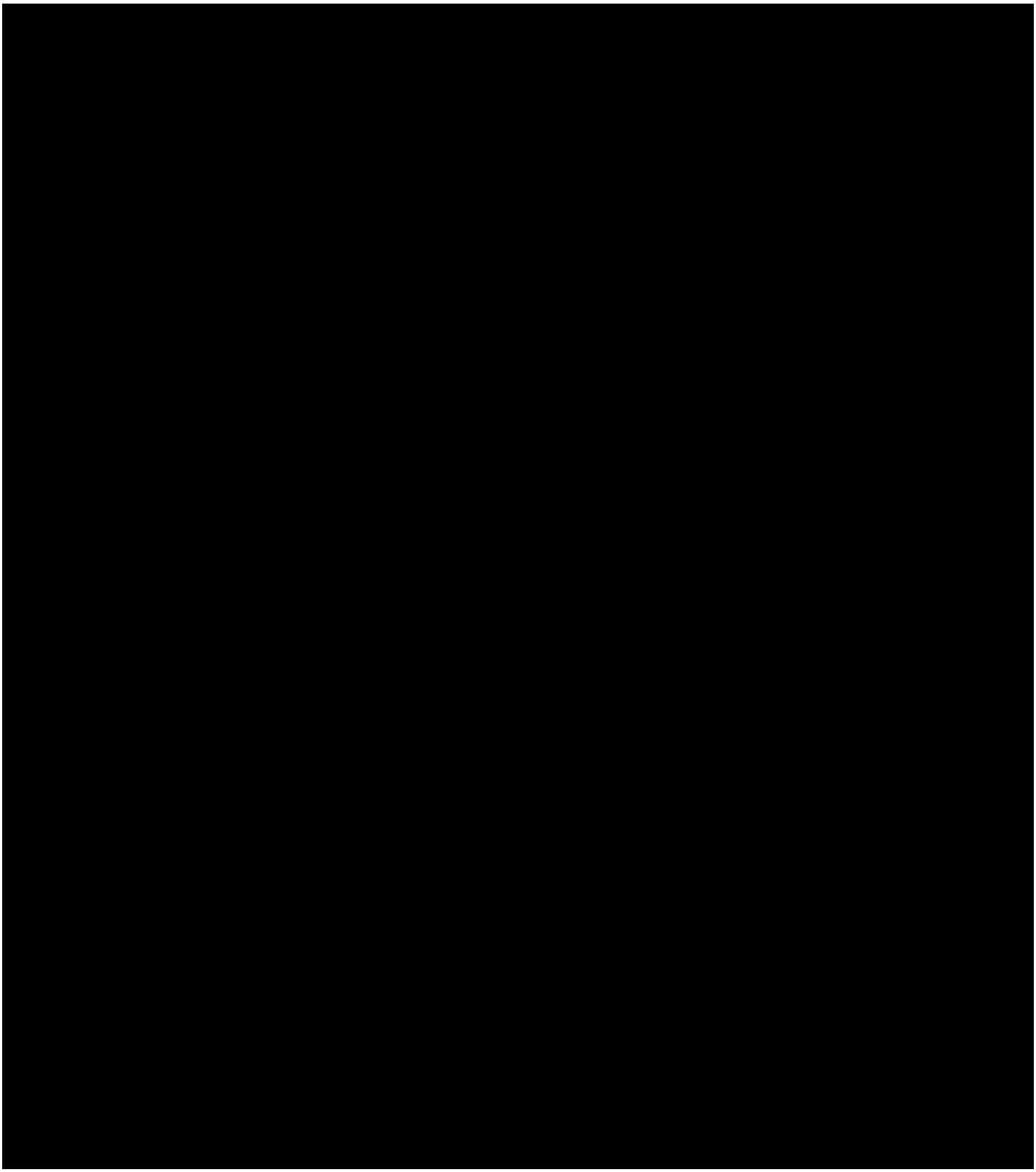




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15130E (09/02)

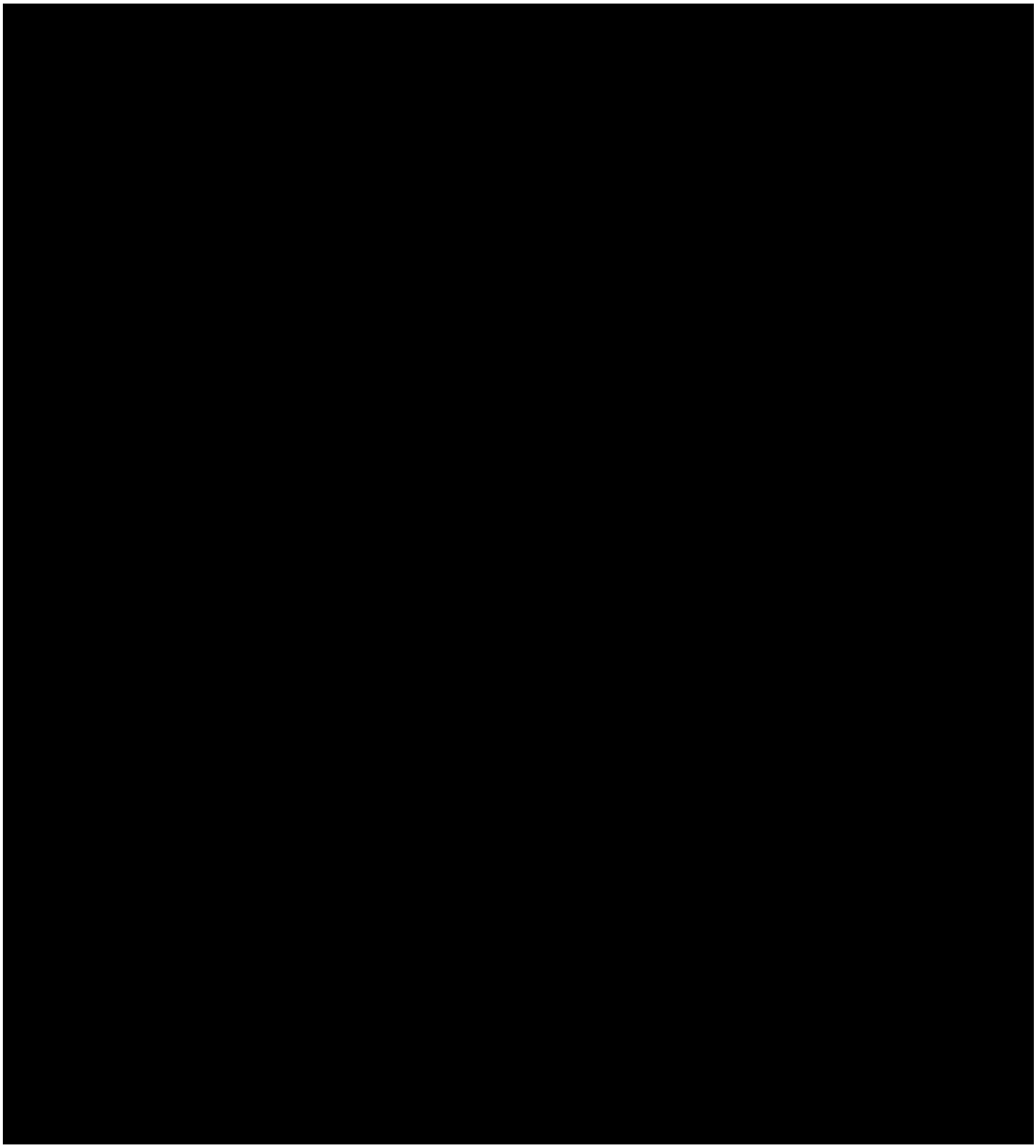




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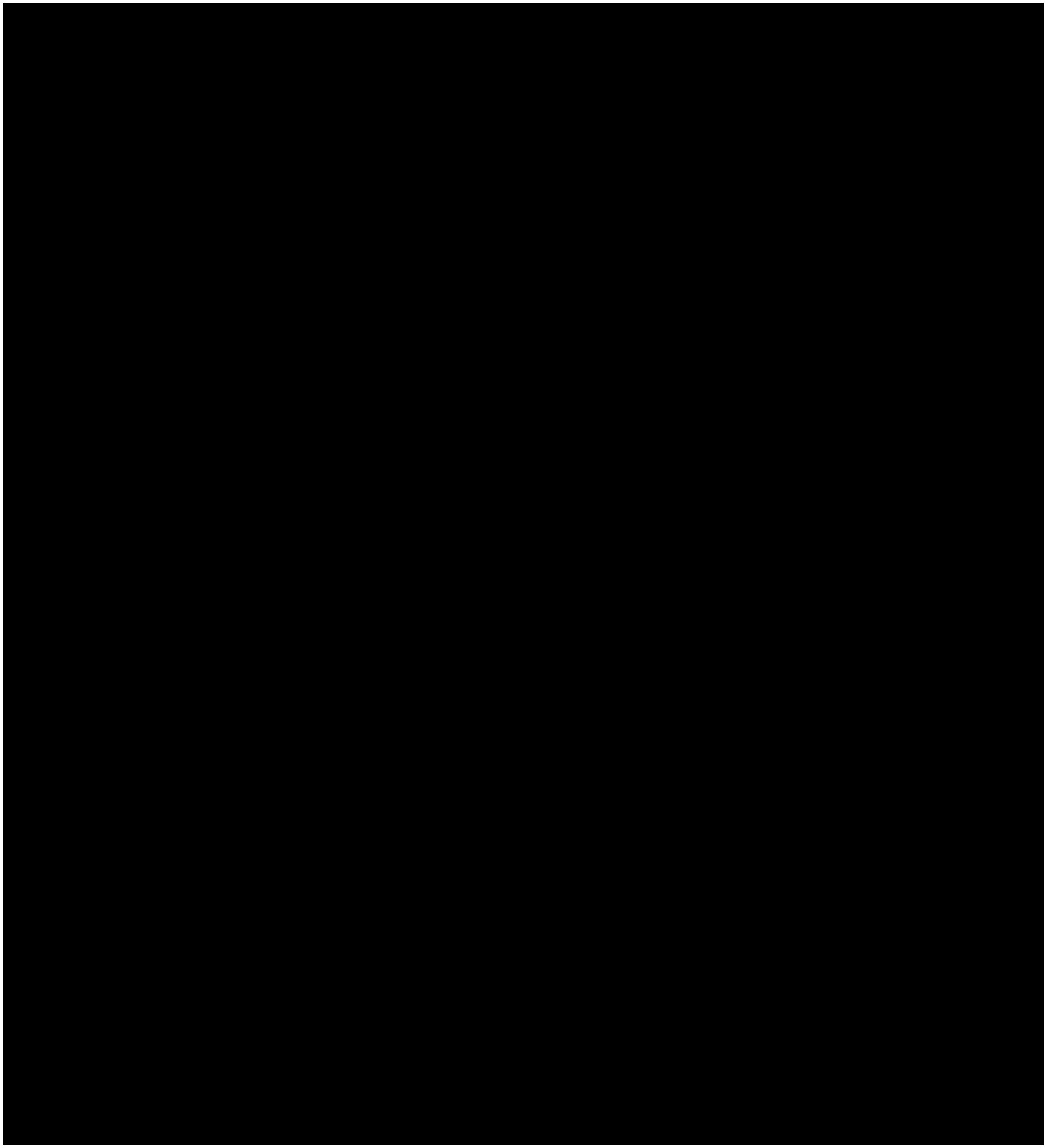
15130E (09/02)





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15130E (09/02)

Your branch address:

SUITE 100
6605 HURONTARIO STREET
MISSISSAUGA, ONTARIO L5T0A4

Business Banking 740



Your Branch
BMO FINANCIAL GROUP CENTRE
Transit number: 3858

For questions about your statement call
(905) 670-3445

Direct Banking
1-877-262-5907
www.bmo.com

Your Plan
Business Builder 1 Plan

DSPLN INC.
394 APPLEBY LINE
BURLINGTON ON L7L 2X8

Business Banking statement

For the period ending July 31, 2023

Summary of account

Account	Opening balance ($)	- Total amounts debited ($)	+ Total amounts credited ($)	= Closing balance ($) on Jul 31, 2023
Business Account DSPLN Account #	11,407.93	560,969.74	551,295.75	1,733.94

Transaction details

Business Account DSPLN Account #

Account Type: DSPLN
Business name:
DSPLN INC.

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
Jul 01	**Opening balance**			**11,407.93**
Jul 04	INTERAC e-Transfer Sent	10,000.00		1,407.93
Jul 04	Pre-Authorized Payment, SOO PUC BPY/FAC	102.42		1,305.51
Jul 04	Pre-Authorized Payment, AMC MTG/HYP	1,900.00		-594.49
Jul 04	Transfer, SID Management Account #		5,000.00	4,405.51
Jul 04	INTERAC e-Transfer Sent, JUNE23035	2,712.00		1,693.51
Jul 04	Cheque, NO.1674	1,514.67		178.84
Jul 04	Cheque, NO.1507	1,050.00		-871.16
Jul 04	Cheque, NO.1510	1,000.00		-1,871.16
Jul 04	Cheque, NO.1351	2,025.00		-3,896.16
Jul 04	Cheque, NO.1824	1,462.50		-5,358.66
Jul 04	Cheque, NO.1383	1,608.00		-6,966.66

continued

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15130E (09/02)

Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account DSPLN Account #			**(continued)**
Jul 04	INTERAC e-Transfer Cancelled		226.00	-6,740.66
Jul 04	INTERAC e-Transfer Cancelled		282.50	-6,458.16
Jul 04	INTERAC e-Transfer Cancelled		282.50	-6,175.66
Jul 04	INTERAC e-Transfer Cancelled		282.50	-5,893.16
Jul 04	INTERAC e-Transfer Cancelled		282.50	-5,610.66
Jul 04	INTERAC e-Transfer Cancelled		523.28	-5,087.38
Jul 04	INTERAC e-Transfer Cancelled		1,643.22	-3,444.16
Jul 04	INTERAC e-Transfer Cancelled		648.72	-2,795.44
Jul 04	INTERAC e-Transfer Cancelled		60.79	-2,734.65
Jul 04	Transfer, SID Management Account #		2,700.00	-34.65
Jul 04	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	877.50		-912.15
Jul 04	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,311.75		-2,223.90
Jul 04	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	939.75		-3,163.65
Jul 04	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	959.48		-4,123.13
Jul 04	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	2,133.75		-6,256.88
Jul 04	Cheque, NO.1550	1,492.50		-7,749.38
Jul 04	Cheque, NO.1551	1,492.50		-9,241.88
Jul 04	Cheque, NO.1104	2,137.50		-11,379.38
Jul 04	Cheque, NO.1085	2,062.50		-13,441.88
Jul 04	Cheque Returned NSF, NO. 1674		1,514.67	-11,927.21
Jul 04	Non Sufficient Funds Fee	48.00		-11,975.21
Jul 04	Cheque Returned NSF, NO. 1550		1,492.50	-10,482.71
Jul 04	Non Sufficient Funds Fee	48.00		-10,530.71
Jul 04	Cheque Returned NSF, NO. 1551		1,492.50	-9,038.21
Jul 04	Non Sufficient Funds Fee	48.00		-9,086.21
Jul 04	Cheque Returned NSF, NO. 1104		2,137.50	-6,948.71
Jul 04	Non Sufficient Funds Fee	48.00		-6,996.71
Jul 04	Cheque Returned NSF, NO. 1085		2,062.50	-4,934.21
Jul 04	Non Sufficient Funds Fee	48.00		-4,982.21
Jul 04	Cheque Returned NSF, NO. 1510		1,000.00	-3,982.21
Jul 04	Non Sufficient Funds Fee	48.00		-4,030.21
Jul 04	Cheque Returned NSF, NO. 1351		2,025.00	-2,005.21
Jul 04	Non Sufficient Funds Fee	48.00		-2,053.21
Jul 04	Cheque Returned NSF, NO. 1824		1,462.50	-590.71
Jul 04	Non Sufficient Funds Fee	48.00		-638.71
Jul 04	Cheque Returned NSF, NO. 1383		1,608.00	969.29
Jul 04	Non Sufficient Funds Fee	48.00		921.29
Jul 04	Cheque Returned NSF, NO. 1507		1,050.00	1,971.29

continued



Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account DSPLN Account #			**(continued)**
Jul 04	Non Sufficient Funds Fee	48.00		1,923.29
Jul 04	Cheque Returned NSF		102.42	2,025.71
Jul 04	Returned Item Fee	48.00		1,977.71
Jul 04	Cheque Returned NSF		1,900.00	3,877.71
Jul 04	Returned Item Fee	48.00		3,829.71
Jul 04	Cheque Returned NSF		939.75	4,769.46
Jul 04	Returned Item Fee	48.00		4,721.46
Jul 04	Cheque Returned NSF		959.48	5,680.94
Jul 04	Returned Item Fee	48.00		5,632.94
Jul 04	Cheque Returned NSF		2,133.75	7,766.69
Jul 04	Returned Item Fee	48.00		7,718.69
Jul 04	Cheque Returned NSF		877.50	8,596.19
Jul 04	Returned Item Fee	48.00		8,548.19
Jul 04	Cheque Returned NSF		1,311.75	9,859.94
Jul 04	Returned Item Fee	48.00		9,811.94
Jul 05	Cheque, NO.1570	986.67		8,825.27
Jul 05	Cheque, NO.2086	773.33		8,051.94
Jul 05	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,409.24		6,642.70
Jul 05	Cheque, NO.1490	1,127.25		5,515.45
Jul 06	Pre-Authorized Payment, SOO PUC BPY/FAC	96.64		5,418.81
Jul 06	Pre-Authorized Payment, SOO PUC BPY/FAC	96.64		5,322.17
Jul 06	Pre-Authorized Payment, SOO PUC BPY/FAC	96.64		5,225.53
Jul 06	Pre-Authorized Payment, SOO PUC BPY/FAC	118.59		5,106.94
Jul 06	Pre-Authorized Payment, SOO PUC BPY/FAC	50.96		5,055.98
Jul 06	Pre-Authorized Payment, SOO PUC BPY/FAC	45.19		5,010.79
Jul 06	Pre-Authorized Payment, SOO PUC BPY/FAC	64.88		4,945.91
Jul 06	Pre-Authorized Payment, SOO PUC BPY/FAC	40.21		4,905.70
Jul 06	Pre-Authorized Payment, SOO PUC BPY/FAC	38.89		4,866.81
Jul 06	Pre-Authorized Payment, SOO PUC BPY/FAC	64.88		4,801.93
Jul 06	Pre-Authorized Payment, SOO PUC BPY/FAC	360.33		4,441.60
Jul 06	Pre-Authorized Payment, SOO PUC BPY/FAC	220.90		4,220.70
Jul 06	Pre-Authorized Payment, SOO PUC BPY/FAC	115.42		4,105.28
Jul 06	Pre-Authorized Payment, SOO PUC BPY/FAC	147.66		3,957.62
Jul 06	Pre-Authorized Payment, SOO PUC BPY/FAC	154.57		3,803.05
Jul 06	Cheque, NO.1555	2,497.50		1,305.55

continued

BMO Bank of Montreal

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15130E (09/02)

Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account DSPLN Account #			**(continued)**
Jul 06	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,200.00		105.55
Jul 06	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	906.13		-800.58
Jul 07	Pre-Authorized Payment, SOO PUC BPY/FAC	222.06		-1,022.64
Jul 07	Pre-Authorized Payment, SOO PUC BPY/FAC	41.33		-1,063.97
Jul 07	Pre-Authorized Payment, COOPERATORS CSI INS/ASS	13,949.79		-15,013.76
Jul 07	Pre-Authorized Payment, SOO PUC BPY/FAC	104.45		-15,118.21
Jul 07	Pre-Authorized Payment, SOO PUC BPY/FAC	132.38		-15,250.59
Jul 07	Pre-Authorized Payment, SOO PUC BPY/FAC	154.80		-15,405.39
Jul 07	Transfer, SID Management Account #		15,600.00	194.61
Jul 07	Transfer, SID Management Account #		10,000.00	10,194.61
Jul 07	INTERAC e-Transfer Sent, 41 WAY JULY 1ST PA	1,050.00		9,144.61
Jul 07	Cheque, NO.1367	398.68		8,745.93
Jul 07	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	748.16		7,997.77
Jul 07	INTERAC e-Transfer Sent, 55CRESCENT Name	1,711.75		6,286.02
Jul 07	Cheque, NO.1567	4,000.00		2,286.02
Jul 07	Cheque, NO.1561	1,166.67		1,119.35
Jul 07	INTERAC e-Transfer Sent, 41 WAY REMAINING L	200.00		919.35
Jul 07	Transfer SID Management Account #		5,000.00	5,919.35
Jul 07	Transfer SID Management Account #		10,000.00	15,919.35
Jul 10	INTERAC e-Transfer Sent, 31WELLINGTON Name	1,629.40		14,289.95
Jul 10	INTERAC e-Transfer Sent, 456DOUGLAS JUNE	5,745.00		8,544.95
Jul 10	INTERAC e-Transfer Sent, 325ALEXANDRA JUNE	964.35		7,580.60
Jul 10	INTERAC e-Transfer Sent, 43WAY JUNE	2,347.92		5,232.68
Jul 10	INTERAC e-Transfer Sent, 499SECOND JUNE	2,500.00		2,732.68
Jul 10	Cheque, NO.1424	2,317.50		415.18
Jul 10	Cheque, NO.1372	714.35		-299.17
Jul 10	Cheque, NO.1247	1,518.75		-1,817.92
Jul 10	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,275.00		-3,092.92
Jul 10	Pre-Authorized Payment, ENBRIDGE GAS BPY/FAC	130.41		-3,223.33
Jul 10	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,994.28		-5,217.61
Jul 10	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,046.92		-6,264.53
Jul 10	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	2,550.00		-8,814.53
Jul 11	Pre-Authorized Payment, HYDRO ONE BPY/FAC	82.04		-8,896.57
Jul 11	Pre-Authorized Payment, HYDRO ONE BPY/FAC	73.84		-8,970.41
Jul 11	Pre-Authorized Payment, HYDRO ONE BPY/FAC	74.73		-9,045.14
Jul 11	Pre-Authorized Payment, HYDRO ONE BPY/FAC	120.40		-9,165.54

continued



Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account DSPLN Account #			**(continued)**
Jul 11	Pre-Authorized Payment, HYDRO ONE BPY/FAC	91.98		-9,257.52
Jul 11	Transfer, Pink Flamingo Account #		5,000.00	-4,257.52
Jul 11	Transfer, SID Management Account #		4,300.00	42.48
Jul 11	Pre-Authorized Payment, ENBRIDGE GAS BPY/FAC	45.20		-2.72
Jul 11	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,500.00		-1,502.72
Jul 11	Cheque, NO.2062	2,175.00		-3,677.72
Jul 11	Pre-Authorized Payment, AMC MGT TRUST I MTG/HYP	1,900.00		-5,577.72
Jul 12	Credit, BR.3914, EXPIRED EMT - 07/12/2023		655.40	-4,922.32
Jul 12	Transfer, SID Management Account #		5,000.00	77.68
Jul 12	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	2,137.50		-2,059.82
Jul 12	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,046.92		-3,106.74
Jul 12	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,215.00		-4,321.74
Jul 12	Transfer, Joint Captain Account #		4,400.00	78.26
Jul 12	Cheque, NO.2074	2,340.00		-2,261.74
Jul 13	Pre-Authorized Payment, SOO PUC BPY/FAC	146.20		-2,407.94
Jul 13	Transfer, SID Management Account #		2,500.00	92.06
Jul 13	Pre-Authorized Payment, RELIANCECOMFORT BPY/FAC	30.53		61.53
Jul 13	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	375.00		-313.47
Jul 13	Cheque, NO.1148	1,040.00		-1,353.47
Jul 13	Cheque, NO.1602	2,525.00		-3,878.47
Jul 13	Cheque, NO.1536	1,333.33		-5,211.80
Jul 13	Cheque, NO.1681	1,350.00		-6,561.80
Jul 14	Transfer, SID Management Account #		6,700.00	138.20
Jul 14	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,822.50		-1,684.30
Jul 14	Cheque, NO.1448	1,237.50		-2,921.80
Jul 14	Cheque, NO.1214	1,350.00		-4,271.80
Jul 14	Cheque, NO.1876	958.13		-5,229.93
Jul 14	Transfer, SID Management Account #		5,300.00	70.07
Jul 17	Pre-Authorized Payment No Fee, CASH MGMT FEE BOM/B/M	223.55		-153.48
Jul 17	INTERAC e-Transfer Received		5,000.00	4,846.52

continued

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15130E (09/02)

Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account DSPLN Account #			**(continued)**
Jul 17	INTERAC e-Transfer Sent, JULY2305	2,712.00		2,134.52
Jul 17	Transfer, Pink Flamingo Account #	1,100.00		1,034.52
Jul 17	Transfer, Pink Flamingo Account #	50.00		984.52
Jul 17	Transfer, Multiville Account #	900.00		84.52
Jul 17	Transfer, Paradisal Bliss Account #		25,000.00	25,084.52
Jul 17	Cheque, NO.1599	2,025.00		23,059.52
Jul 17	Cheque, NO.1697	1,274.25		21,785.27
Jul 17	Cheque, NO.1524	562.50		21,222.77
Jul 17	Cheque, NO.1892	1,380.00		19,842.77
Jul 17	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,575.00		18,267.77
Jul 17	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	2,362.50		15,905.27
Jul 17	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	981.96		14,923.31
Jul 17	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,042.50		13,880.81
Jul 17	Cheque, NO.1530	1,350.00		12,530.81
Jul 17	Transfer, Pink Flamingo Account #	1,500.00		11,030.81
Jul 17	Transfer, Balboa Account #	5,000.00		6,030.81
Jul 17	Transfer, SID Renos Account #	6,000.00		30.81
Jul 17	Cheque, NO.1477	1,875.00		-1,844.19
Jul 17	Cheque, NO.1603	1,822.50		-3,666.69
Jul 17	Cheque, NO.1615	7,790.00		-11,456.69
Jul 18	Transfer, Paradisal Bliss Account #		11,600.00	143.31
Jul 18	Transfer, Paradisal Bliss Account #		2,500.00	2,643.31
Jul 18	INTERAC e-Transfer Sent, 168 HUDSON JUNE AN	2,480.00		163.31
Jul 18	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	625.36		-462.05
Jul 18	Cheque, NO.1453	1,072.50		-1,534.55
Jul 18	Cheque Returned NSF, NO. 1453		1,072.50	-462.05
Jul 18	Non Sufficient Funds Fee	48.00		-510.05
Jul 18	Cheque Returned NSF		625.36	115.31
Jul 18	Returned Item Fee	48.00		67.31
Jul 19	Cheque, NO.1464	877.50		-810.19
Jul 19	Cheque, NO.1235	667.50		-1,477.69
Jul 20	INTERAC e-Transfer Received		1,500.00	22.31
Jul 21	Pre-Authorized Payment, SOO PUC BPY/FAC	233.16		-210.85
Jul 21	Transfer, Pink Flamingo Account #		1,000.00	789.15
Jul 21	INTERAC e-Transfer Received		5,000.00	5,789.15
Jul 21	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	853.33		4,935.82
Jul 24	INTERAC e-Transfer Sent	4,500.00		435.82

continued



Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account DSPLN Account #			**(continued)**
Jul 24	Pre-Authorized Payment, HYDRO ONE BPY/FAC	136.91		298.91
Jul 24	Pre-Authorized Payment, HYDRO ONE BPY/FAC	182.35		116.56
Jul 24	Pre-Authorized Payment, SOO PUC BPY/FAC	110.79		5.77
Jul 24	Pre-Authorized Payment, SOO PUC BPY/FAC	161.00		-155.23
Jul 24	Pre-Authorized Payment, SOO PUC BPY/FAC	513.02		-668.25
Jul 24	Pre-Authorized Payment, SOO PUC BPY/FAC	208.16		-876.41
Jul 24	Pre-Authorized Payment, SOO PUC BPY/FAC	115.50		-991.91
Jul 24	Pre-Authorized Payment, SOO PUC BPY/FAC	208.16		-1,200.07
Jul 24	Pre-Authorized Payment, SOO PUC BPY/FAC	540.81		-1,740.88
Jul 24	Pre-Authorized Payment, SOO PUC BPY/FAC	245.30		-1,986.18
Jul 24	Pre-Authorized Payment, SOO PUC BPY/FAC	267.47		-2,253.65
Jul 24	Pre-Authorized Payment, SOO PUC BPY/FAC	207.59		-2,461.24
Jul 24	Cheque, NO.1318	2,097.92		-4,559.16
Jul 24	Cheque Returned NSF, NO. 1318		2,097.92	-2,461.24
Jul 24	Non Sufficient Funds Fee	48.00		-2,509.24
Jul 24	Cheque Returned NSF		136.91	-2,372.33
Jul 24	Returned Item Fee	48.00		-2,420.33
Jul 24	Cheque Returned NSF		182.35	-2,237.98
Jul 24	Returned Item Fee	48.00		-2,285.98
Jul 24	Cheque Returned NSF		245.30	-2,040.68
Jul 24	Returned Item Fee	48.00		-2,088.68
Jul 24	Cheque Returned NSF		267.47	-1,821.21
Jul 24	Returned Item Fee	48.00		-1,869.21
Jul 24	Cheque Returned NSF		207.59	-1,661.62
Jul 24	Returned Item Fee	48.00		-1,709.62
Jul 24	Cheque Returned NSF		110.79	-1,598.83
Jul 24	Returned Item Fee	48.00		-1,646.83
Jul 24	Cheque Returned NSF		161.00	-1,485.83
Jul 24	Returned Item Fee	48.00		-1,533.83
Jul 24	Cheque Returned NSF		513.02	-1,020.81
Jul 24	Returned Item Fee	48.00		-1,068.81
Jul 24	Cheque Returned NSF		208.16	-860.65
Jul 24	Returned Item Fee	48.00		-908.65
Jul 24	Cheque Returned NSF		115.50	-793.15
Jul 24	Returned Item Fee	48.00		-841.15
Jul 24	Cheque Returned NSF		208.16	-632.99

continued

BMO Bank of Montreal

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15130E (09/02)

Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account DSPLN Account #			**(continued)**
Jul 24	Returned Item Fee	48.00		-680.99
Jul 24	Cheque Returned NSF		540.81	-140.18
Jul 24	Returned Item Fee	48.00		-188.18
Jul 25	Pre-Authorized Payment, SOO PUC BPY/FAC	219.71		-407.89
Jul 25	Pre-Authorized Payment, SOO PUC BPY/FAC	507.34		-915.23
Jul 25	Pre-Authorized Payment, SOO PUC BPY/FAC	132.81		-1,048.04
Jul 25	Cheque, NO.1430	2,250.00		-3,298.04
Jul 25	Cheque, NO.1905	1,500.00		-4,798.04
Jul 25	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,994.28		-6,792.32
Jul 25	Cheque, NO.1277	1,087.50		-7,879.82
Jul 26	Incoming Wire Payment, INCOMING WIRE PAYMENT, CA, NEKZAI LAW PROFESSION		275,745.68	267,865.86
Jul 26	Transfer Aruba Butt Account #	25,000.00		242,865.86
Jul 26	INTERAC e-Transfer Sent, 1216 DOLLARD BEV L	6,360.00		236,505.86
Jul 26	INTERAC e-Transfer Sent, 336 EVA DEB F JULY	958.33		235,547.53
Jul 26	Pre-Authorized Payment, SOO PUC BPY/FAC	206.43		235,341.10
Jul 26	Pre-Authorized Payment, SOO PUC BPY/FAC	103.92		235,237.18
Jul 26	Pre-Authorized Payment, SOO PUC BPY/FAC	680.21		234,556.97
Jul 26	INTERAC e-Transfer Sent, 370PINE 25 PERCENT	4,039.75		230,517.22
Jul 26	INTERAC e-Transfer Sent, 514WALLACE VR	915.30		229,601.92
Jul 26	INTERAC e-Transfer Sent, 514WALLACE FINAL V	2,536.85		227,065.07
Jul 26	INTERAC e-Transfer Sent, 210CATHCART FINAL	1,632.85		225,432.22
Jul 26	INTERAC e-Transfer Sent, 456DOUGLAS 50 PERC	1,582.00		223,850.22
Jul 26	INTERAC e-Transfer Sent, 707WELLINGTON 75	910.83		222,939.39
Jul 26	INTERAC e-Transfer Sent, 707WELLINGTON 50	1,569.79		221,369.60
Jul 26	INTERAC e-Transfer Sent, 155WALLACE FINAL V	949.20		220,420.40
Jul 26	INTERAC e-Transfer Sent, 405WELLINGTON 1965	372.26		220,048.14
Jul 26	INTERAC e-Transfer Sent, 22PARDEE 196590	255.06		219,793.08
Jul 26	INTERAC e-Transfer Sent, 22PARDEE 3033 FINA	1,881.45		217,911.63
Jul 26	INTERAC e-Transfer Sent, 22PARDEE VR	152.55		217,759.08
Jul 26	INTERAC e-Transfer Sent, 155WALLACE VR	81.36		217,677.72
Jul 26	INTERAC e-Transfer Sent, 22PARDEE VR	44.25		217,633.47
Jul 26	INTERAC e-Transfer Sent, 22PARDEE 105 VR OF	398.36		217,235.11
Jul 26	Transfer, SID Renos Account #	8,000.00		209,235.11
Jul 26	Transfer, Balboa Account #	15,000.00		194,235.11
Jul 26	Transfer, Pink Flamingo Account #	16,500.00		177,735.11
Jul 26	Cheque, NO.1497	1,387.50		176,347.61
Jul 26	Transfer, SID Renos Account #	1,000.00		175,347.61
Jul 26	Transfer, Zach Files Account #	2,500.00		172,847.61
Jul 26	Transfer, Happy Gilmore Account #	15,500.00		157,347.61

continued



Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account DSPLN Account #			**(continued)**
Jul 26	INTERAC e-Transfer Sent, 580 MORRISON JUNE	1,476.67		155,870.94
Jul 26	INTERAC e-Transfer Sent, 580 MORRISON APRIL	1,476.67		154,394.27
Jul 26	Transfer, Multiville Account #	11,000.00		143,394.27
Jul 26	Transfer, Happy Gilmore Account #	140,000.00		3,394.27
Jul 26	Cheque, NO.1586	9,800.00		-6,405.73
Jul 26	Cheque Returned NSF, NO. 1586		9,800.00	3,394.27
Jul 26	Non Sufficient Funds Fee	48.00		3,346.27
Jul 27	Transfer, Happy Island Account #		25,000.00	28,346.27
Jul 27	INTERAC e-Transfer Sent, 580 MORRISON JULY	1,226.67		27,119.60
Jul 27	Transfer, Aruba Butt Account #	20,000.00		7,119.60
Jul 27	Transfer, Balboa Account #	4,000.00		3,119.60
Jul 27	Transfer, Happy Gilmore Account #	2,000.00		1,119.60
Jul 28	Pre-Authorized Payment, SOO PUC BPY/FAC	165.94		953.66
Jul 28	Pre-Authorized Payment, SOO PUC BPY/FAC	103.81		849.85
Jul 28	Pre-Authorized Payment, SOO PUC BPY/FAC	98.34		751.51
Jul 28	Pre-Authorized Payment, SOO PUC BPY/FAC	120.67		630.84
Jul 28	Cheque, NO.1230	1,730.63		-1,099.79
Jul 28	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	2,550.00		-3,649.79
Jul 28	Cheque, NO.1117	1,485.00		-5,134.79
Jul 28	Transfer, Happy Island Account #		6,500.00	1,365.21
Jul 28	Transfer, Pink Flamingo Account #		500.00	1,865.21
Jul 28	Transfer, Happy Island Account #		25,000.00	26,865.21
Jul 28	Transfer, Happy Island Account #		5,000.00	31,865.21
Jul 31	INTERAC e-Transfer Sent, 279 PATRICIA JULY	1,383.33		30,481.88
Jul 31	INTERAC e-Transfer Sent, 100CONLEY JUNEJULY	3,485.00		26,996.88
Jul 31	INTERAC e-Transfer Sent, 148ELM JULY	2,387.50		24,609.38
Jul 31	INTERAC e-Transfer Sent, 169BALSAM JULY	2,312.50		22,296.88
Jul 31	INTERAC e-Transfer Sent, 55PRETON INV 174	113.23		22,183.65
Jul 31	INTERAC e-Transfer Sent, INV 24 25 26	203.40		21,980.25
Jul 31	INTERAC e-Transfer Sent, MYG VR 22INVOICES	663.60		21,316.65
Jul 31	INTERAC e-Transfer Sent, 22 DSPLN INVOICES	8,185.11		13,131.54
Jul 31	INTERAC e-Transfer Sent, 10 DSPLN INVOICES	2,173.72		10,957.82
Jul 31	INTERAC e-Transfer Sent, 10INV STACEY VR	201.28		10,756.54
Jul 31	INTERAC e-Transfer Sent	116.53		10,640.01
Jul 31	INTERAC e-Transfer Sent, 15 DSPLN INVOICES	1,437.22		9,202.79

continued

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15130E (09/02)

Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account [redacted]			**(continued)**
Jul 31	INTERAC e-Transfer Sent, 29ALBERTA VR	403.41		8,799.38
Jul 31	INTERAC e-Transfer Sent, 1540WELLINGTON VR	61.19		8,738.19
Jul 31	INTERAC e-Transfer Sent, 1540WELLINGTON INV	754.67		7,983.52
Jul 31	INTERAC e-Transfer Sent, 176MARCH 2713	367.25		7,616.27
Jul 31	INTERAC e-Transfer Sent, 101KENT VR	52.88		7,563.39
Jul 31	INTERAC e-Transfer Sent, 101KENT 862822 VR	652.24		6,911.15
Jul 31	INTERAC e-Transfer Sent, 29ALBERTA INV2832	4,975.39		1,935.76
Jul 31	Pre-Authorized Payment, HYDRO ONE BPY/FAC	78.18		1,857.58
Jul 31	INTERAC e-Transfer Sent, 169ANDREWS ANGELIC	1,583.33		274.25
Jul 31	Transfer [redacted]		5,000.00	5,274.25
Jul 31	INTERAC e-Transfer Sent, 162SPADINA [redacted]	2,230.00		3,044.25
Jul 31	INTERAC e-Transfer Sent, 162SPADINA [redacted]	1,236.67		1,807.58
Jul 31	Transfer, [redacted]		12,000.00	13,807.58
Jul 31	Transfer, [redacted]		5,000.00	18,807.58
Jul 31	INTERAC e-Transfer Sent, 99 KENT ARUNP JULY	3,475.00		15,332.58
Jul 31	INTERAC e-Transfer Sent, 104LONDON	1,632.00		13,700.58
Jul 31	INTERAC e-Transfer Sent, 41 WAY	1,000.00		12,700.58
Jul 31	INTERAC e-Transfer Sent, 351 BALSAM	1,023.00		11,677.58
Jul 31	Cheque, NO.1194	1,600.00		10,077.58
Jul 31	Cheque, NO.1292	1,440.00		8,637.58
Jul 31	Transfer, [redacted]		10,000.00	18,637.58
Jul 31	Transfer, [redacted]		3,000.00	21,637.58
Jul 31	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	2,118.75		19,518.83
Jul 31	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	3,187.50		16,331.33
Jul 31	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,188.22		15,143.11
Jul 31	Cheque, NO.1585	2,325.00		12,818.11
Jul 31	Pre-Authorized Payment, DEFT SETTLEMENT FLE 0008	10,796.22		2,021.89
Jul 31	Plan Fee	22.50		1,999.39
Jul 31	Transaction Fee, CHEQUE 03 AT $1.25, DISCOUNT 68 AT $0.60	44.55		1,954.84
Jul 31	Interest Paid	25.90		1,928.94
Jul 31	Overdraft Per Item Charge	195.00		1,733.94
Jul 31	**Closing totals**	**560,969.74**	**551,295.75**	

Number of items processed ..... 254..... 74

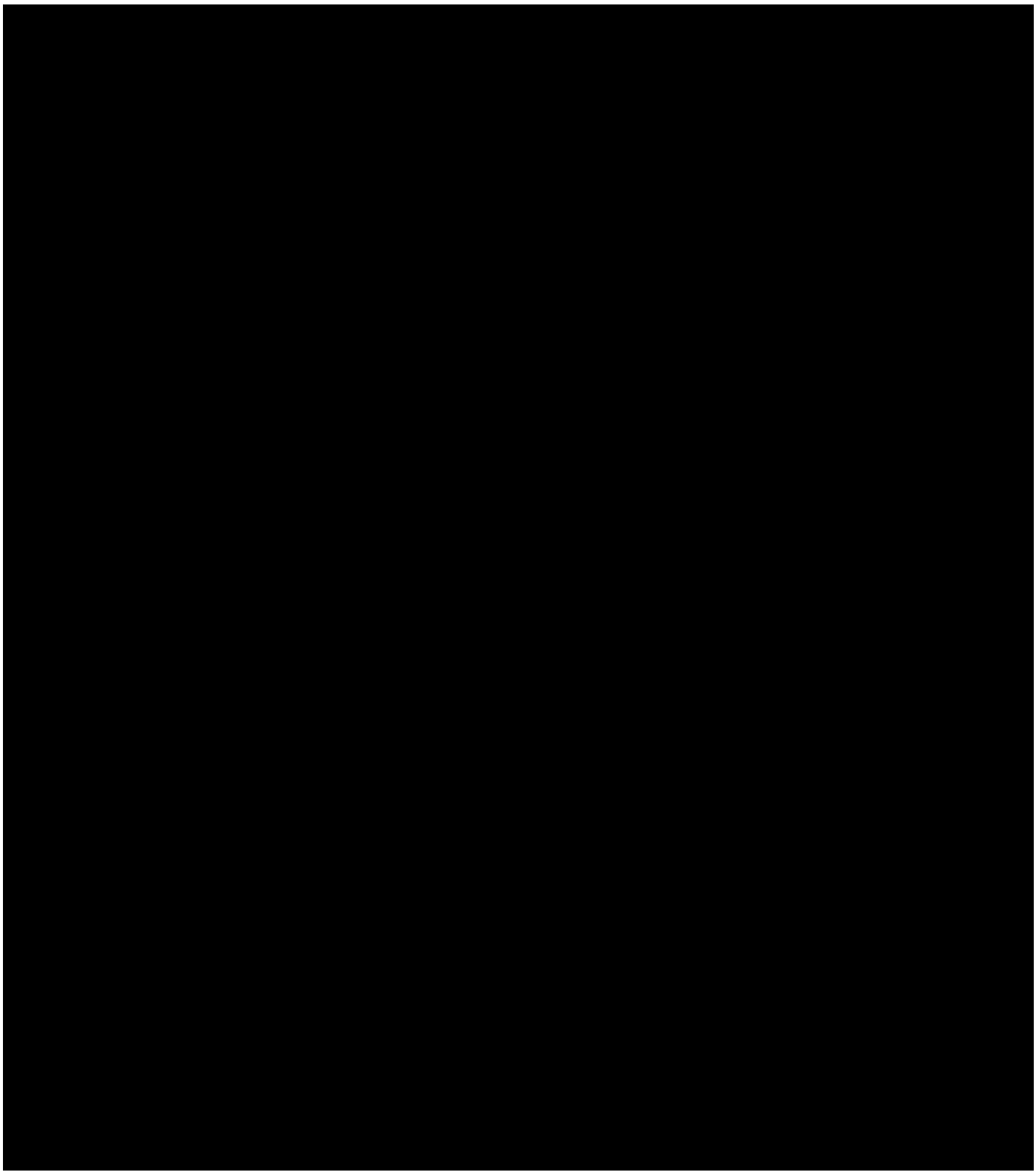
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Business Banking 750



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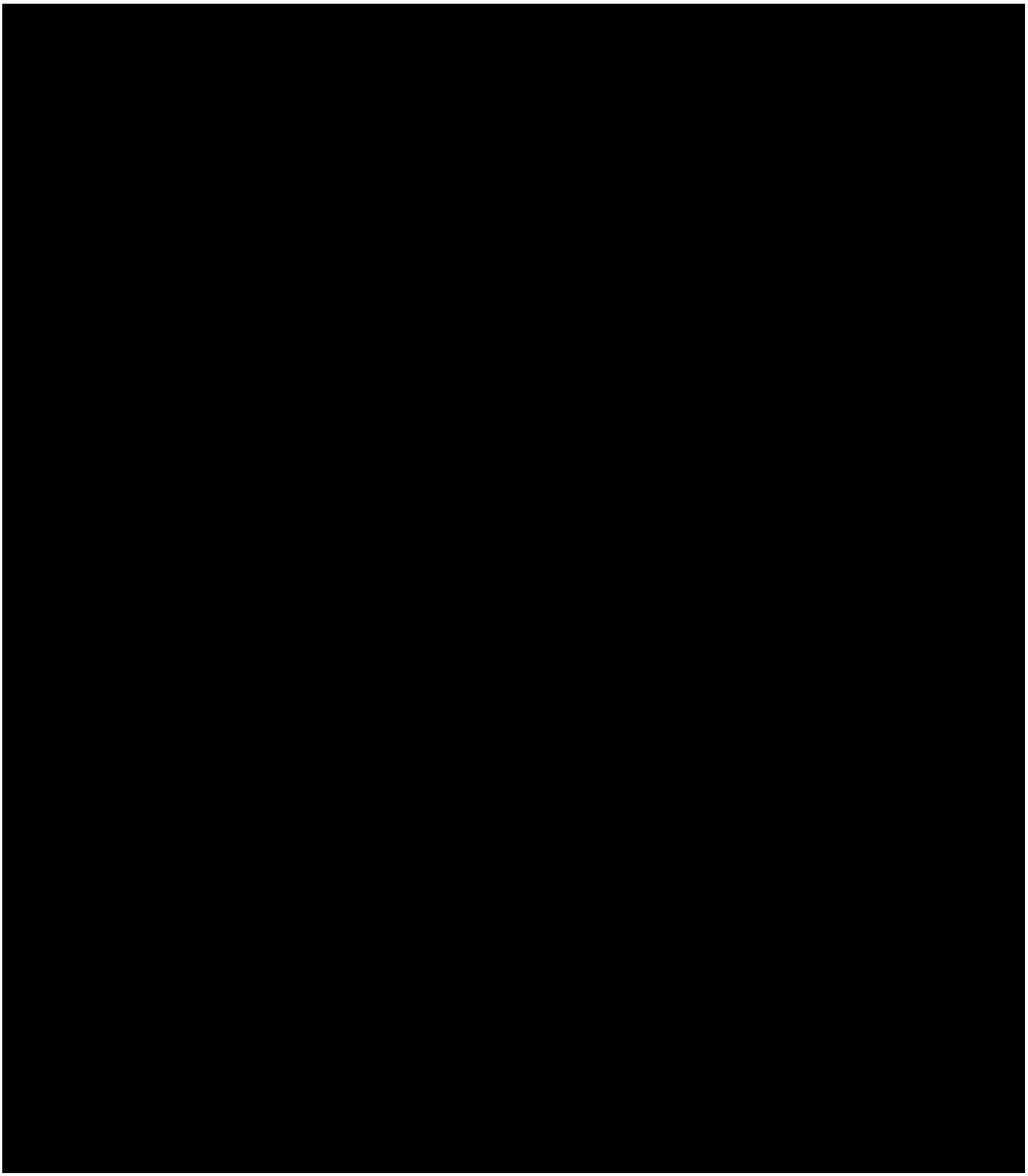




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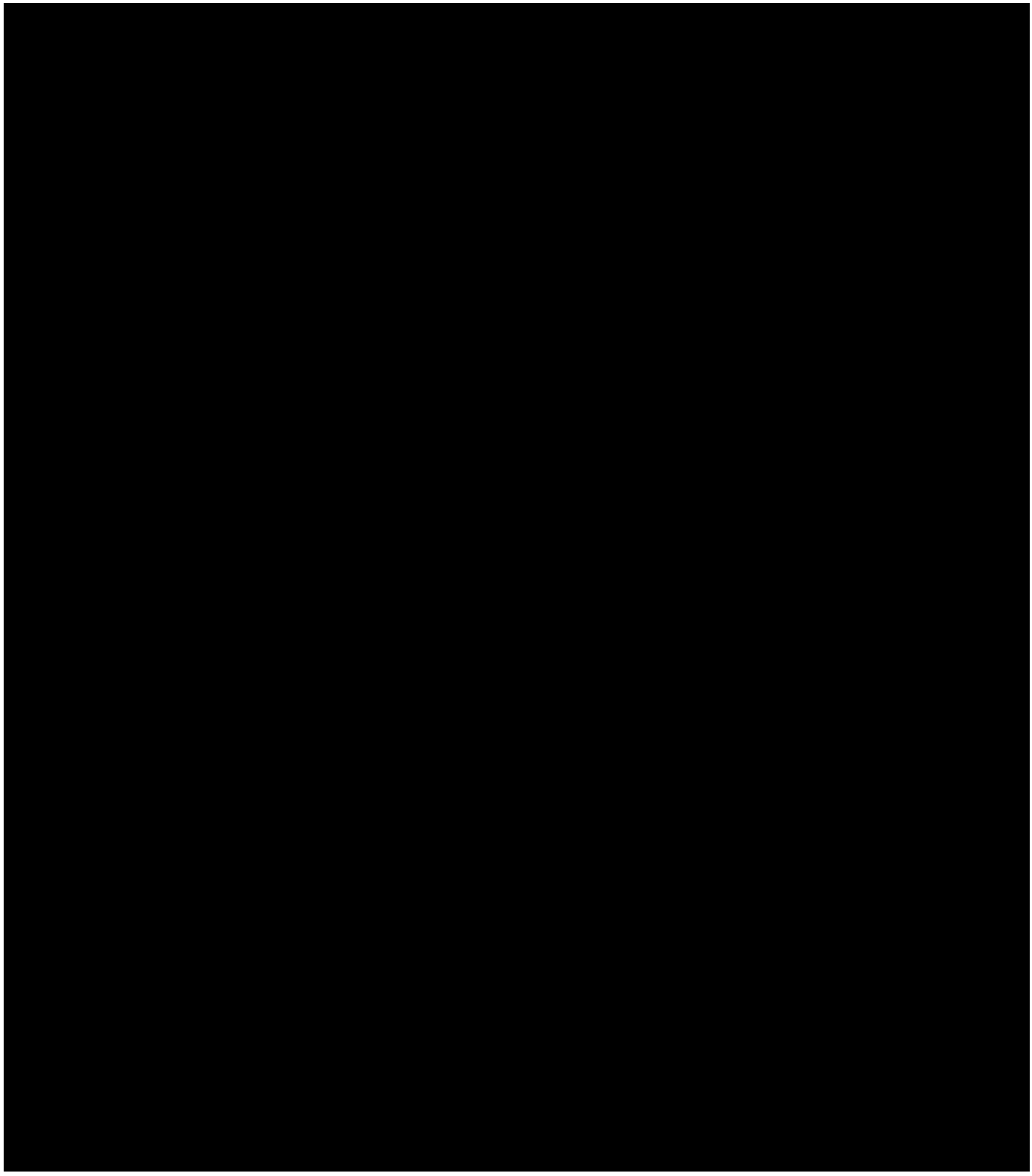
15130E (09/02)





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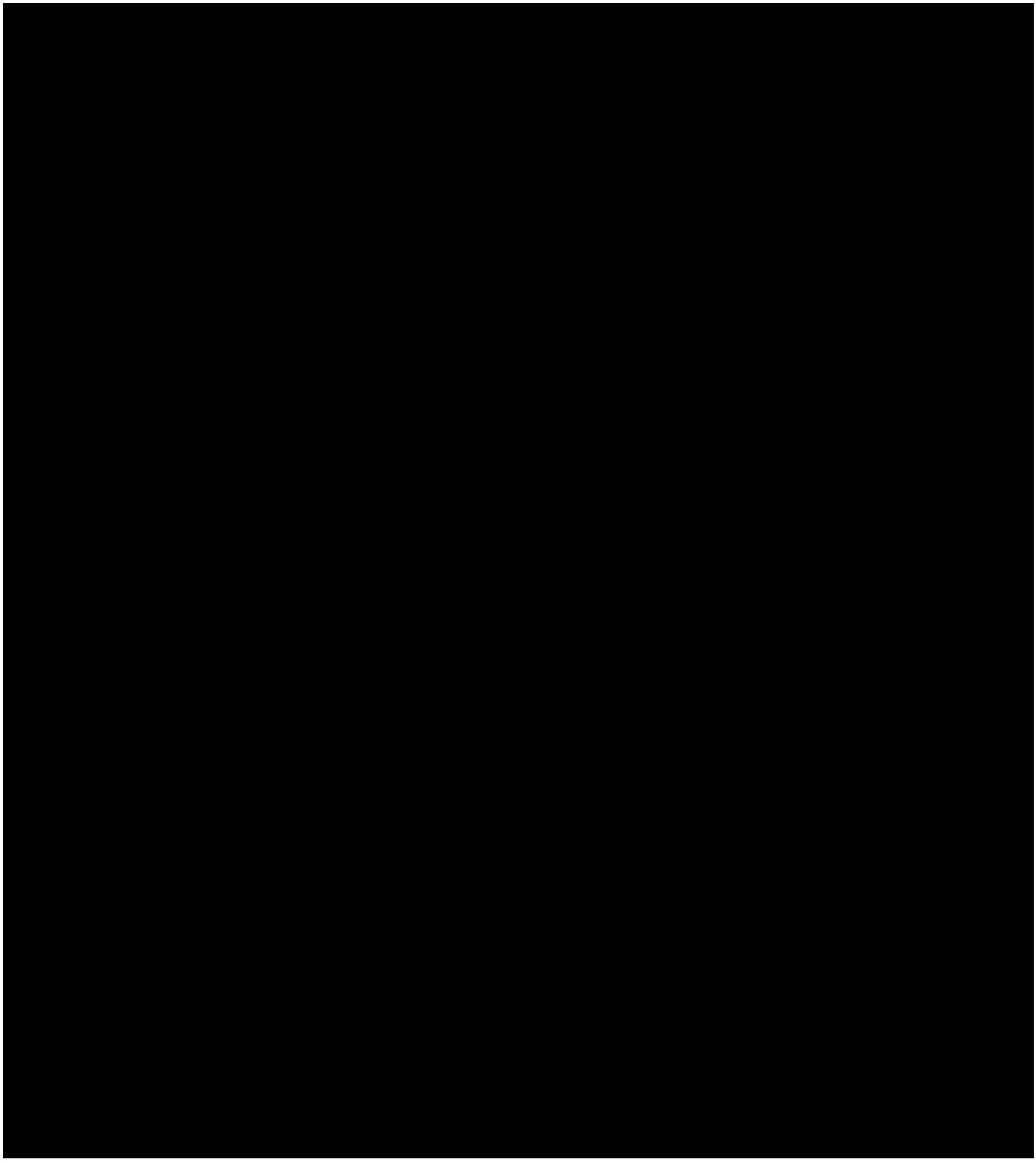




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15130E (09/02)





[redacted]

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15130E (09/02)



Your branch address:

SUITE 100
6605 HURONTARIO STREET
MISSISSAUGA, ONTARIO L5T0A4

Business Banking 760



Your Branch
BMO FINANCIAL GROUP CENTRE
Transit number: 3858

For questions about your statement call
(905) 670-3445

Direct Banking
1-877-262-5907
www.bmo.com

Your Plan
Business Builder 1 Plan

DSPLN INC.
394 APPLEBY LINE
BURLINGTON ON L7L 2X8

Business Banking statement

For the period ending August 31, 2023

Summary of account

Account	Opening balance ($)	- Total amounts debited ($)	+ Total amounts credited ($)	= Closing balance ($) on Aug 31, 2023
Business Account DSPLN Account #	1,733.94	411,536.74	414,704.24	4,901.44

Transaction details

Business Account DSPLN Account #

Account Type: DSPLN
Business name:
DSPLN INC.

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
Aug 01	**Opening balance**			**1,733.94**
Aug 01	Pre-Authorized Payment, SOO PUC BPY/FAC	104.46		1,629.48
Aug 01	Pre-Authorized Payment, AMC MTG/HYP	1,900.00		-270.52
Aug 01	Transfer, Happy Island Account #		45,000.00	44,729.48
Aug 01	Transfer, LIFT Capital Account #	42,466.13		2,263.35
Aug 01	INTERAC e-Transfer Sent, 580 MORRISON	904.00		1,359.35
Aug 01	INTERAC e-Transfer Sent, 38LAURIER	904.00		455.35
Aug 01	Cheque, NO.1825	1,462.50		-1,007.15
Aug 01	Cheque, NO.1353	2,025.00		-3,032.15
Aug 01	Cheque, NO.1506	1,050.00		-4,082.15
Aug 01	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	2,133.75		-6,215.90

continued

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15130E (09/02)

Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account DSPLN Account #			**(continued)**
Aug 01	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	959.48		-7,175.38
Aug 01	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	939.75		-8,115.13
Aug 01	Cheque, NO.1622	2,500.00		-10,615.13
Aug 01	Cheque, NO.1616	1,333.33		-11,948.46
Aug 01	Transfer, Happy Island Account #		15,000.00	3,051.54
Aug 01	INTERAC e-Transfer Sent, 2 DSPLN REIMBURSEM	375.99		2,675.55
Aug 01	Cheque, NO.1086	2,062.50		613.05
Aug 01	Cheque, NO.1105	2,137.50		-1,524.45
Aug 01	Cheque, NO.1552	1,492.50		-3,016.95
Aug 01	Cheque Returned NSF, NO. 1086		2,062.50	-954.45
Aug 01	Non Sufficient Funds Fee	48.00		-1,002.45
Aug 01	Cheque Returned NSF, NO. 1105		2,137.50	1,135.05
Aug 01	Non Sufficient Funds Fee	48.00		1,087.05
Aug 01	Cheque Returned NSF, NO. 1552		1,492.50	2,579.55
Aug 01	Non Sufficient Funds Fee	48.00		2,531.55
Aug 01	Cheque Returned NSF, NO. 1825		1,462.50	3,994.05
Aug 01	Non Sufficient Funds Fee	48.00		3,946.05
Aug 01	Cheque Returned NSF, NO. 1353		2,025.00	5,971.05
Aug 01	Non Sufficient Funds Fee	48.00		5,923.05
Aug 01	Cheque Returned NSF, NO. 1622		2,500.00	8,423.05
Aug 01	Non Sufficient Funds Fee	48.00		8,375.05
Aug 01	Cheque Returned NSF, NO. 1616		1,333.33	9,708.38
Aug 01	Non Sufficient Funds Fee	48.00		9,660.38
Aug 01	Cheque Returned NSF, NO. 1506		1,050.00	10,710.38
Aug 01	Non Sufficient Funds Fee	48.00		10,662.38
Aug 01	Cheque Returned NSF		104.46	10,766.84
Aug 01	Returned Item Fee	48.00		10,718.84
Aug 01	Cheque Returned NSF		1,900.00	12,618.84
Aug 01	Returned Item Fee	48.00		12,570.84
Aug 01	Cheque Returned NSF		2,133.75	14,704.59
Aug 01	Returned Item Fee	48.00		14,656.59
Aug 01	Cheque Returned NSF		959.48	15,616.07
Aug 01	Returned Item Fee	48.00		15,568.07
Aug 01	Cheque Returned NSF		939.75	16,507.82
Aug 01	Returned Item Fee	48.00		16,459.82
Aug 02	Cheque, NO.1384	1,608.00		14,851.82
Aug 03	INTERAC e-Transfer Sent, 31 WELLINGTON Name	3,258.80		11,593.02
Aug 03	INTERAC e-Transfer Sent, 126TANCRED SUNDANC	1,337.50		10,255.52
Aug 03	INTERAC e-Transfer Sent, 69WAY Name	4,400.00		5,855.52

continued



Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account DSPLN Account #			**(continued)**
Aug 03	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	877.50		4,978.02
Aug 03	INTERAC e-Transfer Sent, 69WAY Name	1,666.67		3,311.35
Aug 03	INTERAC e-Transfer Sent, 660WELLINGTON Name	2,874.99		436.36
Aug 04	Pre-Authorized Payment, SOO PUC BPY/FAC	137.78		298.58
Aug 04	Pre-Authorized Payment, SOO PUC BPY/FAC	98.34		200.24
Aug 04	Pre-Authorized Payment, SOO PUC BPY/FAC	98.34		101.90
Aug 04	Pre-Authorized Payment, SOO PUC BPY/FAC	98.34		3.56
Aug 04	Pre-Authorized Payment, SOO PUC BPY/FAC	117.15		-113.59
Aug 04	Pre-Authorized Payment, SOO PUC BPY/FAC	48.07		-161.66
Aug 04	Pre-Authorized Payment, SOO PUC BPY/FAC	64.88		-226.54
Aug 04	Pre-Authorized Payment, SOO PUC BPY/FAC	41.33		-267.87
Aug 04	Pre-Authorized Payment, SOO PUC BPY/FAC	64.88		-332.75
Aug 04	Pre-Authorized Payment, SOO PUC BPY/FAC	363.39		-696.14
Aug 04	Pre-Authorized Payment, SOO PUC BPY/FAC	170.87		-867.01
Aug 04	Pre-Authorized Payment, SOO PUC BPY/FAC	287.66		-1,154.67
Aug 04	Pre-Authorized Payment, SOO PUC BPY/FAC	114.74		-1,269.41
Aug 04	Pre-Authorized Payment, SOO PUC BPY/FAC	167.32		-1,436.73
Aug 04	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,311.75		-2,748.48
Aug 04	Cheque, NO.1604	1,822.50		-4,570.98
Aug 04	Cheque, NO.1494	1,127.25		-5,698.23
Aug 04	Transfer, SID Management Account #		7,000.00	1,301.77
Aug 08	Pre-Authorized Payment, COOPERATORS CSI INS/ASS	13,105.10		-11,803.33
Aug 08	Pre-Authorized Payment, SOO PUC BPY/FAC	43.86		-11,847.19
Aug 08	Pre-Authorized Payment, SOO PUC BPY/FAC	54.26		-11,901.45
Aug 08	Pre-Authorized Payment, SOO PUC BPY/FAC	105.47		-12,006.92
Aug 08	Pre-Authorized Payment, SOO PUC BPY/FAC	134.72		-12,141.64
Aug 08	Pre-Authorized Payment, SOO PUC BPY/FAC	168.66		-12,310.30
Aug 08	Pre-Authorized Payment, SOO PUC BPY/FAC	132.04		-12,442.34
Aug 08	Cheque, NO.2087	773.33		-13,215.67
Aug 08	Cheque, NO.1556	2,497.50		-15,713.17
Aug 08	Cheque, NO.1423	2,317.50		-18,030.67
Aug 08	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	906.13		-18,936.80
Aug 08	Pre-Authorized Payment, ENBRIDGE GAS BPY/FAC	1,444.67		-20,381.47

continued

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15130E (09/02)

Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account DSPLN Account #			**(continued)**
Aug 08	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,409.24		-21,790.71
Aug 08	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	748.16		-22,538.87
Aug 08	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,200.00		-23,738.87
Aug 08	Cheque, NO.1368	398.68		-24,137.55
Aug 08	Cheque Returned NSF, NO. 1556		2,497.50	-21,640.05
Aug 08	Non Sufficient Funds Fee	48.00		-21,688.05
Aug 08	Cheque Returned NSF, NO. 1423		2,317.50	-19,370.55
Aug 08	Non Sufficient Funds Fee	48.00		-19,418.55
Aug 08	Cheque Returned NSF, NO. 1368		398.68	-19,019.87
Aug 08	Non Sufficient Funds Fee	48.00		-19,067.87
Aug 08	Cheque Returned NSF, NO. 2087		773.33	-18,294.54
Aug 08	Non Sufficient Funds Fee	48.00		-18,342.54
Aug 08	Cheque Returned NSF		13,105.10	-5,237.44
Aug 08	Returned Item Fee	48.00		-5,285.44
Aug 08	Cheque Returned NSF		134.72	-5,150.72
Aug 08	Returned Item Fee	48.00		-5,198.72
Aug 08	Cheque Returned NSF		168.66	-5,030.06
Aug 08	Returned Item Fee	48.00		-5,078.06
Aug 08	Cheque Returned NSF		132.04	-4,946.02
Aug 08	Returned Item Fee	48.00		-4,994.02
Aug 08	Cheque Returned NSF		43.86	-4,950.16
Aug 08	Returned Item Fee	48.00		-4,998.16
Aug 08	Cheque Returned NSF		54.26	-4,943.90
Aug 08	Returned Item Fee	48.00		-4,991.90
Aug 08	Cheque Returned NSF		105.47	-4,886.43
Aug 08	Returned Item Fee	48.00		-4,934.43
Aug 08	Cheque Returned NSF		1,444.67	-3,489.76
Aug 08	Returned Item Fee	48.00		-3,537.76
Aug 08	Cheque Returned NSF		1,409.24	-2,128.52
Aug 08	Returned Item Fee	48.00		-2,176.52
Aug 08	Cheque Returned NSF		748.16	-1,428.36
Aug 08	Returned Item Fee	48.00		-1,476.36
Aug 08	Cheque Returned NSF		1,200.00	-276.36
Aug 08	Returned Item Fee	48.00		-324.36
Aug 08	Cheque Returned NSF		906.13	581.77
Aug 08	Returned Item Fee	48.00		533.77
Aug 09	Pre-Authorized Payment, PRINT AND CHEQU BUS/ENT	284.20		249.57
Aug 09	Pre-Authorized Payment, ENBRIDGE GAS BPY/FAC	43.19		206.38

continued



Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account DSPLN Account #			**(continued)**
Aug 10	Pre-Authorized Payment, HYDRO ONE BPY/FAC	70.86		135.52
Aug 10	Pre-Authorized Payment, HYDRO ONE BPY/FAC	87.76		47.76
Aug 10	Pre-Authorized Payment, HYDRO ONE BPY/FAC	91.73		-43.97
Aug 10	Pre-Authorized Payment, HYDRO ONE BPY/FAC	39.61		-83.58
Aug 10	Pre-Authorized Payment, ATHOME BPY/FAC	111.40		-194.98
Aug 10	Pre-Authorized Payment, ATHOME BPY/FAC	111.40		-306.38
Aug 10	Pre-Authorized Payment, HYDRO ONE BPY/FAC	69.57		-375.95
Aug 10	Cheque, NO.1373	714.35		-1,090.30
Aug 10	Transfer, SID Management Account #		10,000.00	8,909.70
Aug 10	INTERAC e-Transfer Sent, 210CATHCART Name	2,975.00		5,934.70
Aug 10	INTERAC e-Transfer Sent, 101FOURTH Name	552.25		5,382.45
Aug 10	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,275.00		4,107.45
Aug 10	Pre-Authorized Payment, DEFT SETTLEMENT FLE 0009	4,255.75		-148.30
Aug 10	Cheque Returned NSF, NO. 1373		714.35	566.05
Aug 10	Non Sufficient Funds Fee	48.00		518.05
Aug 11	Pre-Authorized Payment, ENBRIDGE GAS MSP/DIV	1,444.67		-926.62
Aug 11	Transfer, SID Management Account #		5,000.00	4,073.38
Aug 11	INTERAC e-Transfer Sent, 2074	508.50		3,564.88
Aug 11	Transfer, SID Management Account #		5,000.00	8,564.88
Aug 11	Cheque, NO.2075	2,340.00		6,224.88
Aug 11	Cheque, NO.1248	1,518.75		4,706.13
Aug 11	INTERAC e-Transfer Sent, 60MONTGOMERY Name	4,700.00		6.13
Aug 11	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,500.00		-1,493.87
Aug 11	INTERAC e-Transfer Cancelled		4,700.00	3,206.13
Aug 11	Transfer, SID Management Account #		5,000.00	8,206.13
Aug 11	INTERAC e-Transfer Sent, 60MONTGOMERY	4,700.00		3,506.13
Aug 14	Pre-Authorized Payment No Fee, CASH MGMT FEE BOM/B/M	243.50		3,262.63
Aug 14	Pre-Authorized Payment, SOO PUC BPY/FAC	144.98		3,117.65
Aug 14	Transfer, SID Management Account #		5,000.00	8,117.65
Aug 14	INTERAC e-Transfer Sent, 580MORRI AUGSEPTOC	4,430.01		3,687.64
Aug 14	INTERAC e-Transfer Sent, 580MORRISON DIFFER	629.99		3,057.65
Aug 14	Cheque, NO.1447	1,237.50		1,820.15
Aug 14	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	2,137.50		-317.35

continued

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15130E (09/02)

Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account DSPLN Account #			**(continued)**
Aug 14	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,046.92		-1,364.27
Aug 14	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,822.50		-3,186.77
Aug 14	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	375.00		-3,561.77
Aug 14	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,215.00		-4,776.77
Aug 14	Cheque, NO.1215	1,350.00		-6,126.77
Aug 14	Cheque, NO.1682	1,350.00		-7,476.77
Aug 14	Cheque Returned NSF, NO. 1447		1,237.50	-6,239.27
Aug 14	Non Sufficient Funds Fee	48.00		-6,287.27
Aug 14	Cheque Returned NSF, NO. 1215		1,350.00	-4,937.27
Aug 14	Non Sufficient Funds Fee	48.00		-4,985.27
Aug 14	Cheque Returned NSF, NO. 1682		1,350.00	-3,635.27
Aug 14	Non Sufficient Funds Fee	48.00		-3,683.27
Aug 14	Cheque Returned NSF		243.50	-3,439.77
Aug 14	Returned Item Fee	48.00		-3,487.77
Aug 14	Cheque Returned NSF		144.98	-3,342.79
Aug 14	Returned Item Fee	48.00		-3,390.79
Aug 14	Cheque Returned NSF		1,822.50	-1,568.29
Aug 14	Returned Item Fee	48.00		-1,616.29
Aug 14	Cheque Returned NSF		375.00	-1,241.29
Aug 14	Returned Item Fee	48.00		-1,289.29
Aug 14	Cheque Returned NSF		1,215.00	-74.29
Aug 14	Returned Item Fee	48.00		-122.29
Aug 14	Cheque Returned NSF		2,137.50	2,015.21
Aug 14	Returned Item Fee	48.00		1,967.21
Aug 14	Cheque Returned NSF		1,046.92	3,014.13
Aug 14	Returned Item Fee	48.00		2,966.13
Aug 15	Cheque, NO.1698	1,274.25		1,691.88
Aug 15	Cheque, NO.1525	562.50		1,129.38
Aug 15	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	2,362.50		-1,233.12
Aug 15	Transfer, Happy Island Account #		11,500.00	10,266.88
Aug 15	INTERAC e-Transfer Sent	10,000.00		266.88
Aug 15	Cheque, NO.1531	1,350.00		-1,083.12
Aug 15	Cheque, NO.1617	1,333.33		-2,416.45
Aug 16	Incoming Wire Payment, INCOMING WIRE PAYMENT, CA, NEKZAI LAW PROFESSION		155,241.51	152,825.06
Aug 16	Service Charge, BR.0808, EXCESS FEE FOR, 14/08/2023	100.00		152,725.06
Aug 16	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,042.50		151,682.56

continued



Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account DSPLN Account #			**(continued)**
Aug 16	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,575.00		150,107.56
Aug 16	Cheque, NO.1634	975.00		149,132.56
Aug 16	Cheque, NO.1646	4,400.00		144,732.56
Aug 16	Cheque, NO.1635	975.00		143,757.56
Aug 17	Transfer, SID Renos Account #	7,000.00		136,757.56
Aug 17	Cheque, NO.1893	1,380.00		135,377.56
Aug 17	Cheque, NO.1236	667.50		134,710.06
Aug 17	Transfer, LIFT Capital Account #	43,710.07		90,999.99
Aug 17	Transfer, Pink Flamingo Account #	12,000.00		78,999.99
Aug 17	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	981.96		78,018.03
Aug 17	Transfer, Zach Files Account #	35,000.00		43,018.03
Aug 17	Transfer, Aruba Butt Account #	15,000.00		28,018.03
Aug 17	Cheque, NO.1600	2,025.00		25,993.03
Aug 18	Pre-Authorized Payment, SOO PUC BPY/FAC	60.87		25,932.16
Aug 18	Transfer, SID Renos Account #	9,000.00		16,932.16
Aug 18	Transfer, Mulligan Account #	3,100.00		13,832.16
Aug 18	Transfer, Aruba Butt Account #	12,000.00		1,832.16
Aug 18	Cheque, NO.1454	1,072.50		759.66
Aug 18	Cheque, NO.1740	1,875.00		-1,115.34
Aug 18	Cheque, NO.1739	1,875.00		-2,990.34
Aug 18	Cheque, NO.1745	4,250.00		-7,240.34
Aug 18	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	625.36		-7,865.70
Aug 18	Cheque, NO.1465	877.50		-8,743.20
Aug 18	Cheque Returned NSF, NO. 1465		877.50	-7,865.70
Aug 18	Non Sufficient Funds Fee	48.00		-7,913.70
Aug 18	Cheque Returned NSF, NO. 1740		1,875.00	-6,038.70
Aug 18	Non Sufficient Funds Fee	48.00		-6,086.70
Aug 18	Cheque Returned NSF, NO. 1739		1,875.00	-4,211.70
Aug 18	Non Sufficient Funds Fee	48.00		-4,259.70
Aug 18	Cheque Returned NSF, NO. 1745		4,250.00	-9.70
Aug 18	Non Sufficient Funds Fee	48.00		-57.70
Aug 18	Cheque Returned NSF, NO. 1454		1,072.50	1,014.80
Aug 18	Non Sufficient Funds Fee	48.00		966.80
Aug 18	Cheque Returned NSF		60.87	1,027.67

continued

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15130E (09/02)

Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account DSPLN Account # [redacted]			**(continued)**
Aug 18	Returned Item Fee	48.00		979.67
Aug 18	Cheque Returned NSF		625.36	1,605.03
Aug 18	Returned Item Fee	48.00		1,557.03
Aug 21	Cheque, NO.1647	1,461.75		95.28
Aug 21	Cheque, NO.1648	1,461.75		-1,366.47
Aug 21	Cheque, NO.1738	6,347.00		-7,713.47
Aug 21	Cheque, NO.1478	1,875.00		-9,588.47
Aug 21	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	853.33		-10,441.80
Aug 21	Cheque, NO.1770	6,017.60		-16,459.40
Aug 21	Cheque, NO.1562	1,166.67		-17,626.07
Aug 21	Cheque, NO.1571	986.67		-18,612.74
Aug 21	Cheque Returned NSF, NO. 1770		6,017.60	-12,595.14
Aug 21	Non Sufficient Funds Fee	48.00		-12,643.14
Aug 21	Cheque Returned NSF, NO. 1647		1,461.75	-11,181.39
Aug 21	Non Sufficient Funds Fee	48.00		-11,229.39
Aug 21	Cheque Returned NSF, NO. 1648		1,461.75	-9,767.64
Aug 21	Non Sufficient Funds Fee	48.00		-9,815.64
Aug 21	Cheque Returned NSF, NO. 1738		6,347.00	-3,468.64
Aug 21	Non Sufficient Funds Fee	48.00		-3,516.64
Aug 21	Cheque Returned NSF, NO. 1571		986.67	-2,529.97
Aug 21	Non Sufficient Funds Fee	48.00		-2,577.97
Aug 21	Cheque Returned NSF, NO. 1478		1,875.00	-702.97
Aug 21	Non Sufficient Funds Fee	48.00		-750.97
Aug 21	Cheque Returned NSF, NO. 1562		1,166.67	415.70
Aug 21	Non Sufficient Funds Fee	48.00		367.70
Aug 21	Cheque Returned NSF		853.33	1,221.03
Aug 21	Returned Item Fee	48.00		1,173.03
Aug 22	Cheque, NO.1319	2,097.92		-924.89
Aug 22	Cheque Returned NSF, NO. 1319		2,097.92	1,173.03
Aug 22	Non Sufficient Funds Fee	48.00		1,125.03
Aug 23	Service Charge, BR.0808, EXCESS FEE FOR 21/08/2023	100.00		1,025.03
Aug 24	Pre-Authorized Payment, SOO PUC BPY/FAC	101.97		923.06
Aug 24	Pre-Authorized Payment, SOO PUC BPY/FAC	219.18		703.88
Aug 24	Pre-Authorized Payment, SOO PUC BPY/FAC	59.55		644.33
Aug 24	Transfer, Happy Island Account # [redacted]		6,000.00	6,644.33
Aug 24	Cheque, NO.1278	1,087.50		5,556.83
Aug 24	INTERAC e-Transfer Sent, 279PATRICIA Name [redacted]	1,133.33		4,423.50
Aug 24	INTERAC e-Transfer Sent, 148PINE Name [redacted]	1,550.00		2,873.50
Aug 25	Pre-Authorized Payment, SOO PUC BPY/FAC	74.80		2,798.70

continued



Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account DSPLN Account #			**(continued)**
Aug 25	Pre-Authorized Payment, SOO PUC BPY/FAC	41.25		2,757.45
Aug 25	Pre-Authorized Payment, SOO PUC BPY/FAC	310.32		2,447.13
Aug 25	Incoming Wire Payment, INCOMING WIRE PAYMENT, CA, NEKZAI LAW PROFESSION		10,000.00	12,447.13
Aug 25	Cheque, NO.1498	1,387.50		11,059.63
Aug 25	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,994.28		9,065.35
Aug 28	INTERAC e-Transfer Sent, 152ELM AUG	1,500.00		7,565.35
Aug 28	INTERAC e-Transfer Sent, 680LILLIAN JULYAUG	1,916.66		5,648.69
Aug 28	Cheque, NO.1431	2,250.00		3,398.69
Aug 28	Cheque, NO.1195	1,600.00		1,798.69
Aug 28	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	2,550.00		-751.31
Aug 28	Cheque, NO.1752	1,485.00		-2,236.31
Aug 28	Transfer, Happy Island Account #		11,000.00	8,763.69
Aug 28	INTERAC e-Transfer Sent, 707WELLINGTON 192	3,241.41		5,522.28
Aug 28	INTERAC e-Transfer Sent, 707WELLINGTON VR	671.04		4,851.24
Aug 28	INTERAC e-Transfer Sent, 30MELVILLE 50	3,277.00		1,574.24
Aug 28	INTERAC e-Transfer Sent, 531TEDMAN INV 4133	662.36		911.88
Aug 29	Pre-Authorized Payment, HYDRO ONE BPY/FAC	47.32		864.56
Aug 29	Transfer, Happy Island Account #		2,000.00	2,864.56
Aug 29	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,188.22		1,676.34
Aug 29	Pre-Authorized Payment, DEFT SETTLEMENT FLE 0010	1,648.91		27.43
Aug 30	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	3,187.50		-3,160.07
Aug 30	Cheque Returned NSF		3,187.50	27.43
Aug 30	Returned Item Fee	48.00		-20.57
Aug 31	Pre-Authorized Payment, SOO PUC BPY/FAC	174.59		-195.16
Aug 31	Pre-Authorized Payment, SOO PUC BPY/FAC	102.56		-297.72
Aug 31	Pre-Authorized Payment, SOO PUC BPY/FAC	98.34		-396.06
Aug 31	Pre-Authorized Payment, SOO PUC BPY/FAC	116.42		-512.48
Aug 31	INTERAC e-Transfer Received		443.31	-69.17
Aug 31	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	2,118.75		-2,187.92
Aug 31	Cheque, NO.1584	2,325.00		-4,512.92
Aug 31	Transfer, Happy Island Account #		7,000.00	2,487.08

continued

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15130E (09/02)

Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account DSPLN Account #			**(continued)**
Aug 31	INTERAC e-Transfer Sent, 41WAY	1,000.00		1,487.08
Aug 31	INTERAC e-Transfer Sent, 351BALSAM	1,023.00		464.08
Aug 31	Cheque, NO.1633	6,950.00		-6,485.92
Aug 31	Cheque, NO.1628	3,225.00		-9,710.92
Aug 31	Cheque, NO.1291	1,440.00		-11,150.92
Aug 31	Cheque Returned NSF, NO. 1584		2,325.00	-8,825.92
Aug 31	Non Sufficient Funds Fee	48.00		-8,873.92
Aug 31	Cheque Returned NSF, NO. 1633		6,950.00	-1,923.92
Aug 31	Non Sufficient Funds Fee	48.00		-1,971.92
Aug 31	Cheque Returned NSF, NO. 1628		3,225.00	1,253.08
Aug 31	Non Sufficient Funds Fee	48.00		1,205.08
Aug 31	Cheque Returned NSF, NO. 1291		1,440.00	2,645.08
Aug 31	Non Sufficient Funds Fee	48.00		2,597.08
Aug 31	Cheque Returned NSF		102.56	2,699.64
Aug 31	Returned Item Fee	48.00		2,651.64
Aug 31	Cheque Returned NSF		98.34	2,749.98
Aug 31	Returned Item Fee	48.00		2,701.98
Aug 31	Cheque Returned NSF		116.42	2,818.40
Aug 31	Returned Item Fee	48.00		2,770.40
Aug 31	Cheque Returned NSF		174.59	2,944.99
Aug 31	Returned Item Fee	48.00		2,896.99
Aug 31	Cheque Returned NSF		2,118.75	5,015.74
Aug 31	Returned Item Fee	48.00		4,967.74
Aug 31	Plan Fee	22.50		4,945.24
Aug 31	Transaction Fee, DISCOUNT 29 AT $0.60	17.40		4,927.84
Aug 31	Interest Paid	1.40		4,926.44
Aug 31	Overdraft Per Item Charge	25.00		4,901.44
Aug 31	**Closing totals**	**411,536.74**	**414,704.24**	

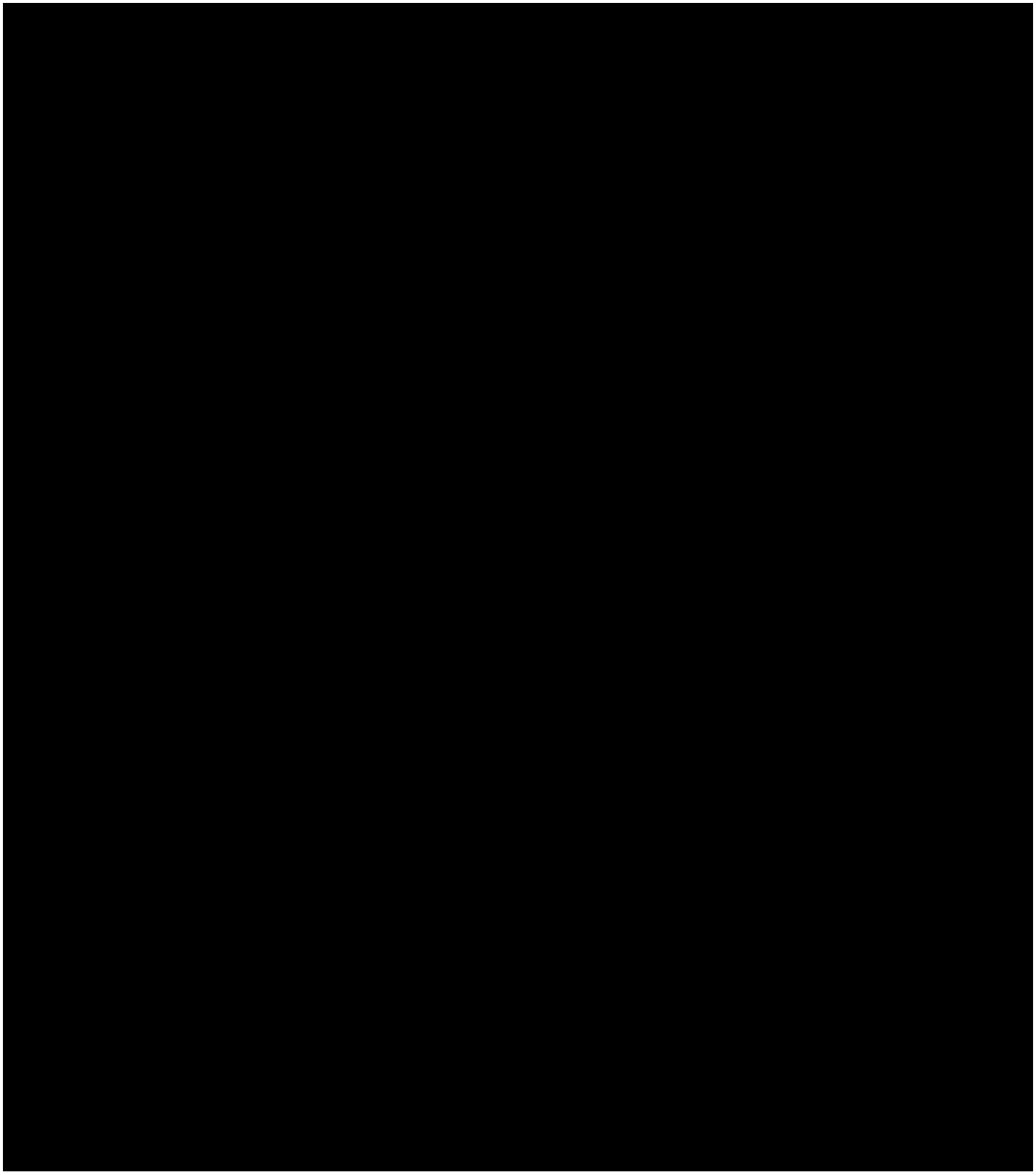
Number of items processed 237 83

Number of cheques or related items enclosed in your statement..... 20



[redacted]

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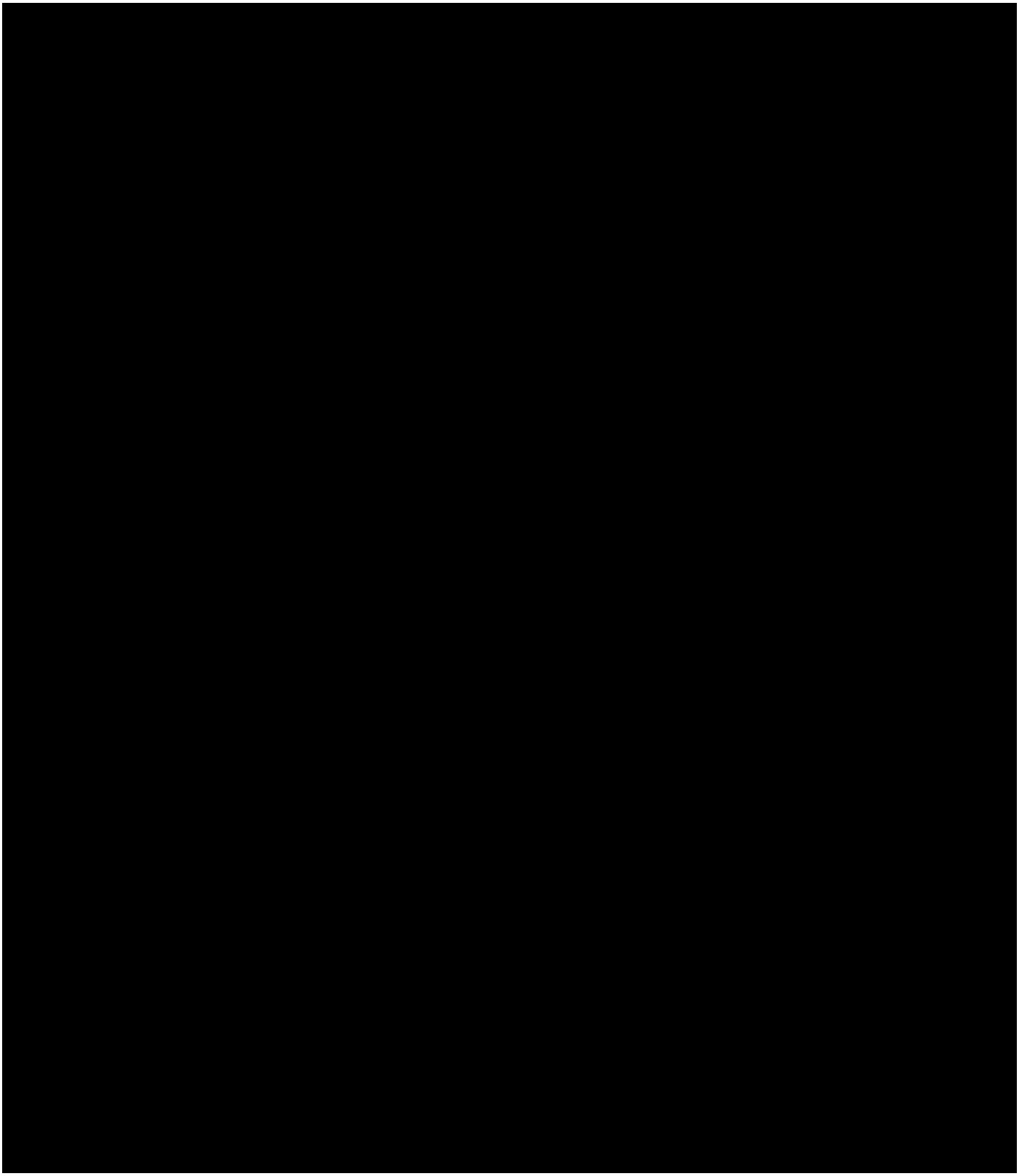




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BMO Bank of Montreal
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15130E (09/02)





[redacted]

BMO Bank of Montreal
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15130E (09/02)

Your branch address:

SUITE 100
6605 HURONTARIO STREET
MISSISSAUGA, ONTARIO L5T0A4

Business Banking 775



Your Branch
BMO FINANCIAL GROUP CENTRE
Transit number: 3858

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Your Plan
Business Builder 1 Plan

HAPPY GILMORE INC.
394 APPLEBY LINE
BURLINGTON ON L7L 2X8

Business Banking statement

For the period ending May 31, 2023

Summary of account

Account	Opening balance ($)	- Total amounts debited ($)	+ Total amounts credited ($)	= Closing balance ($) on May 31, 2023
Business Account [redacted]	189.92	661,333.67	662,450.01	1,306.26

Transaction details

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account [redacted]			
	Account Type: HAPPY GILMOR			
	Business name: HAPPY GILMORE INC.			
Apr 29	**Opening balance**			**189.92**
May 01	Cheque, NO.86	1,125.00		-935.08
May 01	Cheque, NO.355	1,499.25		-2,434.33
May 01	Transfer, [redacted]		1,000.00	-1,434.33
May 01	Cheque, NO.110	1,518.75		-2,953.08
May 01	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,173.34		-4,126.42
May 01	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,236.67		-5,363.09
May 01	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	506.25		-5,869.34
May 01	Transfer, [redacted]		6,000.00	130.66
May 01	Cheque, NO.74	2,062.50		-1,931.84

continued

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15130E (09/02)

Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account Happy Gilmore Account #			**(continued)**
May 02	Pre-Authorized Payment, SOO PUC BPY/FAC	121.54		-2,053.38
May 02	Pre-Authorized Payment, SOO PUC BPY/FAC	120.14		-2,173.52
May 02	Pre-Authorized Payment, SOO PUC BPY/FAC	249.92		-2,423.44
May 02	Pre-Authorized Payment, SOO PUC BPY/FAC	102.06		-2,525.50
May 02	Transfer SID Management Account #		3,000.00	474.50
May 02	Cheque, NO.874	1,013.33		-538.83
May 02	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,608.13		-2,146.96
May 02	Cheque, NO.192	1,800.00		-3,946.96
May 02	Transfer SID Management Account #		5,000.00	1,053.04
May 03	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	760.00		293.04
May 03	Transfer SID Management Account #		5,000.00	5,293.04
May 04	Cheque, NO.143	1,813.33		3,479.71
May 04	Cheque, NO.98	1,216.00		2,263.71
May 04	Cheque, NO.886	1,215.00		1,048.71
May 04	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,333.33		-284.62
May 04	Cheque, NO.295	1,417.50		-1,702.12
May 04	Pre-Authorized Payment, DEFT SETTLEMENT FLE 0009	2,926.66		-4,628.78
May 05	Transfer Interlude Account #		5,000.00	371.22
May 05	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,386.67		-1,015.45
May 05	Transfer Interlude Account #		2,000.00	984.55
May 08	Pre-Authorized Payment, SOO PUC BPY/FAC	97.97		886.58
May 08	Pre-Authorized Payment, SOO PUC BPY/FAC	190.15		696.43
May 08	Pre-Authorized Payment, SOO PUC BPY/FAC	239.23		457.20
May 08	Pre-Authorized Payment, SOO PUC BPY/FAC	454.33		2.87
May 08	Pre-Authorized Payment, SOO PUC BPY/FAC	136.43		-133.56
May 08	Transfer SID Management Account #		1,000.00	866.44
May 08	Transfer SID Management Account #		1,000.00	1,866.44
May 08	INTERAC e-Transfer Sent, 484 FIRST Name	953.33		913.11
May 08	Cheque, NO.123	1,653.75		-740.64
May 08	Cheque, NO.390	2,390.00		-3,130.64
May 08	Cheque, NO.384	1,417.50		-4,548.14
May 08	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,237.50		-5,785.64
May 08	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	966.67		-6,752.31
May 08	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,012.51		-7,764.82
May 08	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,186.35		-8,951.17

continued



Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account Happy Gilmore Account #			**(continued)**
May 08	Cheque, NO.751	1,333.33		-10,284.50
May 08	Cheque, NO.204	275.55		-10,560.05
May 08	Cheque, NO.227	1,000.00		-11,560.05
May 08	Cheque, NO.330	733.33		-12,293.38
May 08	Cheque Returned NSF, NO. 751		1,333.33	-10,960.05
May 08	Non Sufficient Funds Fee	48.00		-11,008.05
May 08	Cheque Returned NSF, NO. 123		1,653.75	-9,354.30
May 08	Non Sufficient Funds Fee	48.00		-9,402.30
May 08	Cheque Returned NSF, NO. 204		275.55	-9,126.75
May 08	Non Sufficient Funds Fee	48.00		-9,174.75
May 08	Cheque Returned NSF, NO. 330		733.33	-8,441.42
May 08	Non Sufficient Funds Fee	48.00		-8,489.42
May 08	Cheque Returned NSF, NO. 390		2,390.00	-6,099.42
May 08	Non Sufficient Funds Fee	48.00		-6,147.42
May 08	Cheque Returned NSF, NO. 384		1,417.50	-4,729.92
May 08	Non Sufficient Funds Fee	48.00		-4,777.92
May 08	Cheque Returned NSF, NO. 227		1,000.00	-3,777.92
May 08	Non Sufficient Funds Fee	48.00		-3,825.92
May 08	Cheque Returned NSF		239.23	-3,586.69
May 08	Returned Item Fee	48.00		-3,634.69
May 08	Cheque Returned NSF		454.33	-3,180.36
May 08	Returned Item Fee	48.00		-3,228.36
May 08	Cheque Returned NSF		136.43	-3,091.93
May 08	Returned Item Fee	48.00		-3,139.93
May 08	Cheque Returned NSF		97.97	-3,041.96
May 08	Returned Item Fee	48.00		-3,089.96
May 08	Cheque Returned NSF		190.15	-2,899.81
May 08	Returned Item Fee	48.00		-2,947.81
May 08	Cheque Returned NSF		966.67	-1,981.14
May 08	Returned Item Fee	48.00		-2,029.14
May 08	Cheque Returned NSF		1,012.51	-1,016.63
May 08	Returned Item Fee	48.00		-1,064.63
May 08	Cheque Returned NSF		1,186.35	121.72
May 08	Returned Item Fee	48.00		73.72
May 08	Cheque Returned NSF		1,237.50	1,311.22
May 08	Returned Item Fee	48.00		1,263.22

continued

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15130E (09/02)

Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account Happy Gilmore Account #			**(continued)**
May 09	Transfer Interlude Account #		2,000.00	3,263.22
May 09	Cheque, NO.792	1,620.00		1,643.22
May 09	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,013.34		629.88
May 09	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,195.50		-565.62
May 09	Cheque Returned NSF		1,013.34	447.72
May 09	Returned Item Fee	48.00		399.72
May 10	Transfer Hometown Account #		1,000.00	1,399.72
May 10	Pre-Authorized Payment, SOO PUC BPY/FAC	57.75		1,341.97
May 10	Pre-Authorized Payment, SOO PUC BPY/FAC	94.43		1,247.54
May 10	Pre-Authorized Payment, SOO PUC BPY/FAC	503.57		743.97
May 10	Cheque, NO.153	1,274.25		-530.28
May 10	Cheque, NO.165	1,822.50		-2,352.78
May 10	Cheque, NO.237	920.00		-3,272.78
May 11	Transfer Hometown Account #		3,300.00	27.22
May 11	Cheque, NO.381	1,500.00		-1,472.78
May 11	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,590.00		-3,062.78
May 11	Cheque, NO.265	154.50		-3,217.28
May 11	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,012.80		-4,230.08
May 11	Cheque, NO.397	2,570.00		-6,800.08
May 11	Cheque, NO.214	708.33		-7,508.41
May 11	Cheque Returned NSF, NO. 397		2,570.00	-4,938.41
May 11	Non Sufficient Funds Fee	48.00		-4,986.41
May 11	Cheque Returned NSF, NO. 381		1,500.00	-3,486.41
May 11	Non Sufficient Funds Fee	48.00		-3,534.41
May 11	Cheque Returned NSF, NO. 265		154.50	-3,379.91
May 11	Non Sufficient Funds Fee	48.00		-3,427.91
May 11	Cheque Returned NSF, NO. 214		708.33	-2,719.58
May 11	Non Sufficient Funds Fee	48.00		-2,767.58
May 11	Cheque Returned NSF		1,590.00	-1,177.58
May 11	Returned Item Fee	48.00		-1,225.58
May 11	Cheque Returned NSF		1,012.80	-212.78
May 11	Returned Item Fee	48.00		-260.78
May 12	Pre-Authorized Payment No Fee, CASH MGMT FEE BOM/B/M	189.00		-449.78
May 12	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,383.75		-1,833.53
May 12	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,066.67		-2,900.20
May 12	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,306.67		-4,206.87

continued



Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account Happy Gilmore Account #			**(continued)**
May 15	Transfer, Interlude Account #		5,000.00	793.13
May 15	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,281.80		-488.67
May 15	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,866.67		-2,355.34
May 15	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,333.33		-3,688.67
May 15	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,012.80		-4,701.47
May 15	Cheque Returned NSF		1,866.67	-2,834.80
May 15	Returned Item Fee	48.00		-2,882.80
May 15	Cheque Returned NSF		1,333.33	-1,549.47
May 15	Returned Item Fee	48.00		-1,597.47
May 15	Cheque Returned NSF		1,012.80	-584.67
May 15	Returned Item Fee	48.00		-632.67
May 15	Cheque Returned NSF		1,281.80	649.13
May 15	Returned Item Fee	48.00		601.13
May 17	Pre-Authorized Payment, COOPERATORS CSI INS/ASS	42,962.42		-42,361.29
May 17	Transfer Interlude Account #		46,000.00	3,638.71
May 18	Incoming Wire Payment, INCOMING WIRE PAYMENT, CA, NEKZAI LAW PROFESSION		519,262.31	522,901.02
May 18	Transfer, Multiville Account #	10,000.00		512,901.02
May 18	Transfer, Aruba Butt Account #	20,000.00		492,901.02
May 18	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	2,171.25		490,729.77
May 18	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	983.72		489,746.05
May 18	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,260.00		488,486.05
May 18	INTERAC e-Transfer Sent, 28STGEORGE Name	2,740.00		485,746.05
May 18	INTERAC e-Transfer Sent	5,000.00		480,746.05
May 18	Cheque, NO.363	1,777.50		478,968.55
May 18	INTERAC e-Transfer Sent	10,000.00		468,968.55
May 18	Transfer Aruba Butt Account #	15,000.00		453,968.55
May 18	Transfer DSPLN Account #	10,000.00		443,968.55
May 19	Transfer DSPLN Account #	50,000.00		393,968.55
May 19	INTERAC e-Transfer Sent, 34DUNCAN	1,225.00		392,743.55
May 19	INTERAC e-Transfer Sent, 34DUNCAN	1,337.50		391,406.05

continued

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15130E (09/02)

Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account Happy Gilmore Account #			**(continued)**
May 19	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,237.50		390,168.55
May 19	Cheque, NO.728	1,360.00		388,808.55
May 19	Transfer SID Renos Account #	3,000.00		385,808.55
May 23	INTERAC e-Transfer Sent, 387MORIN VR	580.54		385,228.01
May 23	INTERAC e-Transfer Sent, 387MORIN 0047 VR O	1,354.60		383,873.41
May 23	INTERAC e-Transfer Sent, 78BIRCH	395.50		383,477.91
May 23	INTERAC e-Transfer Sent, 18STEVENS 15479	155.38		383,322.53
May 23	INTERAC e-Transfer Sent, 549SPOONER 50	3,691.34		379,631.19
May 23	INTERAC e-Transfer Sent, 240 WINDSOR 861817	156.78		379,474.41
May 23	INTERAC e-Transfer Sent, SNOW862816	360.61		379,113.80
May 23	INTERAC e-Transfer Sent, SNOW862806	360.61		378,753.19
May 23	INTERAC e-Transfer Sent, 240WINDSOR VR	71.18		378,682.01
May 23	Pre-Authorized Payment, CWT MTG/HYP	1,150.46		377,531.55
May 23	Pre-Authorized Payment, RELIANCECOMFORT BPY/FAC	144.39		377,387.16
May 23	Cheque, NO.898	780.00		376,607.16
May 23	Cheque, NO.836	1,087.50		375,519.66
May 23	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	972.04		374,547.62
May 23	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,333.33		373,214.29
May 23	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,205.33		372,008.96
May 23	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,500.01		370,508.95
May 23	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	3,166.67		367,342.28
May 23	INTERAC e-Transfer Sent	250.00		367,092.28
May 23	Cheque, NO.181	1,822.50		365,269.78
May 23	Pre-Authorized Payment, DEFT SETTLEMENT FLE 0010	4,288.40		360,981.38
May 23	Transfer DSPLN Account #	20,000.00		340,981.38
May 23	Transfer SID Renos Account #	15,000.00		325,981.38
May 23	Transfer SID Renos Account #	5,000.00		320,981.38
May 23	Transfer Joint Captain Account #	1,000.00		319,981.38
May 23	Transfer Multiville Account #	3,500.00		316,481.38
May 23	Transfer Pink Flamingo Account #	2,000.00		314,481.38
May 23	Transfer Balboa Account #	8,000.00		306,481.38
May 23	Cheque, NO.850	975.00		305,506.38
May 23	Transfer Aruba Butt Account #	6,500.00		299,006.38
May 24	Pre-Authorized Payment, SOO PUC BPY/FAC	529.86		298,476.52
May 24	Pre-Authorized Payment, SOO PUC BPY/FAC	492.68		297,983.84
May 24	Pre-Authorized Payment, SOO PUC BPY/FAC	420.01		297,563.83

continued



Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account Happy Gilmore Account #			**(continued)**
May 24	Pre-Authorized Payment, SOO PUC BPY/FAC	420.01		297,143.82
May 24	Transfer SID Renos Account #	5,000.00		292,143.82
May 24	INTERAC e-Transfer Sent, 389TAMARACK	452.00		291,691.82
May 24	INTERAC e-Transfer Sent, 9 INVOICES HG	1,133.15		290,558.67
May 24	INTERAC e-Transfer Sent, 549 SPOONER	395.50		290,163.17
May 24	INTERAC e-Transfer Sent, 566 DOUGLAS	313.37		289,849.80
May 24	INTERAC e-Transfer Sent, 103DOME	395.50		289,454.30
May 24	Transfer Multiville Account #	3,000.00		286,454.30
May 24	Cheque, NO.740	1,485.00		284,969.30
May 24	Cheque, NO.343	1,855.58		283,113.72
May 24	Transfer, DSPLN Account #	40,000.00		243,113.72
May 24	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	2,025.00		241,088.72
May 24	INTERAC e-Transfer Sent, INV 2610	2,825.00		238,263.72
May 24	Transfer Multiville Account #	4,000.00		234,263.72
May 24	Transfer Multiville Account #	5,000.00		229,263.72
May 24	Transfer Hard Rock Account #	2,500.00		226,763.72
May 25	Pre-Authorized Payment, SOO PUC BPY/FAC	124.29		226,639.43
May 25	Pre-Authorized Payment, SOO PUC BPY/FAC	381.26		226,258.17
May 25	Pre-Authorized Payment, SOO PUC BPY/FAC	25.76		226,232.41
May 25	Transfer, SID Renos Account #	3,000.00		223,232.41
May 25	Transfer, DSPLN Account #	2,500.00		220,732.41
May 25	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,200.00		219,532.41
May 25	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,000.00		218,532.41
May 25	Pre-Authorized Payment, RELIANCECOMFORT BPY/FAC	401.18		218,131.23
May 25	Transfer, SID Management Account #	210,000.00		8,131.23
May 25	Transfer, DSPLN Account #	8,000.00		131.23
May 29	Transfer, SID Management Account #		6,000.00	6,131.23
May 29	INTERAC e-Transfer Sent, 117TURNER Name	1,312.50		4,818.73
May 29	INTERAC e-Transfer Sent, 117TURNER Name	3,374.99		1,443.74
May 29	Cheque, NO.87	1,125.00		318.74
May 29	Cheque, NO.391	1,552.50		-1,233.76
May 29	Cheque, NO.284	1,856.25		-3,090.01
May 29	Cheque, NO.319	82.95		-3,172.96

continued

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15130E (09/02)

Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account Happy Gilmore Account #			**(continued)**
May 29	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	833.97		-4,006.93
May 29	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,013.33		-5,020.26
May 29	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,237.50		-6,257.76
May 29	Cheque, NO.764	1,875.00		-8,132.76
May 29	Cheque, NO.776	1,500.00		-9,632.76
May 29	Cheque, NO.220	443.03		-10,075.79
May 29	Cheque Returned NSF, NO. 87		1,125.00	-8,950.79
May 29	Non Sufficient Funds Fee	48.00		-8,998.79
May 29	Cheque Returned NSF, NO. 220		443.03	-8,555.76
May 29	Non Sufficient Funds Fee	48.00		-8,603.76
May 29	Cheque Returned NSF, NO. 391		1,552.50	-7,051.26
May 29	Non Sufficient Funds Fee	48.00		-7,099.26
May 29	Cheque Returned NSF, NO. 284		1,856.25	-5,243.01
May 29	Non Sufficient Funds Fee	48.00		-5,291.01
May 29	Cheque Returned NSF, NO. 319		82.95	-5,208.06
May 29	Non Sufficient Funds Fee	48.00		-5,256.06
May 29	Cheque Returned NSF, NO. 764		1,875.00	-3,381.06
May 29	Non Sufficient Funds Fee	48.00		-3,429.06
May 29	Cheque Returned NSF, NO. 776		1,500.00	-1,929.06
May 29	Non Sufficient Funds Fee	48.00		-1,977.06
May 29	Cheque Returned NSF		833.97	-1,143.09
May 29	Returned Item Fee	48.00		-1,191.09
May 29	Cheque Returned NSF		1,013.33	-177.76
May 29	Returned Item Fee	48.00		-225.76
May 29	Cheque Returned NSF		1,237.50	1,011.74
May 29	Returned Item Fee	48.00		963.74
May 30	Pre-Authorized Payment, SOO PUC BPY/FAC	126.88		836.86
May 30	Pre-Authorized Payment, SOO PUC BPY/FAC	121.63		715.23
May 30	Pre-Authorized Payment, SOO PUC BPY/FAC	263.34		451.89
May 30	Pre-Authorized Payment, SOO PUC BPY/FAC	102.15		349.74
May 30	Cheque, NO.114	1,518.75		-1,169.01
May 30	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,013.34		-2,182.35
May 30	Transfer SID Management Account #		6,000.00	3,817.65
May 30	INTERAC e-Transfer Sent, 16LAURIER Name	2,312.50		1,505.15
May 30	Cheque, NO.410	1,620.00		-114.85
May 30	Cheque, NO.419	2,660.00		-2,774.85
May 31	Transfer Interlude Account #		5,000.00	2,225.15
May 31	Cheque, NO.331	733.33		1,491.82

continued



Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account [redacted]			**(continued)**
May 31	Plan Fee	22.50		1,469.32
May 31	Transaction Fee, DISCOUNT 39 AT $0.60	23.40		1,445.92
May 31	Interest Paid	14.66		1,431.26
May 31	Overdraft Per Item Charge	125.00		1,306.26
May 31	**Closing totals**	**661,333.67**	**662,450.01**	

Number of items processed 202 55

Number of cheques or related items enclosed in your statement..... 26

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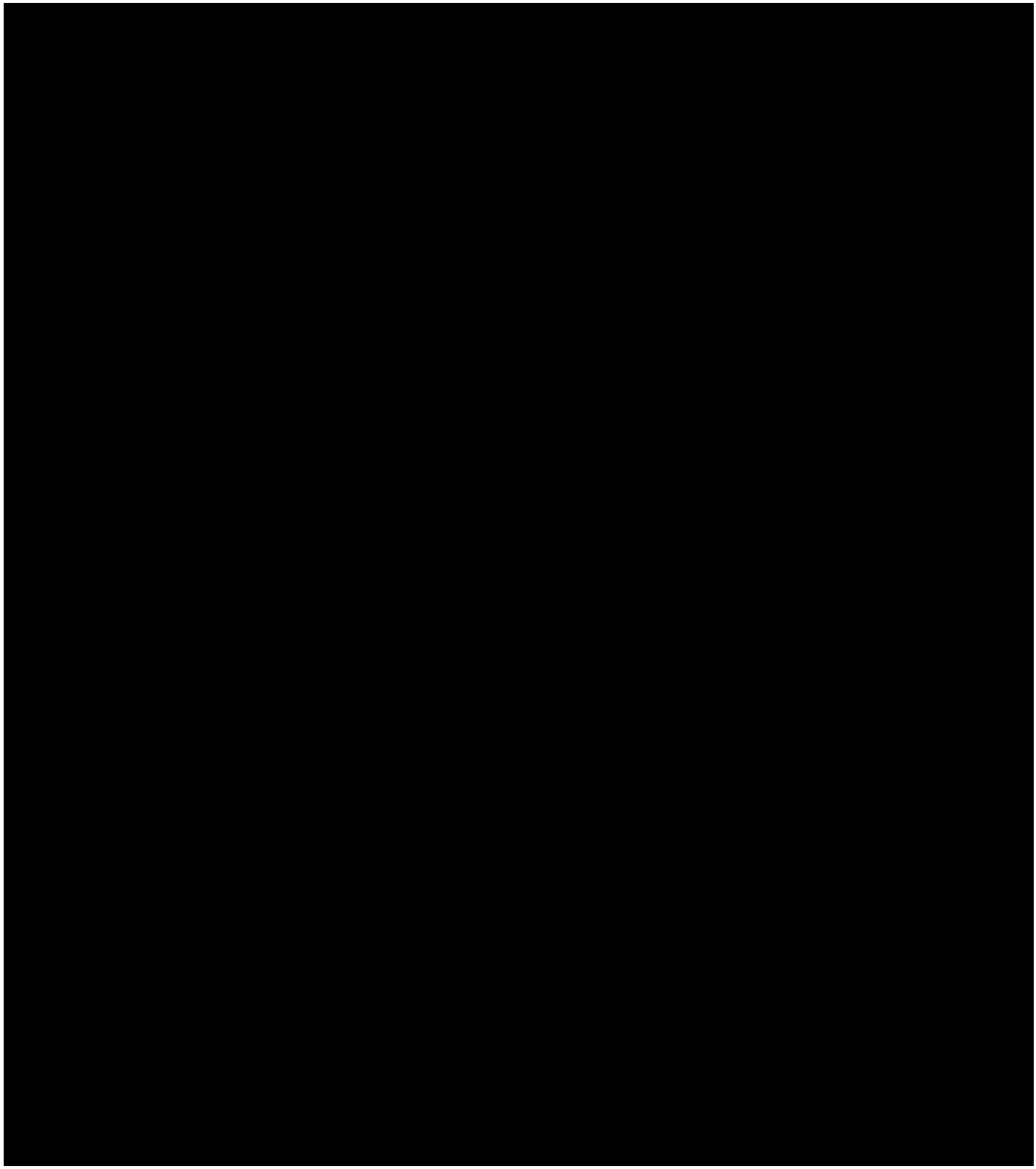
15130E (09/02)



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15130E (09/02)

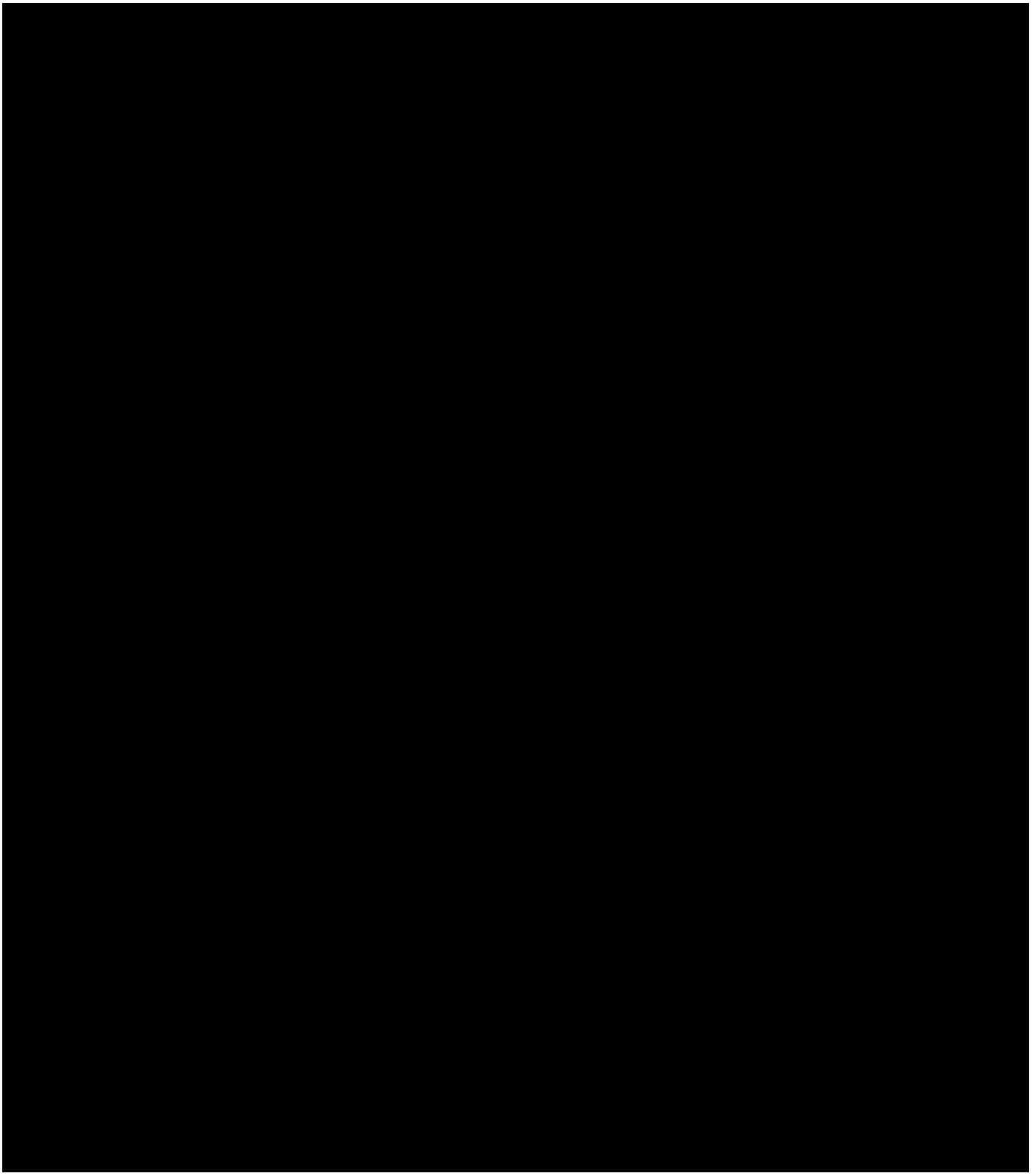




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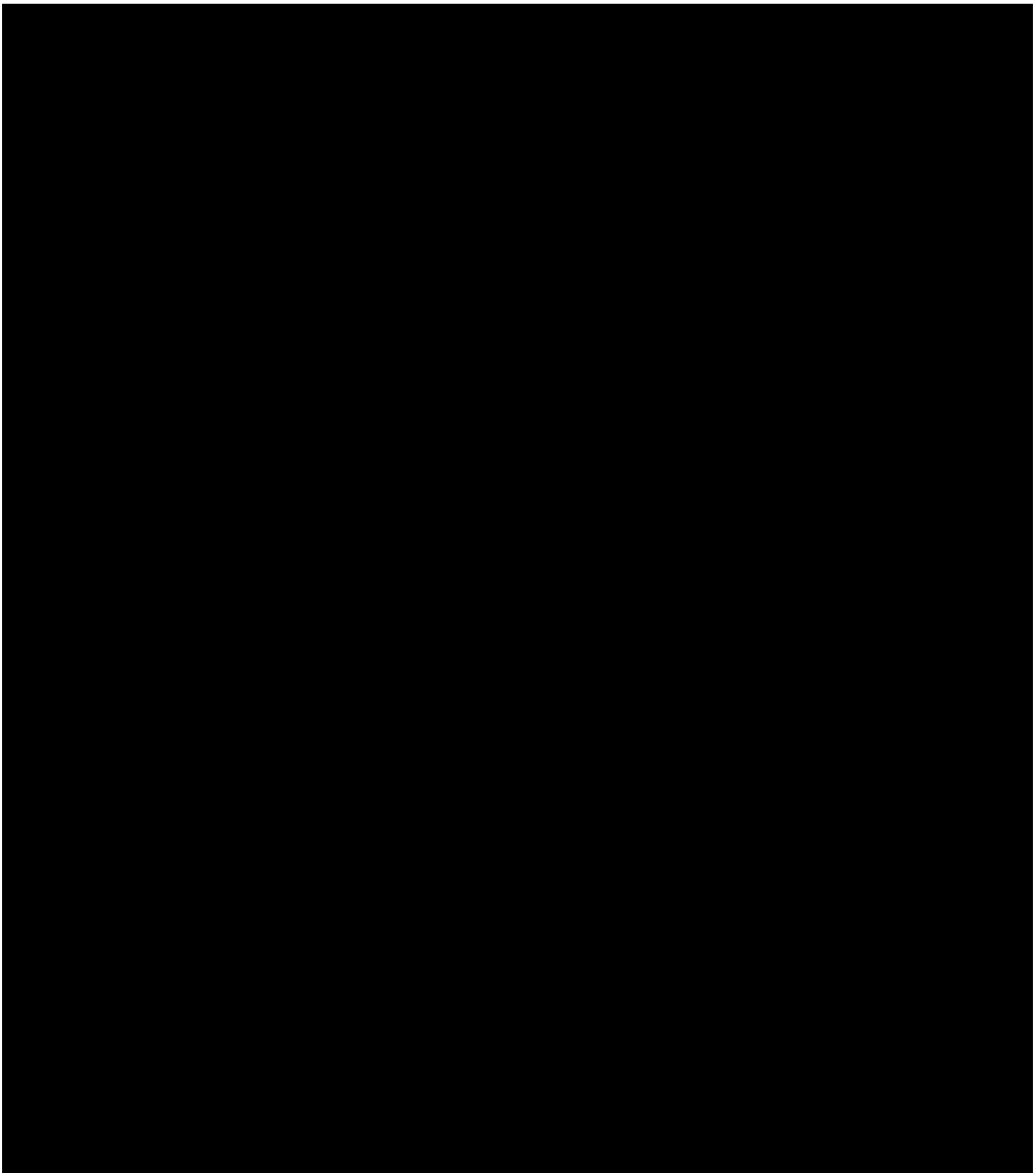
15130E (09/02)





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[redacted]

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15130E (09/02)

Your branch address:

SUITE 100
6605 HURONTARIO STREET
MISSISSAUGA, ONTARIO L5T0A4

Business Banking 792



Your Branch
BMO FINANCIAL GROUP CENTRE
Transit number: 3858

For questions about your statement call
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Your Plan
Business Builder 1 Plan

HAPPY GILMORE INC.
394 APPLEBY LINE
BURLINGTON ON L7L 2X8

Business Banking statement

For the period ending July 31, 2023

Summary of account

Account	Opening balance ($)	- Total amounts debited ($)	+ Total amounts credited ($)	= Closing balance ($) on Jul 31, 2023
Business Account # [redacted]	225.64	296,352.52	296,352.31	225.43

Transaction details

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account # [redacted]			
	Account Type: HAPPY GILMOR			
	Business name: HAPPY GILMORE INC.			
Jul 01	**Opening balance**			**225.64**
Jul 04	Pre-Authorized Payment, AMC MTG/HYP	1,430.83		-1,205.19
Jul 04	Cheque, NO.125	1,653.75		-2,858.94
Jul 04	Cheque, NO.111	1,518.75		-4,377.69
Jul 04	Cheque, NO.100	1,216.00		-5,593.69
Jul 04	Cheque, NO.888	1,215.00		-6,808.69
Jul 04	Cheque, NO.194	1,800.00		-8,608.69
Jul 04	Cheque, NO.300	1,417.50		-10,026.19
Jul 04	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	760.00		-10,786.19
Jul 04	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,236.67		-12,022.86

continued

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15130E (09/02)

Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account # : Happy Gilmore Account #			**(continued)**
Jul 04	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,173.34		-13,196.20
Jul 04	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,608.13		-14,804.33
Jul 04	Cheque, NO.863	1,687.50		-16,491.83
Jul 04	Cheque, NO.76	2,062.50		-18,554.33
Jul 04	Cheque Returned NSF, NO. 111		1,518.75	-17,035.58
Jul 04	Non Sufficient Funds Fee	48.00		-17,083.58
Jul 04	Cheque Returned NSF, NO. 300		1,417.50	-15,666.08
Jul 04	Non Sufficient Funds Fee	48.00		-15,714.08
Jul 04	Cheque Returned NSF, NO. 76		2,062.50	-13,651.58
Jul 04	Non Sufficient Funds Fee	48.00		-13,699.58
Jul 04	Cheque Returned NSF, NO. 125		1,653.75	-12,045.83
Jul 04	Non Sufficient Funds Fee	48.00		-12,093.83
Jul 04	Cheque Returned NSF, NO. 863		1,687.50	-10,406.33
Jul 04	Non Sufficient Funds Fee	48.00		-10,454.33
Jul 04	Cheque Returned NSF, NO. 194		1,800.00	-8,654.33
Jul 04	Non Sufficient Funds Fee	48.00		-8,702.33
Jul 04	Cheque Returned NSF, NO. 888		1,215.00	-7,487.33
Jul 04	Non Sufficient Funds Fee	48.00		-7,535.33
Jul 04	Cheque Returned NSF, NO. 100		1,216.00	-6,319.33
Jul 04	Non Sufficient Funds Fee	48.00		-6,367.33
Jul 04	Cheque Returned NSF		1,430.83	-4,936.50
Jul 04	Returned Item Fee	48.00		-4,984.50
Jul 04	Cheque Returned NSF		1,236.67	-3,747.83
Jul 04	Returned Item Fee	48.00		-3,795.83
Jul 04	Cheque Returned NSF		1,173.34	-2,622.49
Jul 04	Returned Item Fee	48.00		-2,670.49
Jul 04	Cheque Returned NSF		1,608.13	-1,062.36
Jul 04	Returned Item Fee	48.00		-1,110.36
Jul 04	Cheque Returned NSF		760.00	-350.36
Jul 04	Returned Item Fee	48.00		-398.36
Jul 05	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,386.67		-1,785.03
Jul 05	Cheque Returned NSF		1,386.67	-398.36
Jul 05	Returned Item Fee	48.00		-446.36
Jul 06	Cheque, NO.145	1,813.33		-2,259.69
Jul 06	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	966.67		-3,226.36
Jul 07	Pre-Authorized Payment, SOO PUC BPY/FAC	57.75		-3,284.11
Jul 07	Pre-Authorized Payment, SOO PUC BPY/FAC	96.77		-3,380.88
Jul 07	Pre-Authorized Payment, SOO PUC BPY/FAC	127.42		-3,508.30

continued



Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account # [redacted] Happy Gilmore Account #			**(continued)**
Jul 07	Transfer, [redacted] SID Management Account #		10,000.00	6,491.70
Jul 07	INTERAC e-Transfer Sent, 141 [redacted] Name	3,833.32		2,658.38
Jul 07	Transfer, [redacted] SID Management Account #		5,000.00	7,658.38
Jul 07	Transfer, [redacted]		5,000.00	12,658.38
Jul 07	INTERAC e-Transfer Sent, 484FIRST [redacted]	708.33		11,950.05
Jul 07	INTERAC e-Transfer Sent, 484FIRST [redacted]	1,215.00		10,735.05
Jul 07	INTERAC e-Transfer Sent, 484FIRST [redacted]	708.33		10,026.72
Jul 07	INTERAC e-Transfer Sent, 484FIRST [redacted] Names	708.33		9,318.39
Jul 07	INTERAC e-Transfer Sent, 484FIRST [redacted]	1,215.00		8,103.39
Jul 07	INTERAC e-Transfer Sent, 484FIRST [redacted]	708.33		7,395.06
Jul 07	INTERAC e-Transfer Sent, 484FIRST [redacted]	708.33		6,686.73
Jul 07	INTERAC e-Transfer Sent, 484FIRST [redacted]	708.33		5,978.40
Jul 07	INTERAC e-Transfer Sent, 68 [redacted] Name	1,667.50		4,310.90
Jul 10	Transfer, [redacted] SID Management Account #		7,000.00	11,310.90
Jul 10	INTERAC e-Transfer Sent, [redacted]	708.33		10,602.57
Jul 10	INTERAC e-Transfer Sent, [redacted]	779.17		9,823.40
Jul 10	INTERAC e-Transfer Sent, [redacted]	708.33		9,115.07
Jul 10	INTERAC e-Transfer Sent, [redacted]	878.33		8,236.74
Jul 10	INTERAC e-Transfer Sent, [redacted]	500.00		7,736.74
Jul 10	INTERAC e-Transfer Sent, [redacted]	500.00		7,236.74
Jul 10	INTERAC e-Transfer Sent, [redacted] Names	500.00		6,736.74
Jul 10	INTERAC e-Transfer Sent, [redacted]	708.33		6,028.41
Jul 10	INTERAC e-Transfer Sent, [redacted]	991.67		5,036.74
Jul 10	INTERAC e-Transfer Sent, [redacted]	1,062.50		3,974.24
Jul 10	INTERAC e-Transfer Sent, [redacted]	708.33		3,265.91
Jul 10	INTERAC e-Transfer Sent, [redacted]	708.33		2,557.58
Jul 10	INTERAC e-Transfer Sent, [redacted]	708.33		1,849.25
Jul 10	INTERAC e-Transfer Sent, [redacted]	1,062.50		786.75
Jul 10	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	4,000.00		-3,213.25
Jul 10	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,012.51		-4,225.76
Jul 10	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,186.35		-5,412.11
Jul 10	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,237.50		-6,649.61
Jul 10	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,195.50		-7,845.11

continued

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15130E (09/02)

Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account # : Happy Gilmore Account #			**(continued)**
Jul 10	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,013.34		-8,858.45
Jul 10	Cheque, NO.332	733.33		-9,591.78
Jul 10	Cheque, NO.206	275.55		-9,867.33
Jul 10	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,013.33		-10,880.66
Jul 10	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,173.34		-12,054.00
Jul 10	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,608.13		-13,662.13
Jul 10	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,013.33		-14,675.46
Jul 10	Cheque, NO.167	1,822.50		-16,497.96
Jul 10	Cheque Returned NSF, NO. 206		275.55	-16,222.41
Jul 10	Non Sufficient Funds Fee	48.00		-16,270.41
Jul 10	Cheque Returned NSF, NO. 167		1,822.50	-14,447.91
Jul 10	Non Sufficient Funds Fee	48.00		-14,495.91
Jul 10	Cheque Returned NSF, NO. 332		733.33	-13,762.58
Jul 10	Non Sufficient Funds Fee	48.00		-13,810.58
Jul 10	Cheque Returned NSF		1,237.50	-12,573.08
Jul 10	Returned Item Fee	48.00		-12,621.08
Jul 10	Cheque Returned NSF		1,195.50	-11,425.58
Jul 10	Returned Item Fee	48.00		-11,473.58
Jul 10	Cheque Returned NSF		1,013.34	-10,460.24
Jul 10	Returned Item Fee	48.00		-10,508.24
Jul 10	Cheque Returned NSF		4,000.00	-6,508.24
Jul 10	Returned Item Fee	48.00		-6,556.24
Jul 10	Cheque Returned NSF		1,012.51	-5,543.73
Jul 10	Returned Item Fee	48.00		-5,591.73
Jul 10	Cheque Returned NSF		1,186.35	-4,405.38
Jul 10	Returned Item Fee	48.00		-4,453.38
Jul 10	Cheque Returned NSF		1,173.34	-3,280.04
Jul 10	Returned Item Fee	48.00		-3,328.04
Jul 10	Cheque Returned NSF		1,608.13	-1,719.91
Jul 10	Returned Item Fee	48.00		-1,767.91
Jul 10	Cheque Returned NSF		1,013.33	-754.58
Jul 10	Returned Item Fee	48.00		-802.58
Jul 10	Cheque Returned NSF		1,013.33	210.75
Jul 10	Returned Item Fee	48.00		162.75
Jul 11	Cheque, NO.239	920.00		-757.25
Jul 11	Cheque, NO.229	1,000.00		-1,757.25
Jul 11	Cheque, NO.386	1,417.50		-3,174.75

continued



Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account # Happy Gilmore Account #			**(continued)**
Jul 11	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,590.00		-4,764.75
Jul 11	Cheque, NO.267	154.50		-4,919.25
Jul 11	Pre-Authorized Payment, AMC MGT TRUST I MTG/HYP	1,430.83		-6,350.08
Jul 11	Cheque, NO.216	708.33		-7,058.41
Jul 12	Credit, BR.3914, EXPIRED EMT - 07/12/2023		102.83	-6,955.58
Jul 12	Transfer, SID Management Account #		7,000.00	44.42
Jul 12	Pre-Authorized Payment, AMC MTG/HYP	1,913.17		-1,868.75
Jul 12	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,383.75		-3,252.50
Jul 12	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,066.67		-4,319.17
Jul 12	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,306.67		-5,625.84
Jul 12	Transfer, Joint Captain Account #		8,000.00	2,374.16
Jul 12	INTERAC e-Transfer Sent, Name	1,732.50		641.66
Jul 12	Cheque, NO.1202	1,360.00		-718.34
Jul 13	Transfer, Joint Captain Account #		800.00	81.66
Jul 13	Cheque, NO.1233	3,498.50		-3,416.84
Jul 13	Cheque, NO.1232	1,499.25		-4,916.09
Jul 13	Cheque, NO.427	1,875.00		-6,791.09
Jul 13	Cheque, NO.440	1,500.00		-8,291.09
Jul 13	Cheque Returned NSF, NO. 427		1,875.00	-6,416.09
Jul 13	Non Sufficient Funds Fee	48.00		-6,464.09
Jul 13	Cheque Returned NSF, NO. 440		1,500.00	-4,964.09
Jul 13	Non Sufficient Funds Fee	48.00		-5,012.09
Jul 13	Cheque Returned NSF, NO. 1233		3,498.50	-1,513.59
Jul 13	Non Sufficient Funds Fee	48.00		-1,561.59
Jul 13	Cheque Returned NSF, NO. 1232		1,499.25	-62.34
Jul 13	Non Sufficient Funds Fee	48.00		-110.34
Jul 14	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,866.67		-1,977.01
Jul 14	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,333.33		-3,310.34
Jul 14	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,281.80		-4,592.14
Jul 14	Transfer, Joint Captain Account #		4,600.00	7.86

continued

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15130E (09/02)

Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account # : Happy Gilmore Account #			**(continued)**
Jul 17	Pre-Authorized Payment No Fee, CASH MGMT FEE BOM/B/M	106.67		-98.81
Jul 17	Pre-Authorized Payment, COOPERATORS CSI INS/ASS	14,302.52		-14,401.33
Jul 17	Cheque, NO.1219	975.00		-15,376.33
Jul 17	Cheque, NO.399	1,200.00		-16,576.33
Jul 17	Cheque, NO.449	1,087.50		-17,663.83
Jul 17	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,260.00		-18,923.83
Jul 17	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,012.80		-19,936.63
Jul 17	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,237.50		-21,174.13
Jul 17	Cheque Returned NSF, NO. 1219		975.00	-20,199.13
Jul 17	Non Sufficient Funds Fee	48.00		-20,247.13
Jul 17	Cheque Returned NSF, NO. 399		1,200.00	-19,047.13
Jul 17	Non Sufficient Funds Fee	48.00		-19,095.13
Jul 17	Cheque Returned NSF, NO. 449		1,087.50	-18,007.63
Jul 17	Non Sufficient Funds Fee	48.00		-18,055.63
Jul 17	Cheque Returned NSF		106.67	-17,948.96
Jul 17	Returned Item Fee	48.00		-17,996.96
Jul 17	Cheque Returned NSF		14,302.52	-3,694.44
Jul 17	Returned Item Fee	48.00		-3,742.44
Jul 17	Cheque Returned NSF		1,260.00	-2,482.44
Jul 17	Returned Item Fee	48.00		-2,530.44
Jul 17	Cheque Returned NSF		1,012.80	-1,517.64
Jul 17	Returned Item Fee	48.00		-1,565.64
Jul 17	Cheque Returned NSF		1,237.50	-328.14
Jul 17	Returned Item Fee	48.00		-376.14
Jul 18	Cheque, NO.321	82.95		-459.09
Jul 18	Cheque, NO.1259	4,320.00		-4,779.09
Jul 18	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	2,171.25		-6,950.34
Jul 18	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	983.72		-7,934.06
Jul 18	Cheque Returned NSF, NO. 1259		4,320.00	-3,614.06
Jul 18	Non Sufficient Funds Fee	48.00		-3,662.06
Jul 18	Cheque Returned NSF, NO. 321		82.95	-3,579.11
Jul 18	Non Sufficient Funds Fee	48.00		-3,627.11
Jul 18	Cheque Returned NSF		2,171.25	-1,455.86
Jul 18	Returned Item Fee	48.00		-1,503.86
Jul 18	Cheque Returned NSF		983.72	-520.14
Jul 18	Returned Item Fee	48.00		-568.14

continued



Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account # [redacted] Happy Gilmore Account #			**(continued)**
Jul 19	Credit, BR.3914, EXPIRED EMT - 07/19/2023		1,870.00	1,301.86
Jul 19	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,205.33		96.53
Jul 20	Cheque, NO.183	1,822.50		-1,725.97
Jul 20	Cheque, NO.900	780.00		-2,505.97
Jul 20	Cheque Returned NSF, NO. 183		1,822.50	-683.47
Jul 20	Non Sufficient Funds Fee	48.00		-731.47
Jul 20	Cheque Returned NSF, NO. 900		780.00	48.53
Jul 20	Non Sufficient Funds Fee	48.00		0.53
Jul 21	Transfer, [redacted] Pink Flamingo Account #		2,500.00	2,500.53
Jul 21	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	972.04		1,528.49
Jul 21	Pre-Authorized Payment, DEFT SETTLEMENT FLE 0013	2,475.00		-946.51
Jul 21	Cheque Returned NSF		972.04	25.53
Jul 21	Returned Item Fee	48.00		-22.47
Jul 24	Pre-Authorized Payment, CWT MTG/HYP	1,150.46		-1,172.93
Jul 24	Pre-Authorized Payment, SOO PUC BPY/FAC	208.16		-1,381.09
Jul 24	Pre-Authorized Payment, SOO PUC BPY/FAC	250.29		-1,631.38
Jul 24	Pre-Authorized Payment, COOPERATORS CSI INS/ASS	14,302.52		-15,933.90
Jul 24	Pre-Authorized Payment, SOO PUC BPY/FAC	236.72		-16,170.62
Jul 24	Pre-Authorized Payment, SOO PUC BPY/FAC	208.16		-16,378.78
Jul 24	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,500.01		-17,878.79
Jul 24	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	3,166.67		-21,045.46
Jul 24	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	2,025.00		-23,070.46
Jul 24	Cheque, NO.345	1,855.58		-24,926.04
Jul 24	Cheque Returned NSF, NO. 345		1,855.58	-23,070.46
Jul 24	Non Sufficient Funds Fee	48.00		-23,118.46
Jul 24	Cheque Returned NSF		1,150.46	-21,968.00
Jul 24	Returned Item Fee	48.00		-22,016.00
Jul 24	Cheque Returned NSF		236.72	-21,779.28
Jul 24	Returned Item Fee	48.00		-21,827.28
Jul 24	Cheque Returned NSF		208.16	-21,619.12
Jul 24	Returned Item Fee	48.00		-21,667.12

continued

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15130E (09/02)

Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account # : Happy Gilmore Account #			**(continued)**
Jul 24	Cheque Returned NSF		208.16	-21,458.96
Jul 24	Returned Item Fee	48.00		-21,506.96
Jul 24	Cheque Returned NSF		250.29	-21,256.67
Jul 24	Returned Item Fee	48.00		-21,304.67
Jul 24	Cheque Returned NSF		14,302.52	-7,002.15
Jul 24	Returned Item Fee	48.00		-7,050.15
Jul 24	Cheque Returned NSF		1,500.01	-5,550.14
Jul 24	Returned Item Fee	48.00		-5,598.14
Jul 24	Cheque Returned NSF		3,166.67	-2,431.47
Jul 24	Returned Item Fee	48.00		-2,479.47
Jul 24	Cheque Returned NSF		2,025.00	-454.47
Jul 24	Returned Item Fee	48.00		-502.47
Jul 25	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,200.00		-1,702.47
Jul 25	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,000.00		-2,702.47
Jul 25	Cheque, NO.421	1,485.00		-4,187.47
Jul 25	Cheque Returned NSF, NO. 421		1,485.00	-2,702.47
Jul 25	Non Sufficient Funds Fee	48.00		-2,750.47
Jul 25	Cheque Returned NSF		1,200.00	-1,550.47
Jul 25	Returned Item Fee	48.00		-1,598.47
Jul 25	Cheque Returned NSF		1,000.00	-598.47
Jul 25	Returned Item Fee	48.00		-646.47
Jul 26	Pre-Authorized Payment, SOO PUC BPY/FAC	297.02		-943.49
Jul 26	Pre-Authorized Payment, SOO PUC BPY/FAC	625.44		-1,568.93
Jul 26	Pre-Authorized Payment, SOO PUC BPY/FAC	67.77		-1,636.70
Jul 26	Transfer, [redacted] DSPLN Account #		15,500.00	13,863.30
Jul 26	INTERAC e-Transfer Sent, [redacted]	1,582.00		12,281.30
Jul 26	INTERAC e-Transfer Sent, [redacted]	849.20		11,432.10
Jul 26	INTERAC e-Transfer Sent, [redacted]	2,299.55		9,132.55
Jul 26	INTERAC e-Transfer Sent, [redacted]	334.48		8,798.07
Jul 26	INTERAC e-Transfer Sent, [redacted] Names	3,601.87		5,196.20
Jul 26	INTERAC e-Transfer Sent, [redacted]	114.41		5,081.79
Jul 26	INTERAC e-Transfer Sent, [redacted]	1,411.09		3,670.70
Jul 26	INTERAC e-Transfer Sent, [redacted]	2,245.87		1,424.83
Jul 26	INTERAC e-Transfer Sent, [redacted]	381.38		1,043.45
Jul 26	INTERAC e-Transfer Sent, [redacted]	62.96		980.49
Jul 26	INTERAC e-Transfer Sent, [redacted]	776.61		203.88
Jul 26	Cheque, NO.412	1,620.00		-1,416.12
Jul 26	Cheque Returned NSF, NO. 412		1,620.00	203.88
Jul 26	Non Sufficient Funds Fee	48.00		155.88

continued



Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account # [redacted] Happy Gilmore Account #			**(continued)**
Jul 27	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,013.33		-857.45
Jul 27	Transfer, [redacted] DSPLN Account #		2,000.00	1,142.55
Jul 27	INTERAC e-Transfer Sent, JULY	887.50		255.05
Jul 28	Pre-Authorized Payment, SOO PUC BPY/FAC	249.65		5.40
Jul 28	Pre-Authorized Payment, SOO PUC BPY/FAC	245.97		-240.57
Jul 28	Pre-Authorized Payment, SOO PUC BPY/FAC	498.59		-739.16
Jul 28	Pre-Authorized Payment, SOO PUC BPY/FAC	215.80		-954.96
Jul 28	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	833.97		-1,788.93
Jul 31	Incoming Wire Payment, INCOMING WIRE PAYMENT, CA, NEKZAI LAW PROFESSION		117,113.61	115,324.68
Jul 31	Cheque, NO.393	1,552.50		113,772.18
Jul 31	Cheque, NO.222	443.03		113,329.15
Jul 31	Transfer, [redacted] SID Renos Account #	10,000.00		103,329.15
Jul 31	Transfer, [redacted] Happy Island Account #	100,000.00		3,329.15
Jul 31	INTERAC e-Transfer Sent, [redacted] Name	2,932.00		397.15
Jul 31	Cheque, NO.112	1,518.75		-1,121.60
Jul 31	Cheque Returned NSF, NO. 112		1,518.75	397.15
Jul 31	Non Sufficient Funds Fee	48.00		349.15
Jul 31	Plan Fee	22.50		326.65
Jul 31	Interest Paid	11.22		315.43
Jul 31	Overdraft Per Item Charge	90.00		225.43
Jul 31	**Closing totals**	**296,352.52**	**296,352.31**	

Number of items processed ..... 198..... 75

Number of cheques or related items enclosed in your statement..... 9

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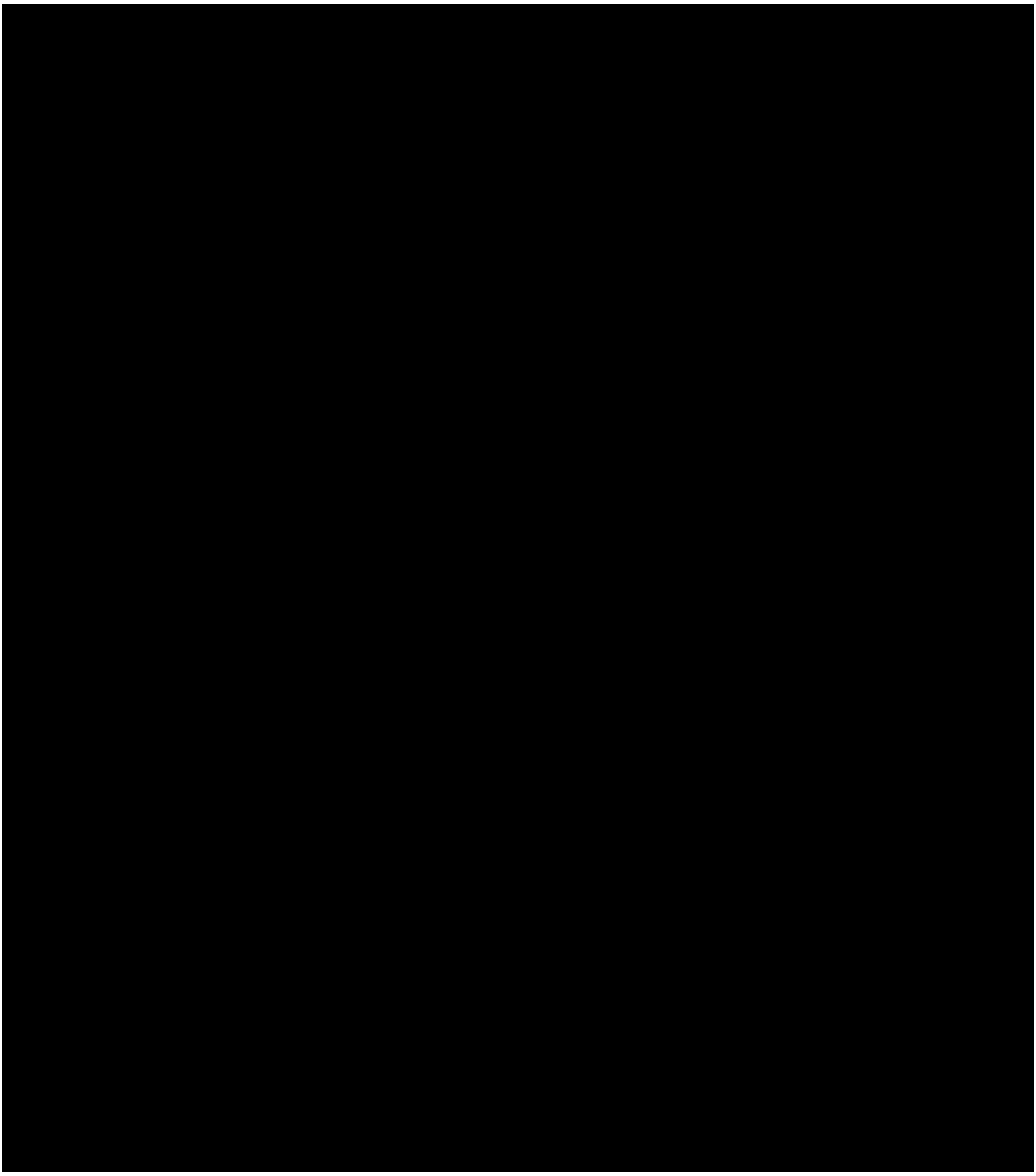
15130E (09/02)



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15130E (09/02)





[redacted]

BMO Bank of Montreal
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15130E (09/02)

Your branch address:

SUITE 100
6605 HURONTARIO STREET
MISSISSAUGA, ONTARIO L5T0A4

Business Banking 805



Your Branch
BMO FINANCIAL GROUP CENTRE
Transit number: 3858

For questions about your statement call
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Your Plan
Business Builder 1 Plan

HAPPY GILMORE INC.
394 APPLEBY LINE
BURLINGTON ON L7L 2X8

Business Banking statement

For the period ending August 31, 2023

Summary of account

Account	Opening balance ($)	- Total amounts debited ($)	+ Total amounts credited ($)	= Closing balance ($) on Aug 31, 2023
Business Account # Happy Gilmore Account #	225.43	199,693.43	198,025.69	-1,442.31

Transaction details

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account # Happy Gilmore Account #			
	Account Type: HAPPY GILMOR			
	Business name: HAPPY GILMORE INC.			
Aug 01	**Opening balance**			**225.43**
Aug 01	Pre-Authorized Payment, AMC MTG/HYP	1,430.83		-1,205.40
Aug 01	Transfer, Happy Island Account #		28,000.00	26,794.60
Aug 01	Transfer, LIFT Capital Account #	26,393.87		400.73
Aug 01	Transfer, Happy Island Account #		3,000.00	3,400.73
Aug 01	INTERAC e-Transfer Sent, Unknown Name	904.00		2,496.73
Aug 01	INTERAC e-Transfer Sent, Unknown Name	172.50		2,324.23
Aug 01	Cheque, NO.1231	1,499.25		824.98
Aug 01	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,173.34		-348.36
Aug 01	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,236.67		-1,585.03

continued

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15130E (09/02)

Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account # Happy Gilmore Account #			**(continued)**
Aug 01	Transfer, Happy Island Account #		2,000.00	414.97
Aug 01	INTERAC e-Transfer Sent, STACEY CLEANING VR	25.42		389.55
Aug 01	INTERAC e-Transfer Sent, 84PILGRIM	274.57		114.98
Aug 01	Cheque, NO.77	2,062.50		-1,947.52
Aug 01	Cheque Returned NSF, NO. 77		2,062.50	114.98
Aug 01	Non Sufficient Funds Fee	48.00		66.98
Aug 02	Service Charge, BR.0808, EXCESS FEE FOR 28/07/2023	100.00		-33.02
Aug 02	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,608.13		-1,641.15
Aug 02	Cheque Returned NSF		1,608.13	-33.02
Aug 02	Returned Item Fee	48.00		-81.02
Aug 03	Transfer, SID Management Account #		15,000.00	14,918.98
Aug 03	Transfer, Aruba Butt Account #	13,000.00		1,918.98
Aug 03	Cheque, NO.195	1,800.00		118.98
Aug 03	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	760.00		-641.02
Aug 03	Transfer, SID Management Account #		5,000.00	4,358.98
Aug 03	INTERAC e-Transfer Sent, Unknown Name	958.33		3,400.65
Aug 04	Cheque, NO.146	1,813.33		1,587.32
Aug 04	Cheque, NO.297	1,417.50		169.82
Aug 04	Cheque, NO.101	1,216.00		-1,046.18
Aug 04	Cheque Returned NSF, NO. 101		1,216.00	169.82
Aug 04	Non Sufficient Funds Fee	48.00		121.82
Aug 08	Cheque, NO.230	1,000.00		-878.18
Aug 08	Pre-Authorized Payment, SOO PUC BPY/FAC	57.75		-935.93
Aug 08	Pre-Authorized Payment, SOO PUC BPY/FAC	98.34		-1,034.27
Aug 08	Pre-Authorized Payment, SOO PUC BPY/FAC	119.08		-1,153.35
Aug 08	Cheque, NO.387	1,417.50		-2,570.85
Aug 08	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,186.35		-3,757.20
Aug 08	Pre-Authorized Payment, AMC MTG/HYP	1,913.17		-5,670.37
Aug 08	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,386.67		-7,057.04
Aug 08	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	966.67		-8,023.71
Aug 08	Cheque Returned NSF, NO. 387		1,417.50	-6,606.21
Aug 08	Non Sufficient Funds Fee	48.00		-6,654.21
Aug 08	Cheque Returned NSF, NO. 230		1,000.00	-5,654.21
Aug 08	Non Sufficient Funds Fee	48.00		-5,702.21
Aug 08	Cheque Returned NSF		57.75	-5,644.46
Aug 08	Returned Item Fee	48.00		-5,692.46
Aug 08	Cheque Returned NSF		98.34	-5,594.12

continued



Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account # Happy Gilmore Account #			**(continued)**
Aug 08	Returned Item Fee	48.00		-5,642.12
Aug 08	Cheque Returned NSF		119.08	-5,523.04
Aug 08	Returned Item Fee	48.00		-5,571.04
Aug 08	Cheque Returned NSF		1,913.17	-3,657.87
Aug 08	Returned Item Fee	48.00		-3,705.87
Aug 08	Cheque Returned NSF		1,386.67	-2,319.20
Aug 08	Returned Item Fee	48.00		-2,367.20
Aug 08	Cheque Returned NSF		966.67	-1,400.53
Aug 08	Returned Item Fee	48.00		-1,448.53
Aug 08	Cheque Returned NSF		1,186.35	-262.18
Aug 08	Returned Item Fee	48.00		-310.18
Aug 09	Transfer, SID Management Account #		10,000.00	9,689.82
Aug 09	Transfer, SID Management Account #		3,000.00	12,689.82
Aug 09	INTERAC e-Transfer Sent, Unknown Name	4,425.00		8,264.82
Aug 09	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,195.50		7,069.32
Aug 09	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,013.34		6,055.98
Aug 09	Cheque, NO.207	275.55		5,780.43
Aug 10	INTERAC e-Transfer Sent, Unknown Name	2,203.95		3,576.48
Aug 10	Cheque, NO.127	1,653.75		1,922.73
Aug 10	Cheque, NO.1203	1,360.00		562.73
Aug 10	Cheque, NO.169	1,822.50		-1,259.77
Aug 10	Cheque Returned NSF, NO. 1203		1,360.00	100.23
Aug 10	Non Sufficient Funds Fee	48.00		52.23
Aug 11	Transfer, SID Management Account #		6,000.00	6,052.23
Aug 11	INTERAC e-Transfer Sent, Unknown Name	3,833.32		2,218.91
Aug 11	Transfer, SID Management Account #		5,000.00	7,218.91
Aug 11	INTERAC e-Transfer Sent, Unknown Name	3,833.33		3,385.58
Aug 11	Transfer, SID Management Account #		5,000.00	8,385.58
Aug 11	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,590.00		6,795.58
Aug 11	Cheque, NO.217	708.33		6,087.25
Aug 11	Pre-Authorized Payment, DEFT SETTLEMENT FLE 0014	3,780.00		2,307.25
Aug 14	INTERAC e-Transfer Sent, Unknown Name	1,732.50		574.75
Aug 14	Pre-Authorized Payment No Fee, CASH MGMT FEE BOM/B/M	174.44		400.31

continued

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15130E (09/02)

Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account # Happy Gilmore Account #			**(continued)**
Aug 14	Transfer, SID Management Account #		5,000.00	5,400.31
Aug 14	Transfer,		1,000.00	6,400.31
Aug 14	INTERAC e-Transfer Sent, Unknown Name	1,370.00		5,030.31
Aug 14	Cheque, NO.1220	975.00		4,055.31
Aug 14	Cheque, NO.450	1,087.50		2,967.81
Aug 14	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,066.67		1,901.14
Aug 14	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,383.75		517.39
Aug 14	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,306.67		-789.28
Aug 14	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,866.67		-2,655.95
Aug 14	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,333.33		-3,989.28
Aug 14	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,281.80		-5,271.08
Aug 14	Cheque, NO.240	920.00		-6,191.08
Aug 14	Pre-Authorized Payment, DEFT SETTLEMENT FLE 0015	4,389.54		-10,580.62
Aug 14	Cheque Returned NSF, NO. 1220		975.00	-9,605.62
Aug 14	Non Sufficient Funds Fee	48.00		-9,653.62
Aug 14	Cheque Returned NSF, NO. 450		1,087.50	-8,566.12
Aug 14	Non Sufficient Funds Fee	48.00		-8,614.12
Aug 14	Cheque Returned NSF, NO. 240		920.00	-7,694.12
Aug 14	Non Sufficient Funds Fee	48.00		-7,742.12
Aug 14	Cheque Returned NSF		174.44	-7,567.68
Aug 14	Returned Item Fee	48.00		-7,615.68
Aug 14	Cheque Returned NSF		1,866.67	-5,749.01
Aug 14	Returned Item Fee	48.00		-5,797.01
Aug 14	Cheque Returned NSF		1,333.33	-4,463.68
Aug 14	Returned Item Fee	48.00		-4,511.68
Aug 14	Cheque Returned NSF		1,281.80	-3,229.88
Aug 14	Returned Item Fee	48.00		-3,277.88
Aug 14	Cheque Returned NSF		1,066.67	-2,211.21
Aug 14	Returned Item Fee	48.00		-2,259.21
Aug 14	Cheque Returned NSF		1,383.75	-875.46
Aug 14	Returned Item Fee	48.00		-923.46
Aug 14	Cheque Returned NSF		1,306.67	383.21
Aug 14	Returned Item Fee	48.00		335.21
Aug 15	Cheque, NO.400	1,200.00		-864.79
Aug 15	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,012.80		-1,877.59
Aug 15	Cheque, NO.268	154.50		-2,032.09

continued



Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account # Happy Gilmore Account #			**(continued)**
Aug 15	Cheque Returned NSF, NO. 400		1,200.00	-832.09
Aug 15	Non Sufficient Funds Fee	48.00		-880.09
Aug 15	Cheque Returned NSF, NO. 268		154.50	-725.59
Aug 15	Non Sufficient Funds Fee	48.00		-773.59
Aug 15	Cheque Returned NSF		1,012.80	239.21
Aug 15	Returned Item Fee	48.00		191.21
Aug 16	Service Charge, BR.0808, EXCESS FEE FOR, 14/08/2023	100.00		91.21
Aug 17	Pre-Authorized Payment, COOPERATORS CSI INS/ASS	14,152.91		-14,061.70
Aug 17	Cheque, NO.1307	4,010.00		-18,071.70
Aug 17	Cheque, NO.1295	877.50		-18,949.20
Aug 17	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,260.00		-20,209.20
Aug 17	Cheque Returned NSF, NO. 1307		4,010.00	-16,199.20
Aug 17	Non Sufficient Funds Fee	48.00		-16,247.20
Aug 17	Cheque Returned NSF, NO. 1295		877.50	-15,369.70
Aug 17	Non Sufficient Funds Fee	48.00		-15,417.70
Aug 17	Cheque Returned NSF		14,152.91	-1,264.79
Aug 17	Returned Item Fee	48.00		-1,312.79
Aug 17	Cheque Returned NSF		1,260.00	-52.79
Aug 17	Returned Item Fee	48.00		-100.79
Aug 18	INTERAC e-Transfer Received		3,000.00	2,899.21
Aug 18	INTERAC e-Transfer Sent, 116RAILROAD 50	2,486.00		413.21
Aug 18	Cheque, NO.1248	1,620.00		-1,206.79
Aug 18	Cheque, NO.1247	1,620.00		-2,826.79
Aug 18	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	983.72		-3,810.51
Aug 18	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	2,171.25		-5,981.76
Aug 18	Cheque Returned NSF, NO. 1248		1,620.00	-4,361.76
Aug 18	Non Sufficient Funds Fee	48.00		-4,409.76
Aug 18	Cheque Returned NSF, NO. 1247		1,620.00	-2,789.76
Aug 18	Non Sufficient Funds Fee	48.00		-2,837.76
Aug 18	Cheque Returned NSF		983.72	-1,854.04
Aug 18	Returned Item Fee	48.00		-1,902.04
Aug 18	Cheque Returned NSF		2,171.25	269.21
Aug 18	Returned Item Fee	48.00		221.21

continued

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15130E (09/02)

Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account # Happy Gilmore Account #			**(continued)**
Aug 21	Cheque, NO.1288	1,293.75		-1,072.54
Aug 21	Cheque, NO.1287	1,293.75		-2,366.29
Aug 21	Cheque, NO.1293	5,675.00		-8,041.29
Aug 21	Cheque, NO.184	1,822.50		-9,863.79
Aug 21	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,205.33		-11,069.12
Aug 21	Cheque Returned NSF, NO. 1288		1,293.75	-9,775.37
Aug 21	Non Sufficient Funds Fee	48.00		-9,823.37
Aug 21	Cheque Returned NSF, NO. 1287		1,293.75	-8,529.62
Aug 21	Non Sufficient Funds Fee	48.00		-8,577.62
Aug 21	Cheque Returned NSF, NO. 1293		5,675.00	-2,902.62
Aug 21	Non Sufficient Funds Fee	48.00		-2,950.62
Aug 21	Cheque Returned NSF, NO. 184		1,822.50	-1,128.12
Aug 21	Non Sufficient Funds Fee	48.00		-1,176.12
Aug 21	Cheque Returned NSF		1,205.33	29.21
Aug 21	Returned Item Fee	48.00		-18.79
Aug 22	Pre-Authorized Payment, CWT MTG/HYP	1,150.46		-1,169.25
Aug 22	Cheque Returned NSF		1,150.46	-18.79
Aug 22	Returned Item Fee	48.00		-66.79
Aug 23	Pre-Authorized Payment, SOO PUC BPY/FAC	382.31		-449.10
Aug 23	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,500.01		-1,949.11
Aug 23	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	3,166.67		-5,115.78
Aug 23	Cheque Returned NSF		382.31	-4,733.47
Aug 23	Returned Item Fee	48.00		-4,781.47
Aug 23	Cheque Returned NSF		1,500.01	-3,281.46
Aug 23	Returned Item Fee	48.00		-3,329.46
Aug 23	Cheque Returned NSF		3,166.67	-162.79
Aug 23	Returned Item Fee	48.00		-210.79
Aug 24	Pre-Authorized Payment, COOPERATORS CSI INS/ASS	14,152.91		-14,363.70
Aug 24	Cheque, NO.322	82.95		-14,446.65
Aug 24	Cheque, NO.333	733.33		-15,179.98
Aug 24	Cheque, NO.334	733.33		-15,913.31
Aug 24	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	2,025.00		-17,938.31
Aug 24	Cheque, NO.223	443.03		-18,381.34
Aug 24	Cheque Returned NSF, NO. 322		82.95	-18,298.39
Aug 24	Non Sufficient Funds Fee	48.00		-18,346.39
Aug 24	Cheque Returned NSF, NO. 333		733.33	-17,613.06
Aug 24	Non Sufficient Funds Fee	48.00		-17,661.06
Aug 24	Cheque Returned NSF, NO. 334		733.33	-16,927.73

continued



Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account # Happy Gilmore Account #			**(continued)**
Aug 24	Non Sufficient Funds Fee	48.00		-16,975.73
Aug 24	Cheque Returned NSF, NO. 223		443.03	-16,532.70
Aug 24	Non Sufficient Funds Fee	48.00		-16,580.70
Aug 24	Cheque Returned NSF		14,152.91	-2,427.79
Aug 24	Returned Item Fee	48.00		-2,475.79
Aug 24	Cheque Returned NSF		2,025.00	-450.79
Aug 24	Returned Item Fee	48.00		-498.79
Aug 25	Pre-Authorized Payment, SOO PUC BPY/FAC	140.65		-639.44
Aug 25	Pre-Authorized Payment, SOO PUC BPY/FAC	26.80		-666.24
Aug 25	Cheque, NO.422	1,485.00		-2,151.24
Aug 25	Cheque, NO.346	1,855.58		-4,006.82
Aug 25	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,200.00		-5,206.82
Aug 25	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,000.00		-6,206.82
Aug 25	Cheque, NO.416	1,620.00		-7,826.82
Aug 25	Cheque Returned NSF, NO. 346		1,855.58	-5,971.24
Aug 25	Non Sufficient Funds Fee	48.00		-6,019.24
Aug 25	Cheque Returned NSF, NO. 422		1,485.00	-4,534.24
Aug 25	Non Sufficient Funds Fee	48.00		-4,582.24
Aug 25	Cheque Returned NSF, NO. 416		1,620.00	-2,962.24
Aug 25	Non Sufficient Funds Fee	48.00		-3,010.24
Aug 25	Cheque Returned NSF		140.65	-2,869.59
Aug 25	Returned Item Fee	48.00		-2,917.59
Aug 25	Cheque Returned NSF		26.80	-2,890.79
Aug 25	Returned Item Fee	48.00		-2,938.79
Aug 25	Cheque Returned NSF		1,200.00	-1,738.79
Aug 25	Returned Item Fee	48.00		-1,786.79
Aug 25	Cheque Returned NSF		1,000.00	-786.79
Aug 25	Returned Item Fee	48.00		-834.79
Aug 28	Pre-Authorized Payment, SOO PUC BPY/FAC	110.28		-945.07
Aug 28	Pre-Authorized Payment, SOO PUC BPY/FAC	249.11		-1,194.18
Aug 28	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,013.33		-2,207.51
Aug 28	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	833.97		-3,041.48
Aug 28	Cheque, NO.1320	3,740.00		-6,781.48

continued

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15130E (09/02)

Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account # Happy Gilmore Account #			**(continued)**
Aug 28	Cheque, NO.1308	1,215.00		-7,996.48
Aug 28	Cheque Returned NSF, NO. 1320		3,740.00	-4,256.48
Aug 28	Non Sufficient Funds Fee	48.00		-4,304.48
Aug 28	Cheque Returned NSF, NO. 1308		1,215.00	-3,089.48
Aug 28	Non Sufficient Funds Fee	48.00		-3,137.48
Aug 28	Cheque Returned NSF		110.28	-3,027.20
Aug 28	Returned Item Fee	48.00		-3,075.20
Aug 28	Cheque Returned NSF		249.11	-2,826.09
Aug 28	Returned Item Fee	48.00		-2,874.09
Aug 28	Cheque Returned NSF		1,013.33	-1,860.76
Aug 28	Returned Item Fee	48.00		-1,908.76
Aug 28	Cheque Returned NSF		833.97	-1,074.79
Aug 28	Returned Item Fee	48.00		-1,122.79
Aug 30	Service Charge, BR.0808, EXCESS FEE FOR 28/08/2023	100.00		-1,222.79
Aug 30	Cheque, NO.113	1,518.75		-2,741.54
Aug 30	Cheque Returned NSF, NO. 113		1,518.75	-1,222.79
Aug 30	Non Sufficient Funds Fee	48.00		-1,270.79
Aug 31	Pre-Authorized Payment, SOO PUC BPY/FAC	110.25		-1,381.04
Aug 31	Pre-Authorized Payment, SOO PUC BPY/FAC	291.93		-1,672.97
Aug 31	Pre-Authorized Payment, SOO PUC BPY/FAC	104.04		-1,777.01
Aug 31	Cheque Returned NSF		110.25	-1,666.76
Aug 31	Returned Item Fee	48.00		-1,714.76
Aug 31	Cheque Returned NSF		291.93	-1,422.83
Aug 31	Returned Item Fee	48.00		-1,470.83
Aug 31	Cheque Returned NSF		104.04	-1,366.79
Aug 31	Returned Item Fee	48.00		-1,414.79
Aug 31	Plan Fee	22.50		-1,437.29
Aug 31	Interest Paid	5.02		-1,442.31
Aug 31	**Closing totals**	**199,693.43**	**198,025.69**	

Number of items processed ..... 168..... 79

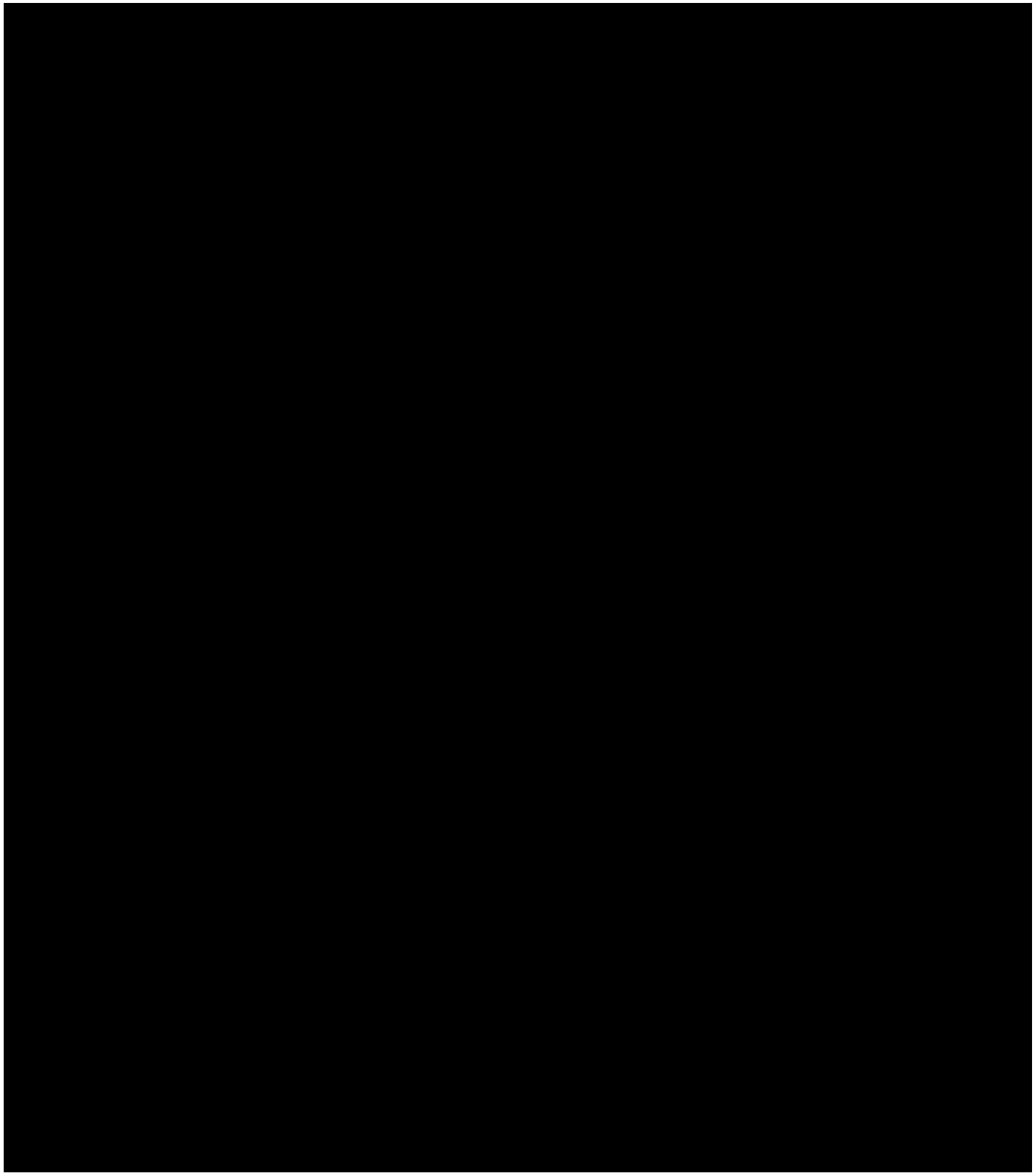
Number of cheques or related items enclosed in your statement..... 8



[redacted]

BMO Bank of Montreal
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15130E (09/02)



Your branch address:

6760 MORRISON STREET
NIAGARA FALLS, ONT L2E6Z8

Business Banking 815



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Your Plan
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MULTIVILLE INC.
394 APPLEBY LINE
BURLINGTON ON L7L 2X8

Business Banking statement

For the period ending March 31, 2023

Summary of account

Account	Opening balance ($)	- Total amounts debited ($)	+ Total amounts credited ($)	= Closing balance ($) on Mar 31, 2023
Business Account # Multiville Account #	1,984.98	186,012.84	184,054.56	26.70

Transaction details

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account # Multiville Account			
	Business name: MULTIVILLE INC.			
Mar 01	**Opening balance**			**1,984.98**
Mar 01	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	117.10		1,867.88
Mar 01	Pre-Authorized Payment, GSHPI BPY/FAC	772.02		1,095.86
Mar 01	Pre-Authorized Payment, GSHPI BPY/FAC	96.49		999.37
Mar 01	Pre-Authorized Payment, LIFT CAPITAL MSP/DIV	4,333.33		-3,333.96
Mar 01	Pre-Authorized Payment, LIFT CAPITAL MSP/DIV	1,645.00		-4,978.96
Mar 01	Pre-Authorized Payment, LIFT CAPITAL MSP/DIV	5,614.58		-10,593.54
Mar 01	Pre-Authorized Payment, LIFT CAPITAL MSP/DIV	5,654.29		-16,247.83
Mar 01	Pre-Authorized Payment, LIFT CAPITAL MSP/DIV	1,717.19		-17,965.02
Mar 01	Pre-Authorized Payment, LIFT CAPITAL MSP/DIV	1,573.88		-19,538.90
Mar 01	Pre-Authorized Payment, LIFT CAPITAL MSP/DIV	6,663.62		-26,202.52

continued

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15130E (09/02)

Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account # Multiville Account #			**(continued)**
Mar 01	Cheque, NO.408	1,312.50		-27,515.02
Mar 01	Credit, BR.3914, CARCEWTFRTB3		534.17	-26,980.85
Mar 01	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	493.33		-27,474.18
Mar 01	Cheque, NO.805	2,340.00		-29,814.18
Mar 01	Cheque Returned NSF, NO. 408		1,312.50	-28,501.68
Mar 01	Non Sufficient Funds Fee	48.00		-28,549.68
Mar 01	Cheque Returned NSF, NO. 805		2,340.00	-26,209.68
Mar 01	Non Sufficient Funds Fee	48.00		-26,257.68
Mar 01	Cheque Returned NSF		772.02	-25,485.66
Mar 01	Returned Item Fee	48.00		-25,533.66
Mar 01	Cheque Returned NSF		96.49	-25,437.17
Mar 01	Returned Item Fee	48.00		-25,485.17
Mar 01	Cheque Returned NSF		117.10	-25,368.07
Mar 01	Returned Item Fee	48.00		-25,416.07
Mar 01	Cheque Returned NSF		1,717.19	-23,698.88
Mar 01	Returned Item Fee	48.00		-23,746.88
Mar 01	Cheque Returned NSF		1,573.88	-22,173.00
Mar 01	Returned Item Fee	48.00		-22,221.00
Mar 01	Cheque Returned NSF		6,663.62	-15,557.38
Mar 01	Returned Item Fee	48.00		-15,605.38
Mar 01	Cheque Returned NSF		4,333.33	-11,272.05
Mar 01	Returned Item Fee	48.00		-11,320.05
Mar 01	Cheque Returned NSF		1,645.00	-9,675.05
Mar 01	Returned Item Fee	48.00		-9,723.05
Mar 01	Cheque Returned NSF		5,614.58	-4,108.47
Mar 01	Returned Item Fee	48.00		-4,156.47
Mar 01	Cheque Returned NSF		5,654.29	1,497.82
Mar 01	Returned Item Fee	48.00		1,449.82
Mar 01	Cheque Returned NSF		493.33	1,943.15
Mar 01	Returned Item Fee	48.00		1,895.15
Mar 02	Pre-Authorized Payment, COOPERATORS CSI INS/ASS	3,778.47		-1,883.32
Mar 02	Transfer, SID Management Account #		2,500.00	616.68
Mar 03	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	821.73		-205.05
Mar 03	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	945.23		-1,150.28
Mar 03	Transfer, SID Management Account #		1,200.00	49.72
Mar 06	Deposit at, BR. 3482		119,696.46	119,746.18
Mar 06	Pre-Authorized Payment, ENBRIDGE GAS BPY/FAC	329.92		119,416.26
Mar 06	Transfer, Happy Gilmore Account #	15,000.00		104,416.26

continued



Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account # [redacted] Multiville Account #			**(continued)**
Mar 06	Transfer, [redacted] DSPLN Account #	25,000.00		79,416.26
Mar 07	Transfer,	5,000.00		74,416.26
Mar 07	Transfer,	10,000.00		64,416.26
Mar 07	Transfer, [redacted] Balboa Account #	8,000.00		56,416.26
Mar 07	Transfer,	2,000.00		54,416.26
Mar 07	Transfer,	1,000.00		53,416.26
Mar 07	Cheque, NO.843	1,389.00		52,027.26
Mar 07	Cheque, NO.849	4,204.00		47,823.26
Mar 07	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,762.50		46,060.76
Mar 08	INTERAC e-Transfer Sent, 325 MONTAGUE FINAL	1,567.87		44,492.89
Mar 08	INTERAC e-Transfer Sent, 325 MONTAGUE VR	127.12		44,365.77
Mar 08	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	216.48		44,149.29
Mar 08	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	903.07		43,246.22
Mar 09	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	2,938.37		40,307.85
Mar 09	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	1,197.08		39,110.77
Mar 09	Transfer, [redacted] Happy Gilmore Account #	9,000.00		30,110.77
Mar 09	Pre-Authorized Payment, ENBRIDGE GAS BPY/FAC	225.73		29,885.04
Mar 10	Transfer, [redacted] Aruba Butt Account #	4,000.00		25,885.04
Mar 10	Transfer, [redacted] Paradisal Bliss Account #	12,000.00		13,885.04
Mar 10	Cheque, NO.595	1,013.33		12,871.71
Mar 10	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	1,050.81		11,820.90
Mar 10	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,200.00		10,620.90
Mar 13	Transfer, [redacted] Happy Gilmore Account #	500.00		10,120.90
Mar 13	Transfer, [redacted] Joint Captain Account #	3,000.00		7,120.90
Mar 13	Cheque, NO.827	918.00		6,202.90
Mar 13	Transfer, [redacted] Happy Gilmore Account #	6,000.00		202.90
Mar 13	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	503.33		-300.43
Mar 13	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	265.64		-566.07
Mar 13	Cheque Returned NSF, NO. 827		918.00	351.93
Mar 13	Non Sufficient Funds Fee	48.00		303.93

continued

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15130E (09/02)

Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account # [redacted]			**(continued)**
Mar 13	Cheque Returned NSF		265.64	569.57
Mar 13	Returned Item Fee	48.00		521.57
Mar 13	Cheque Returned NSF		503.33	1,024.90
Mar 13	Returned Item Fee	48.00		976.90
Mar 14	Pre-Authorized Payment No Fee, CASH MGMT FEE BOM/B/M	73.00		903.90
Mar 14	Transfer, [redacted]		650.00	1,553.90
Mar 14	Transfer, [redacted]		1,500.00	3,053.90
Mar 14	INTERAC e-Transfer Sent, 156 MAPLE	904.00		2,149.90
Mar 14	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	2,679.18		-529.28
Mar 14	Cheque Returned NSF		73.00	-456.28
Mar 14	Returned Item Fee	48.00		-504.28
Mar 14	Cheque Returned NSF		2,679.18	2,174.90
Mar 14	Returned Item Fee	48.00		2,126.90
Mar 15	Pre-Authorized Payment, RELIANCECOMFORT BPY/FAC	69.56		2,057.34
Mar 15	Transfer, [redacted]		3,000.00	5,057.34
Mar 15	INTERAC e-Transfer Sent, 278 SELBY PAYMENT	1,562.50		3,494.84
Mar 16	INTERAC e-Transfer Sent	666.67		2,828.17
Mar 17	Cheque, NO.850	239.32		2,588.85
Mar 20	Pre-Authorized Payment, COOPERATORS CSI INS/ASS	3,803.47		-1,214.62
Mar 20	Transfer, [redacted]		1,500.00	285.38
Mar 20	Transfer, [redacted]		2,000.00	2,285.38
Mar 20	INTERAC e-Transfer Sent, MAR23003	1,808.00		477.38
Mar 20	Cheque, NO.403	688.00		-210.62
Mar 21	Pre-Authorized Payment, ENBRIDGE GAS BPY/FAC	227.15		-437.77
Mar 22	Pre-Authorized Payment, RELIANCECOMFORT BPY/FAC	161.13		-598.90
Mar 22	Pre-Authorized Payment, RELIANCECOMFORT BPY/FAC	70.38		-669.28
Mar 22	Pre-Authorized Payment, RELIANCECOMFORT BPY/FAC	135.64		-804.92
Mar 22	Cheque Returned NSF		161.13	-643.79
Mar 22	Returned Item Fee	48.00		-691.79
Mar 22	Cheque Returned NSF		70.38	-621.41
Mar 22	Returned Item Fee	48.00		-669.41
Mar 22	Cheque Returned NSF		135.64	-533.77
Mar 22	Returned Item Fee	48.00		-581.77
Mar 23	Pre-Authorized Payment, HYDRO ONE BPY/FAC	54.30		-636.07
Mar 23	Cheque Returned NSF		54.30	-581.77
Mar 23	Returned Item Fee	48.00		-629.77

continued



Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account # Multiville Account #			**(continued)**
Mar 24	Pre-Authorized Payment, SOO PUC BPY/FAC	271.77		-901.54
Mar 24	Pre-Authorized Payment, SOO PUC BPY/FAC	71.60		-973.14
Mar 24	Pre-Authorized Payment, SOO PUC BPY/FAC	68.37		-1,041.51
Mar 24	Pre-Authorized Payment, SOO PUC BPY/FAC	73.47		-1,114.98
Mar 24	Cheque, NO.577	534.38		-1,649.36
Mar 24	Cheque, NO.571	534.38		-2,183.74
Mar 24	Cheque, NO.586	534.38		-2,718.12
Mar 24	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,012.50		-3,730.62
Mar 24	Cheque, NO.581	534.38		-4,265.00
Mar 24	Cheque Returned NSF, NO. 577		534.38	-3,730.62
Mar 24	Non Sufficient Funds Fee	48.00		-3,778.62
Mar 24	Cheque Returned NSF, NO. 571		534.38	-3,244.24
Mar 24	Non Sufficient Funds Fee	48.00		-3,292.24
Mar 24	Cheque Returned NSF, NO. 586		534.38	-2,757.86
Mar 24	Non Sufficient Funds Fee	48.00		-2,805.86
Mar 24	Cheque Returned NSF, NO. 581		534.38	-2,271.48
Mar 24	Non Sufficient Funds Fee	48.00		-2,319.48
Mar 24	Cheque Returned NSF		71.60	-2,247.88
Mar 24	Returned Item Fee	48.00		-2,295.88
Mar 24	Cheque Returned NSF		68.37	-2,227.51
Mar 24	Returned Item Fee	48.00		-2,275.51
Mar 24	Cheque Returned NSF		73.47	-2,202.04
Mar 24	Returned Item Fee	48.00		-2,250.04
Mar 24	Cheque Returned NSF		271.77	-1,978.27
Mar 24	Returned Item Fee	48.00		-2,026.27
Mar 24	Cheque Returned NSF		1,012.50	-1,013.77
Mar 24	Returned Item Fee	48.00		-1,061.77
Mar 27	Cheque, NO.844	1,389.00		-2,450.77
Mar 27	Cheque, NO.433	1,205.33		-3,656.10
Mar 27	Cheque Returned NSF, NO. 844		1,389.00	-2,267.10
Mar 27	Non Sufficient Funds Fee	48.00		-2,315.10
Mar 27	Cheque Returned NSF, NO. 433		1,205.33	-1,109.77
Mar 27	Non Sufficient Funds Fee	48.00		-1,157.77
Mar 28	Cheque, NO.835	1,125.00		-2,282.77
Mar 28	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,600.00		-3,882.77

continued

BMO Bank of Montreal

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15130E (09/02)

Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account # [redacted] Multiville Account #			**(continued)**
Mar 28	Cheque Returned NSF, NO. 835		1,125.00	-2,757.77
Mar 28	Non Sufficient Funds Fee	48.00		-2,805.77
Mar 28	Cheque Returned NSF		1,600.00	-1,205.77
Mar 28	Returned Item Fee	48.00		-1,253.77
Mar 29	Cheque, NO.392	954.67		-2,208.44
Mar 29	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,312.50		-3,520.94
Mar 29	Cheque Returned NSF, NO. 392		954.67	-2,566.27
Mar 29	Non Sufficient Funds Fee	48.00		-2,614.27
Mar 29	Cheque Returned NSF		1,312.50	-1,301.77
Mar 29	Returned Item Fee	48.00		-1,349.77
Mar 30	Pre-Authorized Payment, ATHOME BPY/FAC	58.27		-1,408.04
Mar 30	Cheque Returned NSF		58.27	-1,349.77
Mar 30	Returned Item Fee	48.00		-1,397.77
Mar 31	Pre-Authorized Payment, GSHPI BPY/FAC	1,212.01		-2,609.78
Mar 31	Pre-Authorized Payment, GSHPI BPY/FAC	225.73		-2,835.51
Mar 31	Pre-Authorized Payment, SOO PUC BPY/FAC	94.43		-2,929.94
Mar 31	Transfer [redacted] Hometown Account #		3,000.00	70.06
Mar 31	Plan Fee	22.50		47.56
Mar 31	Interest Paid	5.86		41.70
Mar 31	Overdraft Per Item Charge	15.00		26.70
Mar 31	**Closing totals**	**186,012.84**	**184,054.56**	

Number of items processed 121 48

Number of cheques or related items enclosed in your statement..... 5



2023 Trustee Notification and Collection of Beneficiary Information by April 30, 2023

Bank of Montreal, Bank of Montreal Mortgage Corporation, and BMO Trust Company (collectively "BMO") are proud members of Canada Deposit Insurance Corporation (CDIC) and as such are required to annually remind trustee depositors to provide us with updated beneficiary information ensuring strong CDIC deposit insurance protection. For more information, please see
https://www.cdic.ca/financial-community/for-trustees/for-professional-trustees/timeline/

If you are a Trustee who holds deposits for others, you have certain obligations you must meet to help ensure that those deposits continue to be protected by CDIC for up to $100,000 per beneficiary.

You must:

- Confirm that the deposit is held in trust;
- Provide the full name of each trustee of the deposit, and the address of at least one trustee;
- Provide the full name and address of each beneficiary of the deposit account that you hold in trust for them; and
- If there is more than one beneficiary to the deposit account, provide the interest of each beneficiary in the funds held in the trust account, as a percentage of the trust

The required information as above, must be provided to us by April 30, 2023.

You may do so by visiting the closest BMO branch location or calling your branch or Relationship Manager.

If you do not provide us with the required information and keep it up-to-date, the deposits that you hold in trust for others may not receive CDIC deposit insurance protection up to $100,000 per beneficiary. CDIC relies on the latest information on our records to protect your deposits.

For more information on the responsibilities of trustee depositors, please visit:
https://www.cdic.ca/financial-community/for-trustees/

Please note that certain Trustees who hold or place deposits in their professional capacity may qualify as a Professional Trustee for the purposes of CDIC's deposit insurance protection.

For more information on how to determine if you are a Professional Trustee, and if the Professional Trustee framework is right for you, please visit:

https://www.cdic.ca/financial-community/for-trustees/for-professional-trustees

If you already have one or more trust accounts designated as Professional Trustee (PTA) with BMO, to ensure your PTAs retain their designation, you are required to provide us with an annual attestation which indicates that you continue to qualify as a Professional Trustee and includes any updates to your contact information by **April 30, 2023.**

To assist you, we provide the CDIC Professional Trustee Account Attestation on https://www.bmo.com/pdfs/template-professional-trustee-account-attestation_en.pdf

Additional information can also be found on bmo.com/cdic

Please complete and return to your branch or Relationship Manager by April 30, 2023.

Please note that if you do not provide us with a completed attestation by April 30, 2023, your PTAs will lose their designation. For trust accounts not designated PTAs you will need to provide to BMO, on an ongoing basis, up-to-date trustee and beneficiary information related to each of your accounts. CDIC will rely on the latest information on our records to determine deposit insurance protection.

To advise us whether your status as a Professional Trustee has changed, or if you have questions about how your deposits are held and the required form, please contact your branch or Relationship Manager.

BMO Bank of Montreal
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15130E (09/02)



[redacted]

Cheques

BMO Bank of Montreal
A member of BMO Financial Group

15130E (09/02)


Cheques

Your branch address:

6760 MORRISON STREET
NIAGARA FALLS, ONT L2E6Z8

Business Banking 825



Your Branch
DORCHESTER & MORRISON
Transit number: 0490

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Direct Banking
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www.bmo.com

Your Plan
Business Builder 1 Plan

MULTIVILLE INC.
394 APPLEBY LINE
BURLINGTON ON L7L 2X8

Business Banking statement

For the period ending August 31, 2023

Summary of account

Account	Opening balance ($)	- Total amounts debited ($)	+ Total amounts credited ($)	= Closing balance ($) on Aug 31, 2023
Business Account # Multiville Account #	-151.86	342,298.86	342,658.30	207.58

Transaction details

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account # Multiville Account #			
	Business name: MULTIVILLE INC.			
Aug 01	**Opening balance**			**-151.86**
Aug 01	Pre-Authorized Payment, AMC MTG/HYP	500.00		-651.86
Aug 01	Transfer, Happy Island Account #		16,000.00	15,348.14
Aug 01	Transfer, Lift Capital Account #	14,523.03		825.11
Aug 01	Transfer, Happy Island Account #		2,500.00	3,325.11
Aug 01	INTERAC e-Transfer Sent, 122WINDSOR 343MAPL	1,808.00		1,517.11
Aug 01	INTERAC e-Transfer Sent, 126 CRESCENT	904.00		613.11
Aug 01	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	493.33		119.78
Aug 01	Cheque, NO.810	2,340.00		-2,220.22
Aug 01	Cheque, NO.396	954.67		-3,174.89
Aug 01	Cheque Returned NSF, NO. 810		2,340.00	-834.89

continued

BMO Bank of Montreal
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15130E (09/02)

Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account # Multiville Account # [redacted]			**(continued)**
Aug 01	Non Sufficient Funds Fee	48.00		-882.89
Aug 01	Cheque Returned NSF, NO. 396		954.67	71.78
Aug 01	Non Sufficient Funds Fee	48.00		23.78
Aug 01	Cheque Returned NSF		500.00	523.78
Aug 01	Returned Item Fee	48.00		475.78
Aug 01	Cheque Returned NSF		493.33	969.11
Aug 01	Returned Item Fee	48.00		921.11
Aug 03	Incoming Wire Payment, INCOMING WIRE PAYMENT, CA, NEKZAI LAW PROFESSION		287,649.73	288,570.84
Aug 03	Wire Payment Fee, HANDLING CHG 212864	16.00		288,554.84
Aug 03	Transfer, Happy Island Account # [redacted]	280,000.00		8,554.84
Aug 08	INTERAC e-Transfer Sent	666.67		7,888.17
Aug 08	INTERAC e-Transfer Sent	666.67		7,221.50
Aug 08	Cheque, NO.855	46.67		7,174.83
Aug 08	Pre-Authorized Payment, SOO PUC BPY/FAC	104.78		7,070.05
Aug 08	Pre-Authorized Payment, ENBRIDGE GAS BPY/FAC	48.03		7,022.02
Aug 08	Pre-Authorized Payment, ENBRIDGE GAS BPY/FAC	9.03		7,012.99
Aug 08	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,762.50		5,250.49
Aug 08	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	833.33		4,417.16
Aug 09	Pre-Authorized Payment, PRINT AND CHEQU BUS/ENT	259.34		4,157.82
Aug 09	Certified Cheque, NO. 694 BR.3687	3,125.00		1,032.82
Aug 09	Cheque, NO.688	1,312.50		-279.68
Aug 09	Cheque Returned NSF, NO. 688		1,312.50	1,032.82
Aug 09	Non Sufficient Funds Fee	48.00		984.82
Aug 10	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,200.00		-215.18
Aug 10	Cheque Returned NSF		1,200.00	984.82
Aug 10	Returned Item Fee	48.00		936.82
Aug 11	Transfer, SID Management Account # [redacted]		6,000.00	6,936.82
Aug 11	INTERAC e-Transfer Sent, Name [redacted]	5,597.00		1,339.82
Aug 14	Pre-Authorized Payment No Fee, CASH MGMT FEE BOM/B/M	93.00		1,246.82
Aug 14	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	503.33		743.49
Aug 15	INTERAC e-Transfer Sent, 1621 2ND ST	141.25		602.24
Aug 15	INTERAC e-Transfer Sent, 120913 121487	436.41		165.83
Aug 15	Transfer, SID Management Account # [redacted]		1,500.00	1,665.83
Aug 16	INTERAC e-Transfer Sent	666.67		999.16
Aug 16	Transfer, Happy Island Account # [redacted]		1,000.00	1,999.16
Aug 16	INTERAC e-Transfer Sent, CC	1,000.00		999.16

continued



Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account # [redacted]			**(continued)**
Aug 16	INTERAC e-Transfer Sent, AMEX	800.00		199.16
Aug 17	Pre-Authorized Payment, ENBRIDGE GAS BPY/FAC	97.86		101.30
Aug 23	Pre-Authorized Payment, SOO PUC BPY/FAC	50.58		50.72
Aug 23	Pre-Authorized Payment, SOO PUC BPY/FAC	48.62		2.10
Aug 23	Pre-Authorized Payment, RELIANCECOMFORT BPY/FAC	84.74		-82.64
Aug 23	Cheque Returned NSF		84.74	2.10
Aug 23	Returned Item Fee	48.00		-45.90
Aug 24	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,012.50		-1,058.40
Aug 24	Cheque Returned NSF		1,012.50	-45.90
Aug 24	Returned Item Fee	48.00		-93.90
Aug 25	Transfer, [redacted]		8,000.00	7,906.10
Aug 28	INTERAC e-Transfer Sent, AUGUST MULTI	6,140.75		1,765.35
Aug 28	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,600.00		165.35
Aug 28	Transfer, [redacted]		8,500.00	8,665.35
Aug 28	INTERAC e-Transfer Sent, 13 [redacted] 10249	166.11		8,499.24
Aug 28	INTERAC e-Transfer Sent, 123 GOULAIS FINAL	2,824.20		5,675.04
Aug 28	INTERAC e-Transfer Sent, 123 GOULAIS VR	498.38		5,176.66
Aug 28	INTERAC e-Transfer Sent, 50CECIL 50	4,802.50		374.16
Aug 28	Cheque, NO.64	1,125.00		-750.84
Aug 28	Cheque Returned NSF, NO. 64		1,125.00	374.16
Aug 28	Non Sufficient Funds Fee	48.00		326.16
Aug 29	Cheque, NO.417	1,173.33		-847.17
Aug 29	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,312.50		-2,159.67
Aug 29	Cheque Returned NSF, NO. 417		1,173.33	-986.34
Aug 29	Non Sufficient Funds Fee	48.00		-1,034.34
Aug 29	Cheque Returned NSF		1,312.50	278.16
Aug 29	Returned Item Fee	48.00		230.16
Aug 31	Plan Fee	22.50		207.66
Aug 31	Interest Paid	0.08		207.58
Aug 31	**Closing totals**	**342,298.86**	**342,658.30**	

Number of items processed ..... 56..... 19

Number of cheques or related items enclosed in your statement..... 1

BMO Bank of Montreal

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15130E (09/02)



[redacted]

BMO Bank of Montreal
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15130E (09/02)

Your branch address:

SUITE 100
6605 HURONTARIO STREET
MISSISSAUGA, ONTARIO L5T0A4

Business Banking 830



Your Branch
BMO FINANCIAL GROUP CENTRE
Transit number: 3858

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Your Plan
Business Builder 1 Plan

JOINT CAPTAIN REAL ESTATE INC.
394 APPLEBY LINE
BURLINGTON ON L7L 2X8

Business Banking statement

For the period ending January 31, 2023

Summary of account

Account	Opening balance ($)	- Total amounts debited ($)	+ Total amounts credited ($)	= Closing balance ($) on Jan 31, 2023
Business Account # Joint Captain Account #	997.98	219,917.39	332,648.73	113,729.32

Transaction details

Business Account # Joint Captain Account #

Account Type: JOINT CAPTAI
Business name:
JOINT CAPTAIN REAL ESTATE INC.

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
Dec 31	**Opening balance**			**997.98**
Jan 03	Pre-Authorized Payment, COOPERATORS CSI INS/ASS	5,736.16		-4,738.18
Jan 03	Pre-Authorized Payment, AMC MTG/HYP	1,029.38		-5,767.56
Jan 03	Pre-Authorized Payment, AMC MTG/HYP	633.33		-6,400.89
Jan 03	Pre-Authorized Payment, AMC MTG/HYP	3,375.00		-9,775.89
Jan 03	Transfer, SID Management Account #		10,000.00	224.11
Jan 03	Cheque, NO.510	1,650.00		-1,425.89
Jan 03	Cheque, NO.540	930.00		-2,355.89
Jan 03	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	722.24		-3,078.13
Jan 03	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	558.65		-3,636.78

continued

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15130E (09/02)

Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account # Joint Captain Account #			**(continued)**
Jan 03	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,253.33		-4,890.11
Jan 03	Cheque, NO.43	825.00		-5,715.11
Jan 03	Cheque Returned NSF		5,736.16	21.05
Jan 03	Returned Item Fee	48.00		-26.95
Jan 06	Pre-Authorized Payment, SOO PUC BPY/FAC	111.40		-138.35
Jan 06	Transfer, Unknown Account #		60,000.00	59,861.65
Jan 06	Transfer, SID Management Account #	10,000.00		49,861.65
Jan 06	Cheque, NO.228	1,275.00		48,586.65
Jan 06	Transfer, Mulligan Account #	4,000.00		44,586.65
Jan 06	INTERAC e-Transfer Sent, Unknown Names	1,275.00		43,311.65
Jan 06	INTERAC e-Transfer Sent,	600.00		42,711.65
Jan 06	INTERAC e-Transfer Sent,	708.33		42,003.32
Jan 06	INTERAC e-Transfer Sent, CC	5,100.00		36,903.32
Jan 06	INTERAC e-Transfer Sent, 528 Name	708.33		36,194.99
Jan 06	Cheque, NO.545	1,725.00		34,469.99
Jan 06	Direct Deposit, LIONS SHARE GRO LNS/PRE		49,500.00	83,969.99
Jan 06	Transfer, Interlude Account #	5,000.00		78,969.99
Jan 06	Transfer, Happy Gilmore Account #	2,000.00		76,969.99
Jan 06	Transfer, Balboa Account #	1,500.00		75,469.99
Jan 06	INTERAC e-Transfer Sent, 479 SECOND 50 PERC	988.75		74,481.24
Jan 06	Transfer, DSPLN Account #	5,000.00		69,481.24
Jan 06	Transfer, Interlude Account #	7,000.00		62,481.24
Jan 06	Transfer, Happy Gilmore Account #	2,000.00		60,481.24
Jan 06	Transfer, Interlude Account #	5,000.00		55,481.24
Jan 09	INTERAC e-Transfer Sent, 109 BANNERMAN	250.00		55,231.24
Jan 09	INTERAC e-Transfer Sent, 109 BANNERMAN	250.00		54,981.24
Jan 09	Pre-Authorized Payment, COOPERATORS CSI INS/ASS	5,736.16		49,245.08
Jan 09	Transfer, DSPLN Account #	25,000.00		24,245.08
Jan 09	Transfer, Multiville Account #	600.00		23,645.08
Jan 09	Transfer, DSPLN Account #	8,000.00		15,645.08
Jan 09	Transfer, DSPLN Account #	5,000.00		10,645.08
Jan 09	INTERAC e-Transfer Sent, Unknown Names	283.33		10,361.75
Jan 09	INTERAC e-Transfer Sent,	708.33		9,653.42
Jan 09	INTERAC e-Transfer Sent,	708.33		8,945.09
Jan 09	INTERAC e-Transfer Sent, 263 KENT 11111825	1,416.67		7,528.42
Jan 09	INTERAC e-Transfer Sent, Unknown Names	708.33		6,820.09
Jan 09	INTERAC e-Transfer Sent,	283.33		6,536.76
Jan 09	INTERAC e-Transfer Sent,	708.33		5,828.43
Jan 09	INTERAC e-Transfer Sent,	1,416.67		4,411.76

continued



Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account # Joint Captain Account #			**(continued)**
Jan 09	INTERAC e-Transfer Sent, Unknown Name	1,416.67		2,995.09
Jan 09	Cheque, NO.463	1,413.33		1,581.76
Jan 09	Cheque, NO.99	1,226.67		355.09
Jan 09	Cheque, NO.28	1,518.75		-1,163.66
Jan 09	Transfer, SID Management Account #		1,200.00	36.34
Jan 09	Cheque, NO.42	825.00		-788.66
Jan 09	Cheque, NO.112	1,762.50		-2,551.16
Jan 10	Transfer, SID Management Account #		2,600.00	48.84
Jan 10	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	3,010.42		-2,961.58
Jan 10	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	494.54		-3,456.12
Jan 11	Transfer, SID Management Account #		3,500.00	43.88
Jan 11	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	219.85		-175.97
Jan 12	Transfer, SID Management Account #		200.00	24.03
Jan 12	Incoming Wire Payment, INCOMING WIRE PAYMENT, CA, Unknown Name		49,419.88	49,443.91
Jan 12	Cheque, NO.177	1,120.00		48,323.91
Jan 12	INTERAC e-Transfer Sent, Unknown Names	708.33		47,615.58
Jan 12	INTERAC e-Transfer Sent,	708.33		46,907.25
Jan 12	INTERAC e-Transfer Sent,	850.00		46,057.25
Jan 13	Pre-Authorized Payment, SOO PUC BPY/FAC	109.92		45,947.33
Jan 13	Transfer, Interlude Account #	5,000.00		40,947.33
Jan 13	Transfer, Happy Gilmore Account #	12,000.00		28,947.33
Jan 13	Transfer, Zach Files Account #	5,500.00		23,447.33
Jan 13	Transfer, SID Management Account #	4,000.00		19,447.33
Jan 13	INTERAC e-Transfer Sent, Unknown Name	1,666.67		17,780.66
Jan 13	INTERAC e-Transfer Sent, 263 KENT	250.00		17,530.66
Jan 13	INTERAC e-Transfer Sent, 263 KENT	250.00		17,280.66
Jan 13	INTERAC e-Transfer Sent, Unkown Names	250.00		17,030.66
Jan 13	INTERAC e-Transfer Sent,	250.00		16,780.66
Jan 13	INTERAC e-Transfer Sent, 157 PINE	250.00		16,530.66
Jan 13	INTERAC e-Transfer Sent, Unknown Name	250.00		16,280.66
Jan 13	INTERAC e-Transfer Sent, 272 BIRCH	250.00		16,030.66
Jan 13	Transfer, SID Renos Account #	6,500.00		9,530.66
Jan 13	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	494.34		9,036.32

continued

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15130E (09/02)

Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account # Joint Captain Account #			**(continued)**
Jan 16	Pre-Authorized Payment No Fee, CASH MGMT FEE BOM/B/M	206.69		8,829.63
Jan 16	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	654.17		8,175.46
Jan 16	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	178.41		7,997.05
Jan 16	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	478.42		7,518.63
Jan 16	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	286.42		7,232.21
Jan 16	INTERAC e-Transfer Sent, Unknown Names	250.00		6,982.21
Jan 16	INTERAC e-Transfer Sent,	1,416.67		5,565.54
Jan 16	Cheque, NO.578	2,437.50		3,128.04
Jan 17	Transfer, DSPLN Account #	2,500.00		628.04
Jan 17	Cheque, NO.63	720.00		-91.96
Jan 17	Cheque, NO.285	1,432.00		-1,523.96
Jan 18	Transfer, SID Management Account #		1,800.00	276.04
Jan 18	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,113.75		-837.71
Jan 18	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	202.78		-1,040.49
Jan 19	Transfer, SID Management Account #		1,100.00	59.51
Jan 19	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	539.55		-480.04
Jan 20	Transfer, DSPLN Account #		10,000.00	9,519.96
Jan 20	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	213.06		9,306.90
Jan 20	Cheque, NO.552	1,162.50		8,144.40
Jan 23	INTERAC e-Transfer Sent, Unknown Names	250.00		7,894.40
Jan 23	INTERAC e-Transfer Sent,	958.33		6,936.07
Jan 23	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	146.95		6,789.12
Jan 23	INTERAC e-Transfer Sent,	708.33		6,080.79
Jan 23	INTERAC e-Transfer Sent,	708.33		5,372.46
Jan 23	INTERAC e-Transfer Sent, Unknown Names	583.33		4,789.13
Jan 23	INTERAC e-Transfer Sent,	708.33		4,080.80
Jan 23	INTERAC e-Transfer Sent,	708.33		3,372.47
Jan 23	INTERAC e-Transfer Sent,	708.33		2,664.14
Jan 23	Cheque, NO.264	1,230.00		1,434.14
Jan 23	Cheque, NO.201	364.44		1,069.70
Jan 23	Cheque, NO.188	364.44		705.26
Jan 23	Cheque, NO.213	364.44		340.82
Jan 23	Cheque, NO.592	1,226.67		-885.85
Jan 23	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	544.92		-1,430.77

continued



Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account # Joint Captain Account #			**(continued)**
Jan 23	Cheque, NO.122	1,274.67		-2,705.44
Jan 23	Cheque, NO.240	1,837.50		-4,542.94
Jan 23	Cheque, NO.51	1,087.50		-5,630.44
Jan 23	Cheque Returned NSF, NO. 240		1,837.50	-3,792.94
Jan 23	Non Sufficient Funds Fee	48.00		-3,840.94
Jan 23	Cheque Returned NSF, NO. 51		1,087.50	-2,753.44
Jan 23	Non Sufficient Funds Fee	48.00		-2,801.44
Jan 23	Cheque Returned NSF, NO. 592		1,226.67	-1,574.77
Jan 23	Non Sufficient Funds Fee	48.00		-1,622.77
Jan 23	Cheque Returned NSF, NO. 201		364.44	-1,258.33
Jan 23	Non Sufficient Funds Fee	48.00		-1,306.33
Jan 23	Cheque Returned NSF, NO. 122		1,274.67	-31.66
Jan 23	Non Sufficient Funds Fee	48.00		-79.66
Jan 24	Incoming Wire Payment, INCOMING WIRE PAYMENT, CA, Unknown Name		49,419.88	49,340.22
Jan 24	Cheque, NO.252	1,856.25		47,483.97
Jan 24	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	566.70		46,917.27
Jan 24	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	266.77		46,650.50
Jan 24	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	383.29		46,267.21
Jan 24	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	531.63		45,735.58
Jan 24	Cheque, NO.152	1,275.75		44,459.83
Jan 25	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	261.29		44,198.54
Jan 25	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	420.19		43,778.35
Jan 25	INTERAC e-Transfer Sent,	708.33		43,070.02
Jan 25	INTERAC e-Transfer Sent,	958.33		42,111.69
Jan 26	Pre-Authorized Payment,	124.86		41,986.83
Jan 26	INTERAC e-Transfer Sent, Unknown Names	141.67		41,845.16
Jan 26	INTERAC e-Transfer Sent,	708.33		41,136.83
Jan 26	INTERAC e-Transfer Sent,	708.33		40,428.50
Jan 26	INTERAC e-Transfer Sent,	708.33		39,720.17
Jan 26	Deposit at, BR. 3482		32,882.03	72,602.20
Jan 26	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	307.39		72,294.81

continued

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15130E (09/02)

Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account # [redacted]			**(continued)**
Jan 26	Cheque, NO.451	1,173.33		71,121.48
Jan 27	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	311.77		70,809.71
Jan 27	INTERAC e-Transfer Sent, 155 CEDAR	1,337.50		69,472.21
Jan 30	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	608.77		68,863.44
Jan 30	Pre-Authorized Payment, THE LIONS SHARE LNS/PRE	708.33		68,155.11
Jan 30	Pre-Authorized Payment, SOO PUC BPY/FAC	115.61		68,039.50
Jan 30	Pre-Authorized Payment, GLENROE LENDING INT/INT	708.33		67,331.17
Jan 30	INTERAC e-Transfer Sent, [redacted]	708.33		66,622.84
Jan 30	Cheque, NO.499	2,250.00		64,372.84
Jan 31	Direct Deposit, LIONS SHARE GRO LNS/PRE		49,500.00	113,872.84
Jan 31	Plan Fee	22.50		113,850.34
Jan 31	Transaction Fee, DISCOUNT 26 AT $0.60	15.60		113,834.74
Jan 31	Interest Paid	5.42		113,829.32
Jan 31	Overdraft Per Item Charge	100.00		113,729.32
Jan 31	**Closing totals**	**219,917.39**	**332,648.73**	

Number of items processed ..... 140..... 20

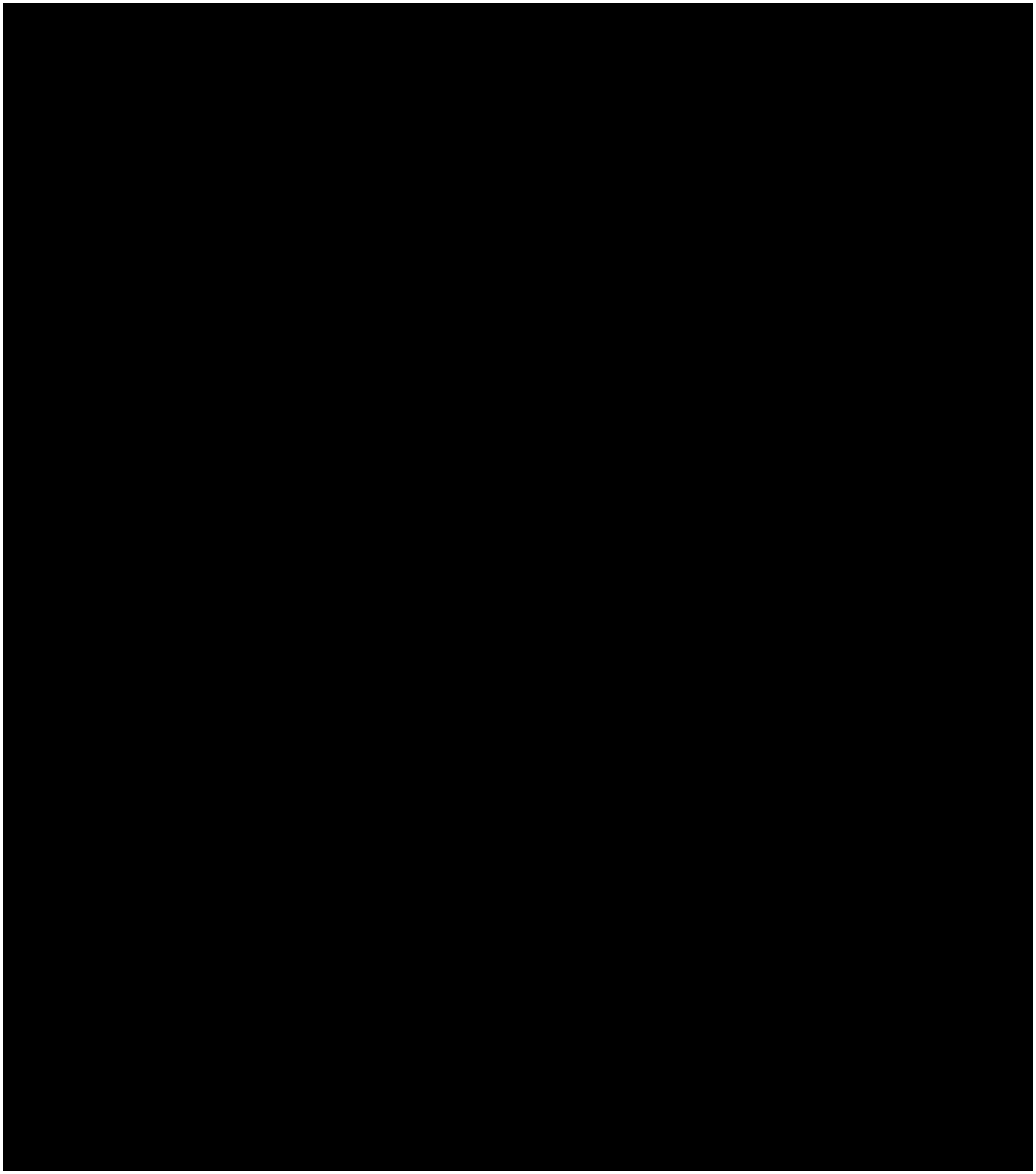
Number of cheques or related items enclosed in your statement..... 22



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15130E (09/02)

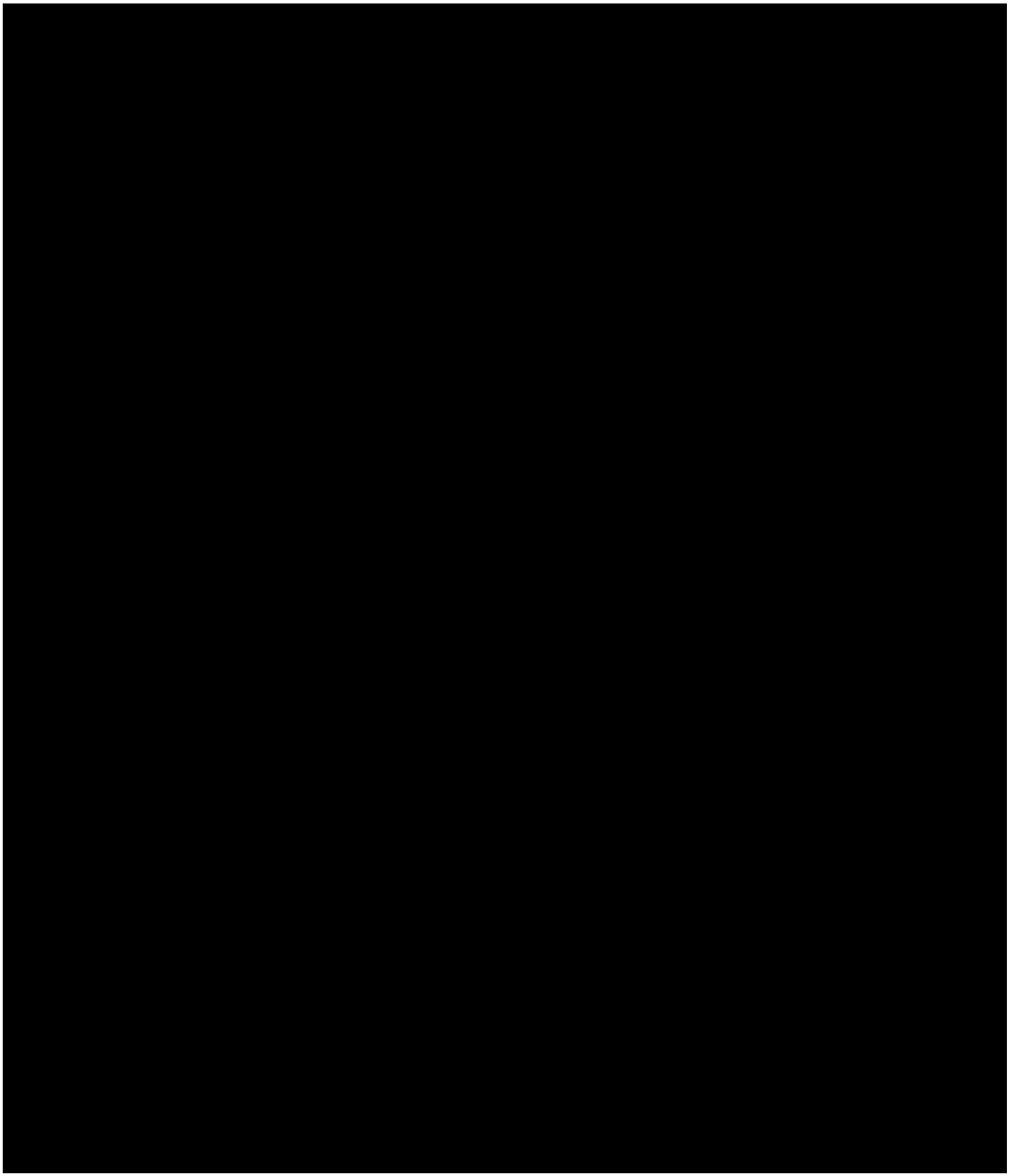




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15130E (09/02)

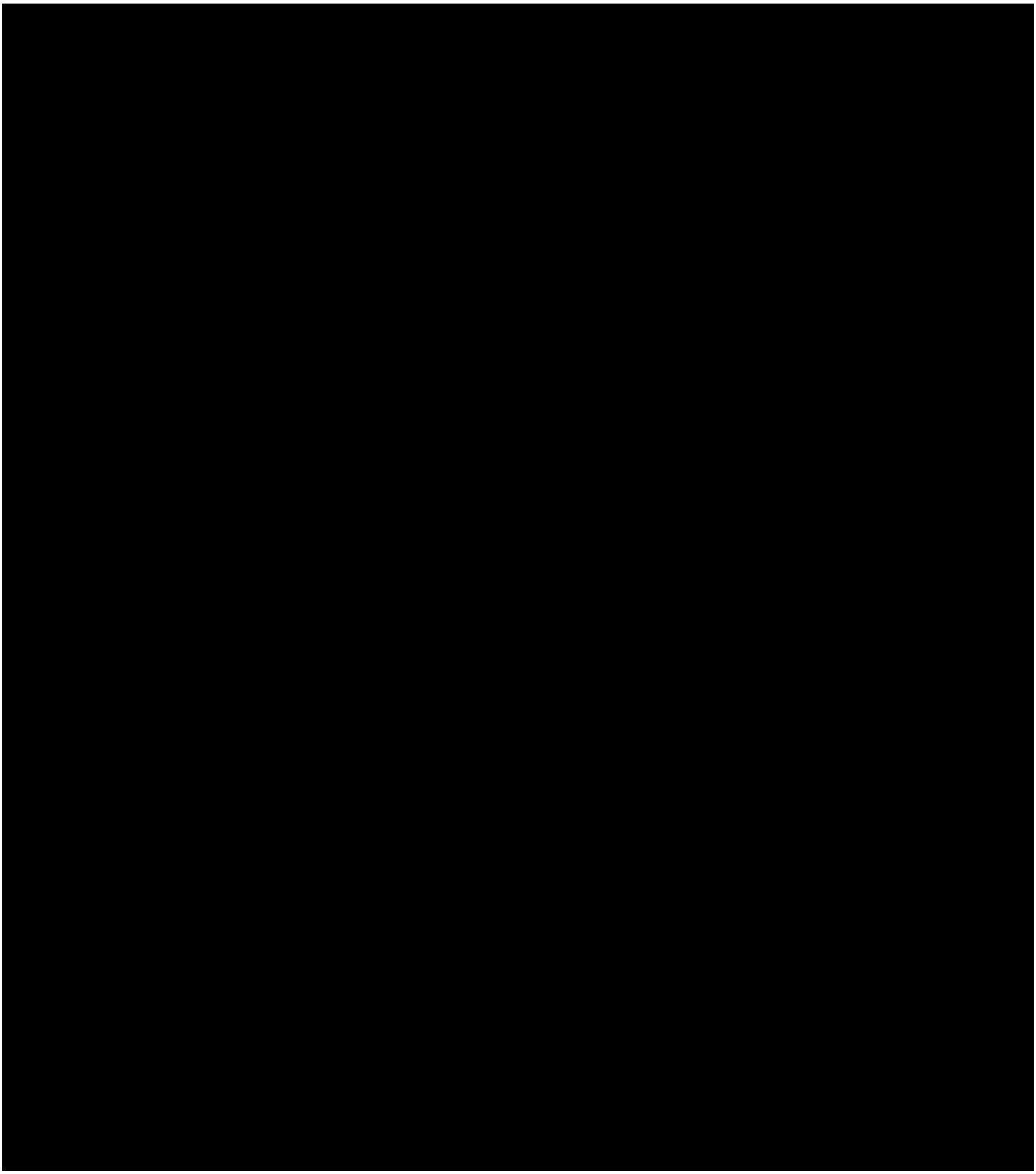




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15130E (09/02)



Bank Trxs[Busine	Bank Trxs[Bank]	Bank Trxs[Bank Account]	Bank Trxs[Date]	Bank Trxs[Description]	Bank Trxs[Debit]	Bank Trxs[Credit]	Bank Trxs[Balance]
Neat Nests Inc.	TD	[redacted]	5/22/2019	SEND E-TFR CAXkQC6q	2,500.00		
Neat Nests Inc.	TD		6/6/2019	SEND E-TFR CA3MJBmV	3,000.00		
Neat Nests Inc.	TD		8/19/2019	SEND E-TFR CApxhaHc	1,983.33		966
Neat Nests Inc.	TD		1/31/2020	SEND E-TFR CA95MRmu	371.38		
Neat Nests Inc.	TD		5/11/2020	SEND E-TFR CACkZq4Y	1,883.33		5,140
Neat Nests Inc.	TD		5/13/2020	SEND E-TFR CAveEyUX	173.39		4,967
Neat Nests Inc.	TD		6/15/2020	E-TRANSFER CAS2Mgzy		846.61	
Neat Nests Inc.	TD		6/15/2020	E-TRANSFER CA87H7Xg		4,903.42	
Neat Nests Inc.	TD		6/15/2020	E-TRANSFER CAXf7Ts4		846.61	11,439
Neat Nests Inc.	TD		6/22/2020	SEND E-TFR CArRuDHR	2,819.35		
Neat Nests Inc.	TD		6/26/2020	SEND E-TFR CA98YXRw	448.74		2,771
Neat Nests Inc.	TD		7/2/2020	E-TRANSFER CAnMBUT3		1,608.52	
Neat Nests Inc.	TD		7/3/2020	SEND E-TFR CArpeXQa	1,977.50		5,585
Neat Nests Inc.	TD		7/7/2020	SEND E-TFR CAKWPynh	2,378.61		6,207
Neat Nests Inc.	TD		7/15/2020	E-TRANSFER CAfrPaNF		589.88	8,460
Neat Nests Inc.	TD		7/17/2020	SEND E-TFR CASwjXHd	282.50		
Neat Nests Inc.	TD		7/24/2020	SEND E-TFR CAjv7NEC	100.00		
Neat Nests Inc.	TD		8/4/2020	E-TRANSFER CA5TcRuZ		2,379.65	
Neat Nests Inc.	TD		8/6/2020	SEND E-TFR CA2bm6bn	1,130.00		
Neat Nests Inc.	TD		8/10/2020	E-TRANSFER CAKyxMj7		589.88	
Neat Nests Inc.	TD		8/12/2020	SEND E-TFR CA4d76Qa	282.50		
Neat Nests Inc.	TD		8/12/2020	E-TRANSFER CAaPT2NT		1,941.25	70,843
Neat Nests Inc.	TD		8/14/2020	SEND E-TFR CAuPBeX8	358.98		
Neat Nests Inc.	TD		8/17/2020	SEND E-TFR CAhWRHhf	100.00		
Neat Nests Inc.	TD		8/17/2020	SEND E-TFR CARFZPZ2	150.00		
Neat Nests Inc.	TD		8/25/2020	SEND E-TFR CAaj5FZY	100.00		
Neat Nests Inc.	TD		8/31/2020	E-TRANSFER CAgDsbFB		823.73	
Neat Nests Inc.	TD		8/31/2020	SEND E-TFR CA4N6UAj	67.25		
Neat Nests Inc.	TD		8/31/2020	SEND E-TFR CAXDS8uM	100.00		
Neat Nests Inc.	TD		9/1/2020	SEND E-TFR CAjCAcx7	125.00		
Neat Nests Inc.	TD		9/3/2020	SEND E-TFR CAaEsAHh	50.00		1,254
Neat Nests Inc.	TD		9/8/2020	SEND E-TFR CAjURdAd	378.55		
Neat Nests Inc.	TD		9/11/2020	SEND E-TFR CA72wy8q	3,000.00		
Neat Nests Inc.	TD		9/14/2020	E-TRANSFER CAEtRBGu		1,236.96	
Neat Nests Inc.	TD		9/14/2020	SEND E-TFR CAgXY9VS	431.10		
Neat Nests Inc.	TD		9/14/2020	SEND E-TFR CArvwHmj	1,848.44		
Neat Nests Inc.	TD		9/15/2020	SEND E-TFR CACrV3TU	949.20		
Neat Nests Inc.	TD		9/18/2020	SEND E-TFR CAQDpKtM	14.94		
Neat Nests Inc.	TD		9/18/2020	SEND E-TFR CACEAKnn	125.00		
Neat Nests Inc.	TD		9/18/2020	SEND E-TFR CAjnJfmn	100.00		
Neat Nests Inc.	TD		9/24/2020	SEND E-TFR CAvWzQB2	3,000.00		
Neat Nests Inc.	TD		9/28/2020	SEND E-TFR CAbXvkgP	3,000.00		
Neat Nests Inc.	TD		9/28/2020	SEND E-TFR CAZ6cmPq	2,550.00		
Neat Nests Inc.	TD		9/29/2020	SEND E-TFR CA8WepEN	655.40		1,068
Neat Nests Inc.	TD		10/1/2020	E-TRANSFER CAQ9VCje		3,033.57	
Neat Nests Inc.	TD		10/2/2020	SEND E-TFR CARtB8vN	3,000.00		
Neat Nests Inc.	TD		10/2/2020	SEND E-TFR CAVeKCGj	50.00		
Neat Nests Inc.	TD		10/2/2020	SEND E-TFR CAG7j6M9	150.00		
Neat Nests Inc.	TD		10/13/2020	E-TRANSFER CAUF7WjC		589.88	662
Neat Nests Inc.	TD		10/19/2020	E-TRANSFER CAXHueWm		915.25	
Neat Nests Inc.	TD		10/21/2020	SEND E-TFR CAyNumbK	100.00		
Neat Nests Inc.	TD		10/21/2020	SEND E-TFR CAMjwUWB	1,977.50		
Neat Nests Inc.	TD		10/23/2020	SEND E-TFR CAAv8hMC	2,305.20		
Neat Nests Inc.	TD		10/23/2020	SEND E-TFR CAvDJVns	2,678.10		
Neat Nests Inc.	TD		10/23/2020	SEND E-TFR CAwXHnbx	1,243.00		
Neat Nests Inc.	TD		10/23/2020	SEND E-TFR CApu4WAm	1,288.20		
Neat Nests Inc.	TD		10/23/2020	SEND E-TFR CA9BCFAc	100.00		
Neat Nests Inc.	TD		10/26/2020	E-TRANSFER CAZCr6KN		915.25	
Neat Nests Inc.	TD		10/26/2020	SEND E-TFR CAqDzm7p	7,797.00		
Neat Nests Inc.	TD		10/26/2020	SEND E-TFR CAG6NKV4	2,000.00		
Neat Nests Inc.	TD		10/27/2020	E-TRANSFER CAfPNWTw		457.63	
Neat Nests Inc.	TD		10/28/2020	SEND E-TFR CAfcKKzv	50.00		
Neat Nests Inc.	TD		10/30/2020	E-TRANSFER CARtWWPG		413.94	
Neat Nests Inc.	TD		11/2/2020	SEND E-TFR CAP42C72	499.50		
Neat Nests Inc.	TD		11/3/2020	E-TRANSFER CACSkVmv		823.73	
Neat Nests Inc.	TD		11/5/2020	SEND E-TFR CAHB5q6r	4,500.00		2,089
Neat Nests Inc.	TD		11/9/2020	SEND E-TFR CADmzUjR	100.00		
Neat Nests Inc.	TD		11/17/2020	E-TRANSFER CA4EQJFx		1,372.88	
Neat Nests Inc.	TD		11/19/2020	SEND E-TFR CAd6YUpM	100.00		
Neat Nests Inc.	TD		11/19/2020	SEND E-TFR CAU6KkgD	150.00		
Neat Nests Inc.	TD		11/20/2020	SEND E-TFR CAcUmSSY	700.00		
Neat Nests Inc.	TD		11/24/2020	E-TRANSFER CAC4qzsg		1,284.07	
Neat Nests Inc.	TD		11/27/2020	SEND E-TFR CAsjmTkx	10,000.00		
Neat Nests Inc.	TD		11/30/2020	SEND E-TFR CAw7rHZp	288.15		
Neat Nests Inc.	TD		12/2/2020	E-TRANSFER CAMH86EW		466.78	2,039
Neat Nests Inc.	TD		12/4/2020	E-TRANSFER CAcakNsY		2,038.26	4,077
Neat Nests Inc.	TD		12/7/2020	SEND E-TFR CAdqha6D	100.00		
Neat Nests Inc.	TD		12/7/2020	SEND E-TFR CAQJUQ8c	169.50		
Neat Nests Inc.	TD		12/10/2020	SEND E-TFR CAXM4542	500.00		
Neat Nests Inc.	TD		12/10/2020	CANCEL ETFR CAXM4542		500.00	
Neat Nests Inc.	TD		12/10/2020	E-TRANSFER CAwV6dQa		2,037.35	5,687
Neat Nests Inc.	TD		12/11/2020	SEND E-TFR CAwgB7BW	100.00		
Neat Nests Inc.	TD		12/18/2020	SEND E-TFR CA7NyWNs	1,017.00		
Neat Nests Inc.	TD		12/23/2020	SEND E-TFR CApYtfrV	5,000.00		
Neat Nests Inc.	TD		12/29/2020	SEND E-TFR CATJHP3Y	10,000.00		
Neat Nests Inc.	TD		12/29/2020	E-TRANSFER CAyn2PpU		2,608.46	66,371

[redacted]
Neat Nests Bank Account #'s

Neat Nests Inc.	TD	[redacted]	12/30/2020	SEND E-TFR CAZ3H76w	980.00		
Neat Nests Inc.	TD		12/30/2020	SEND E-TFR CA8vdqJS	169.50		
Neat Nests Inc.	TD		1/4/2021	E-TRANSFER CA9yENjJ		915.25	
Neat Nests Inc.	TD		1/5/2021	SEND E-TFR CA3uCarw	1,017.00		
Neat Nests Inc.	TD		1/5/2021	SEND E-TFR CA9uhTYU	500.00		31,014
Neat Nests Inc.	TD		1/6/2021	SEND E-TFR CA8PhCfG	125.00		
Neat Nests Inc.	TD		1/8/2021	E-TRANSFER CAPuagkc		457.63	
Neat Nests Inc.	TD		1/18/2021	SEND E-TFR CAvguF7E	452.00		
Neat Nests Inc.	TD		1/18/2021	SEND E-TFR CAG7mShQ	480.25		
Neat Nests Inc.	TD		1/22/2021	SEND E-TFR CAm4he2d	225.00		
Neat Nests Inc.	TD		1/28/2021	SEND E-TFR CA4Bb5Zh	1,173.84		
Neat Nests Inc.	TD		1/29/2021	E-TRANSFER CAH8YrRb		457.63	
Neat Nests Inc.	TD		2/2/2021	SEND E-TFR CAzTKJ2F	508.50		
Neat Nests Inc.	TD		2/2/2021	SEND E-TFR CAQCaeAp	875.75		459
Neat Nests Inc.	TD		2/9/2021	E-TRANSFER CA28EjBa		1,738.98	
Neat Nests Inc.	TD		2/9/2021	SEND E-TFR CATPxtAm	7,811.50		
Neat Nests Inc.	TD		2/10/2021	SEND E-TFR CAvPeK6K	1,400.00		
Neat Nests Inc.	TD		2/10/2021	SEND E-TFR CAsAFqMA	2,402.53		
Neat Nests Inc.	TD		2/10/2021	SEND E-TFR CAq2DTGv	50.00		
Neat Nests Inc.	TD		2/17/2021	SEND E-TFR CAhf2Kez	1,545.35		
Neat Nests Inc.	TD		3/1/2021	SEND E-TFR CAHzBGhS	2,000.00		
Neat Nests Inc.	TD		3/2/2021	SEND E-TFR CAfTQNGb	450.00		
Neat Nests Inc.	TD		3/10/2021	SEND E-TFR CAQugw2t	169.50		
Neat Nests Inc.	TD		3/15/2021	SEND E-TFR CAmMWT2Q	3,540.99		
Neat Nests Inc.	TD		3/15/2021	SEND E-TFR CA5XzQpG	405.04		
Neat Nests Inc.	TD		3/15/2021	SEND E-TFR CAtgV6ws	500.00		
Neat Nests Inc.	TD		3/16/2021	SEND E-TFR CA9suCsd	291.85		
Neat Nests Inc.	TD		3/17/2021	SEND E-TFR CA3X8EE8	155.00		8,574
Neat Nests Inc.	TD		4/1/2021	SEND E-TFR CAMkVBSa	10,000.00		
Neat Nests Inc.	TD		4/5/2021	SEND E-TFR CAUGt7EN	160.00		
Neat Nests Inc.	TD		4/7/2021	E-TRANSFER CA5JtGud		691.01	2,996
Neat Nests Inc.	TD		4/12/2021	SEND E-TFR CAZcEndH	208.40		
Neat Nests Inc.	TD		4/16/2021	E-TRANSFER CAMrf93N		10,000.00	
Neat Nests Inc.	TD		4/16/2021	SEND E-TFR CAAMgWst	1,473.92		
Neat Nests Inc.	TD		4/21/2021	SEND E-TFR CApk8vMH	900.00		
Neat Nests Inc.	TD		4/21/2021	E-TRANSFER CAMZMjJP		10,000.00	10,796
Neat Nests Inc.	TD		4/29/2021	E-TRANSFER CAuA7zGT		10,000.00	
Neat Nests Inc.	TD		5/3/2021	SEND E-TFR CA45K2ZV	500.00		
Neat Nests Inc.	TD		5/3/2021	SEND E-TFR CACCMs9Q	1,500.00		295
Neat Nests Inc.	TD		5/7/2021	SEND E-TFR CAWStT3n	315.00		
Neat Nests Inc.	TD		5/11/2021	SEND E-TFR CA8nfVGM	1,206.27		
Neat Nests Inc.	TD		5/11/2021	SEND E-TFR CA3fuXzU	516.98		
Neat Nests Inc.	TD		5/18/2021	SEND E-TFR CAsgTrfh	2,500.00		
Neat Nests Inc.	TD		5/20/2021	SEND E-TFR CAbSaGZp	10,000.00		301,351
Neat Nests Inc.	TD		5/25/2021	SEND E-TFR CApw7KsR	10,000.00		
Neat Nests Inc.	TD		5/31/2021	CANCEL E-TFR ***KsR		10,000.00	
Neat Nests Inc.	TD		5/31/2021	CANCEL E-TFR FEE	5.00		
Neat Nests Inc.	TD		6/2/2021	SEND E-TFR ***qRJ	500.00		143,341
Neat Nests Inc.	TD		6/3/2021	SEND E-TFR ***2BH	111.00		143,230
Neat Nests Inc.	TD		6/7/2021	SEND E-TFR ***RbX	10,000.00		
Neat Nests Inc.	TD		6/10/2021	SEND E-TFR ***5Fy	2,090.50		
Neat Nests Inc.	TD		6/18/2021	SEND E-TFR ***Vkn	10,000.00		
Neat Nests Inc.	TD		6/21/2021	SEND E-TFR ***UkE	5,450.00		
Neat Nests Inc.	TD		6/25/2021	SEND E-TFR ***WYY	360.00		
Neat Nests Inc.	TD		7/8/2021	SEND E-TFR ***yxQ	2,670.91		
Neat Nests Inc.	TD		7/13/2021	SEND E-TFR ***hR4	3,600.00		
Neat Nests Inc.	TD		7/13/2021	SEND E-TFR ***KVT	1,850.00		
Neat Nests Inc.	TD		7/13/2021	SEND E-TFR ***TNm	240.00		
Neat Nests Inc.	TD		7/23/2021	SEND E-TFR ***3Vf	1,500.00		
Neat Nests Inc.	TD		7/23/2021	SEND E-TFR ***x8v	1,000.00		
Neat Nests Inc.	TD		7/23/2021	SEND E-TFR ***zxq	1,000.00		
Neat Nests Inc.	TD		7/29/2021	SEND E-TFR ***gYP	60.00		
Neat Nests Inc.	TD		8/6/2021	SEND E-TFR ***sNC	2,260.00		152,656
Neat Nests Inc.	TD		8/11/2021	SEND E-TFR ***3rs	6,096.00		151,297
Neat Nests Inc.	TD		8/13/2021	SEND E-TFR ***Wgp	6,624.00		
Neat Nests Inc.	TD		8/16/2021	SEND E-TFR ***exJ	10,000.00		
Neat Nests Inc.	TD		8/26/2021	SEND E-TFR ***HuP	3,923.27		
Neat Nests Inc.	TD		8/26/2021	SEND E-TFR ***Qzy	687.13		
Neat Nests Inc.	TD		8/27/2021	SEND E-TFR ***hRD	2,203.50		
Neat Nests Inc.	TD		9/1/2021	SEND E-TFR ***7WE	1,250.00		
Neat Nests Inc.	TD		9/16/2021	SEND E-TFR ***v7h	1,500.00		7,427
Neat Nests Inc.	TD		9/17/2021	SEND E-TFR ***NCx	2,136.36		
Neat Nests Inc.	TD		9/22/2021	SEND E-TFR ***WbN	10,000.00		
Neat Nests Inc.	TD		9/24/2021	SEND E-TFR ***9WX	10,000.00		
Neat Nests Inc.	TD		9/29/2021	SEND E-TFR ***Cqt	10,000.00		
Neat Nests Inc.	TD		10/1/2021	SEND E-TFR ***Sdz	10,000.00		
Neat Nests Inc.	TD		10/7/2021	SEND E-TFR ***XWf	1,500.00		178,969
Neat Nests Inc.	TD		10/12/2021	SEND E-TFR ***8Cu	10,000.00		
Neat Nests Inc.	TD		10/14/2021	SEND E-TFR ***7KU	10,000.00		
Neat Nests Inc.	TD		10/15/2021	SEND E-TFR ***X8M	500.00		
Neat Nests Inc.	TD		10/15/2021	SEND E-TFR ***ufE	1,937.14		
Neat Nests Inc.	TD		10/15/2021	SEND E-TFR ***4p8	2,636.66		
Neat Nests Inc.	TD		10/26/2021	SEND E-TFR ***Y78	135.60		
Neat Nests Inc.	TD		10/26/2021	SEND E-TFR ***ggM	200.00		
Neat Nests Inc.	TD		10/26/2021	SEND E-TFR ***b2s	60.00		
Neat Nests Inc.	TD		10/27/2021	SEND E-TFR ***vgK	3,164.00		
Neat Nests Inc.	TD		10/28/2021	CANCEL E-TFR ***vgK		3,164.00	

Neat Nests Bank Account #'s

Neat Nests Inc.	TD	Neat Nests Bank Account #'s	10/28/2021	CANCEL E-TFR FEE	5.00		
Neat Nests Inc.	TD		10/29/2021	SEND E-TFR ***3am	3,000.00		
Neat Nests Inc.	TD		11/24/2021	SEND E-TFR ***Pus	111.00		650
Neat Nests Inc.	TD		11/29/2021	RECLAIM E-TFR ***3am		3,000.00	
Neat Nests Inc.	TD		12/10/2021	SEND E-TFR ***2H2	226.00		482
Neat Nests Inc.	TD		12/13/2021	SEND E-TFR ***daZ	145.00		
Neat Nests Inc.	TD		12/13/2021	SEND E-TFR ***U3c	200.00		
Neat Nests Inc.	TD		12/23/2021	SEND E-TFR ***kqn	3,390.00		
Neat Nests Inc.	TD		12/30/2021	SEND E-TFR ***TJz	238.99		
Neat Nests Inc.	TD		12/30/2021	SEND E-TFR ***WtD	3,000.15		
Neat Nests Inc.	TD		1/27/2022	SEND E-TFR ***zpf	4,661.25		
Neat Nests Inc.	TD		1/27/2022	SEND E-TFR ***QeF	1,250.00		
Neat Nests Inc.	TD		3/2/2022	E-TRANSFER ***q2B		10,000.00	
Neat Nests Inc.	TD		3/14/2022	E-TRANSFER ***MuX		10,000.00	
Neat Nests Inc.	TD		3/14/2022	SEND E-TFR ***sac	9,322.50		4,872
Neat Nests Inc.	TD		4/12/2022	E-TRANSFER ***4hF		3,722.32	
Neat Nests Inc.	TD		5/9/2022	SEND E-TFR ***SaY	157.58		
Neat Nests Inc.	TD		5/12/2022	SEND E-TFR ***ubs	1,017.00		6,941
Neat Nests Inc.	TD		5/13/2022	SEND E-TFR ***kNR	250.00		
Neat Nests Inc.	TD		5/13/2022	SEND E-TFR ***GN4	500.00		
Neat Nests Inc.	TD		5/18/2022	SEND E-TFR ***tNX	2,880.00		
Neat Nests Inc.	TD		5/18/2022	SEND E-TFR ***BHy	2,880.00		
Neat Nests Inc.	TD		5/18/2022	SEND E-TFR ***DPY	2,880.00		
Neat Nests Inc.	TD		5/24/2022	SEND E-TFR ***sV3	4,054.44		
Neat Nests Inc.	TD		5/24/2022	SEND E-TFR ***xb2	1,013.61		
Neat Nests Inc.	TD		5/24/2022	E-TRANSFER ***3Mv		1,083.70	43,556
Neat Nests Inc.	TD		5/31/2022	SEND E-TFR ***y7b	500.00		
Neat Nests Inc.	TD		5/31/2022	SEND E-TFR ***tVk	500.00		
Neat Nests Inc.	TD		6/8/2022	SEND E-TFR ***ZzW	1,500.00		36,129
Neat Nests Inc.	TD		6/28/2022	SEND E-TFR ***82T	2,300.00		28,549
Neat Nests Inc.	TD		7/12/2022	SEND E-TFR ***MaZ	1,710.53		
Neat Nests Inc.	TD		7/12/2022	SEND E-TFR ***8XX	733.09		
Neat Nests Inc.	TD		7/12/2022	SEND E-TFR ***HZH	734.50		
Neat Nests Inc.	TD		7/12/2022	SEND E-TFR ***YAA	2,274.12		
Neat Nests Inc.	TD		7/12/2022	SEND E-TFR ***Cbt	974.63		
Neat Nests Inc.	TD		7/12/2022	SEND E-TFR ***qs8	1,398.37		
Neat Nests Inc.	TD		7/12/2022	SEND E-TFR ***FqW	1,398.38		
Neat Nests Inc.	TD		8/9/2022	SEND E-TFR *XC5 LOAN	10,000.00		15,287
Neat Nests Inc.	TD		8/24/2022	SEND E-TFR ***mSX	500.00		
Neat Nests Inc.	TD		8/24/2022	SEND E-TFR ***R3h	500.00		
Neat Nests Inc.	TD		8/29/2022	SEND E-TFR ***ZsF	10,000.00		
Neat Nests Inc.	TD		9/14/2022	SEND E-TFR ***Hyd	438.44		9,144
Neat Nests Inc.	TD		10/3/2022	SEND E-TFR ***VEP	2,166.50		
Neat Nests Inc.	TD		10/5/2022	SEND E-TFR ***heD	500.00		
Neat Nests Inc.	TD		10/6/2022	SEND E-TFR ***ZgD	500.00		
Neat Nests Inc.	TD		10/12/2022	SEND E-TFR ***K8H	10,000.00		
Neat Nests Inc.	TD		10/19/2022	SEND E-TFR ***q6w	805.00		
Neat Nests Inc.	TD		10/19/2022	SEND E-TFR ***Hc6	700.00		
Neat Nests Inc.	TD		10/21/2022	SEND E-TFR ***9SA	200.00		4,084
Neat Nests Inc.	TD		11/10/2022	SEND E-TFR ***Z6A	2,721.36		5,121
Neat Nests Inc.	TD		11/14/2022	CANCEL E-TFR ***Z6A		2,721.36	
Neat Nests Inc.	TD		11/14/2022	CANCEL E-TFR FEE	5.00		
Neat Nests Inc.	TD		11/14/2022	SEND E-TFR ***DjQ	1,358.64		
Neat Nests Inc.	TD		11/14/2022	SEND E-TFR ***aZA	100.00		6,379
Neat Nests Inc.	TD		11/21/2022	SEND E-TFR ***ymP	500.00		
Neat Nests Inc.	TD		11/21/2022	SEND E-TFR ***SQ4	65.52		
Neat Nests Inc.	TD		11/22/2022	SEND E-TFR ***bWH	2,000.00		
Neat Nests Inc.	TD		12/1/2022	SEND E-TFR ***kfP	242.95		
Neat Nests Inc.	TD		12/1/2022	SEND E-TFR ***vf8	617.59		
Neat Nests Inc.	TD		12/1/2022	SEND E-TFR ***Wpe	250.00		
Neat Nests Inc.	TD		12/1/2022	SEND E-TFR ***M2n	875.64		
Neat Nests Inc.	TD		12/1/2022	SEND E-TFR ***dGA	97.29		
Neat Nests Inc.	TD		12/1/2022	SEND E-TFR ***6vd	1,607.02		
Neat Nests Inc.	TD		12/1/2022	SEND E-TFR ***DNv	130.30		
Neat Nests Inc.	TD		12/14/2022	SEND E-TFR ***dZX	500.00		
Neat Nests Inc.	TD		12/23/2022	SEND E-TFR ***HyZ	1,359.86		
Neat Nests Inc.	TD		12/23/2022	SEND E-TFR ***KBa	2,720.14		
Neat Nests Inc.	TD		12/23/2022	SEND E-TFR ***nz3	1,000.00		
Neat Nests Inc.	TD		12/30/2022	E-TRANSFER ***XYw		10,000.00	
Neat Nests Inc.	TD		1/3/2023	SEND E-TFR ***Dre	3,840.00		
Neat Nests Inc.	TD		1/5/2023	E-TRANSFER ***h7H		3,000.00	
Neat Nests Inc.	TD		1/5/2023	SEND E-TFR ***yvQ	1,920.00		
Neat Nests Inc.	TD		2/6/2023	E-TRANSFER ***qNt		5,000.00	
Neat Nests Inc.	TD		2/6/2023	SEND E-TFR ***vgT	282.50		
Neat Nests Inc.	TD		2/6/2023	SEND E-TFR ***qvJ	450.00		
Neat Nests Inc.	TD		2/6/2023	SEND E-TFR ***abV	457.65		
Neat Nests Inc.	TD		2/6/2023	SEND E-TFR ***mdT	197.75		
Neat Nests Inc.	TD		3/6/2023	E-TRANSFER ***JMY		10,000.00	7,591
Neat Nests Inc.	TD		3/7/2023	SEND E-TFR ***Nzp	4,080.40		
Neat Nests Inc.	TD		3/7/2023	SEND E-TFR ***s2X	4,079.58		1,756
Neat Nests Inc.	TD		3/10/2023	SEND E-TFR ***Hss	4,079.99		
Neat Nests Inc.	TD		3/30/2023	E-TRANSFER ***Kbg		6,000.00	
Neat Nests Inc.	TD		3/30/2023	SEND E-TFR ***aYh	3,840.19		
Neat Nests Inc.	TD		3/30/2023	SEND E-TFR ***m8W	1,919.81		
Neat Nests Inc.	TD		5/10/2023	SEND E-TFR ***ZHs	1,096.10		
Neat Nests Inc.	TD		5/24/2023	SEND E-TFR ***FrP	56.50		
Neat Nests Inc.	TD		5/24/2023	SEND E-TFR ***gkU	700.00		

Neat Nests Inc.	TD	Neat Nests Bank Account #'s	5/24/2023	SEND E-TFR ***RRH	316.40	537
Neat Nests Inc.	TD		6/12/2023	SEND E-TFR ***xXJ	2,682.03	
Neat Nests Inc.	TD		6/22/2023	SEND E-TFR ***Z6R	931.68	239
Neat Nests Inc.	TD		9/7/2023	SEND E-TFR ***SaN	1,045.25	66

Interac Payment Reference #	Status	Amount	Sender Name	Sender Email	Recipient Name	Contact Name	Contact Email	Sent	Deposited
C1AjCdYHpSaN	Completed	$ 1,045.25	NEAT NESTS INC.	neatnestinc18@gmail.com	[redacted]			2023-09-07 14:56:29 EDT	2023-09-07 14:56:34 EDT
CAZkwZ6R	Completed	$ 931.68	NEAT NESTS INC.	neatnestinc18@gmail.com				2023-06-22 13:55:28 EDT	2023-06-22 14:11:51 EDT
C1AzNX4KWxXJ	Completed	$ 2,682.03	NEAT NESTS INC.	neatnestinc18@gmail.com				2023-06-12 14:05:36 EDT	2023-06-12 14:05:41 EDT
C1A5SHJGqRRH	Completed	$ 316.40	NEAT NESTS INC.	neatnestinc18@gmail.com				2023-05-24 17:09:09 EDT	2023-05-24 17:09:14 EDT
CAWgUgkU	Completed	$ 700.00	NEAT NESTS INC.	neatnestinc18@gmail.com				2023-05-24 17:08:27 EDT	2023-05-24 19:33:56 EDT
C1AvAg8FNFrP	Completed	$ 56.50	NEAT NESTS INC.	neatnestinc18@gmail.com				2023-05-24 17:06:22 EDT	2023-05-24 17:06:28 EDT
CAXbyZHs	Completed	$ 1,096.10	NEAT NESTS INC.	neatnestinc18@gmail.com				2023-05-10 18:40:48 EDT	2023-05-10 19:02:03 EDT
CAcYYm8W	Completed	$ 1,919.81	NEAT NESTS INC.	neatnestinc18@gmail.com				2023-03-30 11:52:07 EDT	2023-03-30 11:52:12 EDT
CAyxJaYh	Completed	$ 3,840.19	NEAT NESTS INC.	neatnestinc18@gmail.com				2023-03-30 11:51:32 EDT	2023-03-30 15:33:43 EDT
CATmFHss	Completed	$ 4,079.99	NEAT NESTS INC.	neatnestinc18@gmail.com				2023-03-10 11:27:10 EST	2023-03-10 12:05:10 EST
CADAns2X	Completed	$ 4,079.58	NEAT NESTS INC.	neatnestinc18@gmail.com				2023-03-07 22:29:09 EST	2023-03-07 22:29:14 EST
CAFykNzp	Completed	$ 4,080.40	NEAT NESTS INC.	neatnestinc18@gmail.com				2023-03-07 22:27:20 EST	2023-03-08 11:57:05 EST
CAyu3mdT	Completed	$ 197.75	NEAT NESTS INC.	neatnestinc18@gmail.com				2023-02-04 18:07:23 EST	2023-02-04 18:07:28 EST
CAsCYabV	Completed	$ 457.65	NEAT NESTS INC.	neatnestinc18@gmail.com				2023-02-04 18:04:26 EST	2023-02-05 00:54:48 EST
CAk8tqvJ	Completed	$ 450.00	NEAT NESTS INC.	neatnestinc18@gmail.com				2023-02-04 18:02:46 EST	2023-02-04 18:02:50 EST
CAMUmvgT	Completed	$ 282.50	NEAT NESTS INC.	neatnestinc18@gmail.com				2023-02-04 18:01:44 EST	2023-02-04 18:01:49 EST
CAtasyvQ	Completed	$ 1,920.00	NEAT NESTS INC.	neatnestinc18@gmail.com				2023-01-05 16:48:14 EST	2023-01-05 16:48:25 EST
CAh2wDre	Completed	$ 3,840.00	NEAT NESTS INC.	neatnestinc18@gmail.com				2022-12-31 10:58:12 EST	2022-12-31 16:13:03 EST
CApQSnz3	Completed	$ 1,000.00	NEAT NESTS INC.	neatnestinc18@gmail.com				2022-12-23 14:27:11 EST	2022-12-23 14:27:19 EST
CAQWcKBa	Completed	$ 2,720.14	NEAT NESTS INC.	neatnestinc18@gmail.com				2022-12-23 13:43:15 EST	2022-12-23 14:50:30 EST
CA6R9HyZ	Completed	$ 1,359.86	NEAT NESTS INC.	neatnestinc18@gmail.com				2022-12-23 13:36:40 EST	2022-12-23 13:36:52 EST
CAzDZdZX	Completed	$ 500.00	NEAT NESTS INC.	neatnestinc18@gmail.com				2022-12-14 13:16:03 EST	2022-12-14 17:07:04 EST
CAxUUDNv	Completed	$ 130.30	NEAT NESTS INC.	neatnestinc18@gmail.com	2707793 ONTARIO INC OA SID RENOS	SID RENOS	Email Address	2022-12-01 09:03:48 EST	2022-12-01 09:03:55 EST
CAQmR6vd	Completed	$ 1,607.02	NEAT NESTS INC.	neatnestinc18@gmail.com	[redacted]	[redacted]	[redacted]	2022-12-01 08:57:08 EST	2022-12-01 14:28:32 EST
CAHbqdGA	Completed	$ 97.29	NEAT NESTS INC.	neatnestinc18@gmail.com	2707793 ONTARIO INC OA SID RENOS	SID RENOS	Email Address	2022-12-01 08:53:06 EST	2022-12-01 08:53:14 EST
CACX9M2n	Completed	$ 875.64	NEAT NESTS INC.	neatnestinc18@gmail.com	[redacted]			2022-12-01 08:52:13 EST	2022-12-01 08:52:21 EST
CAHtgWpe	Completed	$ 250.00	NEAT NESTS INC.	neatnestinc18@gmail.com				2022-12-01 08:50:02 EST	2022-12-01 08:50:11 EST
CA8jSvf8	Completed	$ 617.59	NEAT NESTS INC.	neatnestinc18@gmail.com				2022-12-01 08:48:46 EST	2022-12-01 10:47:47 EST
CAgQjkfP	Completed	$ 242.95	NEAT NESTS INC.	neatnestinc18@gmail.com				2022-12-01 08:46:52 EST	2022-12-01 08:46:58 EST

Unrelated Party Names/Emails

Unrelated Party Names/Emails

CATc3bWH	Completed	$ 2,000.00	NEAT NESTS INC.	neatnestinc18@gmail.com	PROSPECT REAL ESTATE HOLDINGS INC.	Interlude	interludeinc2020@gmail.com	2022-11-22 14:17:16 EST	2022-11-22 14:17:27 EST
CArsmSQ4	Completed	$ 65.52	NEAT NESTS INC.	neatnestinc18@gmail.com	Unknown Name	Unknown Name	Unknown Email Address	2022-11-21 12:23:49 EST	2022-11-21 12:23:54 EST
CAMeVYMP	Completed	$ 500.00	NEAT NESTS INC.	neatnestinc18@gmail.com	Unknown Name	Windrose Payments	payments@thewindrosegroup.ca	2022-11-21 12:16:40 EST	2022-11-21 13:47:01 EST
CAYnXaZA	Completed	$ 100.00	NEAT NESTS INC.	neatnestinc18@gmail.com	Unknown Name	Unknown Name	Unknown Email Address	2022-11-11 13:13:37 EST	2022-11-11 13:13:42 EST
CAndcDjQ	Completed	$ 1,358.64	NEAT NESTS INC.	neatnestinc18@gmail.com	Unknown Name	Windrose Payments	payments@thewindrosegroup.ca	2022-11-11 13:10:50 EST	2022-11-11 16:33:19 EST
CA3QMZ6A	Cancelled	$ 2,721.36	NEAT NESTS INC.	neatnestinc18@gmail.com		Windrose Payments	payments@thewindrosegroup.ca	2022-11-10 13:34:57 EST	
CAt3y9SA	Completed	$ 200.00	NEAT NESTS INC.	neatnestinc18@gmail.com	Unknown Name	Unknown Name	Unknown Email Address	2022-10-21 21:45:47 EDT	2022-10-21 21:45:51 EDT
CAYQMHc6	Completed	$ 700.00	NEAT NESTS INC.	neatnestinc18@gmail.com	Unknown Name	Unknown Name	Unknown Email Address	2022-10-19 15:21:40 EDT	2022-10-19 15:21:44 EDT
CAebPq6w	Completed	$ 805.00	NEAT NESTS INC.	neatnestinc18@gmail.com	Unknown Name	Unknown Name	Unknown Email Address	2022-10-19 15:21:03 EDT	2022-10-19 15:21:08 EDT
CA9rAK8H	Completed	$ 10,000.00	NEAT NESTS INC.	neatnestinc18@gmail.com	DSPLN INC.	dspln		2022-10-12 00:04:33 EDT	2022-10-12 00:34:41 EDT
CAVcNZgD	Completed	$ 500.00	NEAT NESTS INC.	neatnestinc18@gmail.com	Unknown Name	Windrose Payments	payments@thewindrosegroup.ca	2022-10-06 11:43:26 EDT	2022-10-06 12:48:29 EDT
CAvzmheD	Completed	$ 500.00	NEAT NESTS INC.	neatnestinc18@gmail.com	Unknown Name	Windrose Payments	payments@thewindrosegroup.ca	2022-10-05 09:40:35 EDT	2022-10-05 12:34:27 EDT
CAhfVVEP	Completed	$ 2,166.50	NEAT NESTS INC.	neatnestinc18@gmail.com	Unknown Name	Windrose Payments	payments@thewindrosegroup.ca	2022-09-30 13:47:56 EDT	2022-09-30 19:30:04 EDT
CA9EFHyd	Completed	$ 438.44	NEAT NESTS INC.	neatnestinc18@gmail.com	Unrelated Party Names/Emails			2022-09-14 02:27:14 EDT	2022-09-14 02:27:20 EDT
CAU8fZsF	Completed	$ 10,000.00	NEAT NESTS INC.	neatnestinc18@gmail.com	PROSPECT REAL ESTATE HOLDINGS INC.	Interlude	interludeinc2020@gmail.com	2022-08-28 17:01:07 EDT	2022-08-28 17:01:12 EDT
CATaCR3h	Completed	$ 500.00	NEAT NESTS INC.	neatnestinc18@gmail.com	THE LION'S SHARE GROUP INC.	Windrose Investor	investor@thewindrosegroup.ca	2022-08-24 11:20:59 EDT	2022-08-24 11:21:04 EDT
CAcncmSX	Completed	$ 500.00	NEAT NESTS INC.	neatnestinc18@gmail.com		Windrose Payments	payments@thewindrosegroup.ca	2022-08-24 11:20:37 EDT	2022-08-24 11:45:04 EDT
CAt6GXC5	Completed	$ 10,000.00	NEAT NESTS INC.	neatnestinc18@gmail.com	PROSPECT REAL ESTATE HOLDINGS INC.	Interlude	interludeinc2020@gmail.com	2022-08-09 21:47:31 EDT	2022-08-09 21:47:38 EDT
CAkNdFqW	Completed	$ 1,398.38	NEAT NESTS INC.	neatnestinc18@gmail.com	2707793 ONTARIO INC OA SID RENOS	SID RENOS	Email Address	2022-07-12 23:30:40 EDT	2022-07-12 23:30:45 EDT
CAbGDqs8	Completed	$ 1,398.37	NEAT NESTS INC.	neatnestinc18@gmail.com	Unrelated Party Names/Emails			2022-07-12 23:30:15 EDT	2022-07-12 23:30:19 EDT
CACzdCbt	Completed	$ 974.63	NEAT NESTS INC.	neatnestinc18@gmail.com	2707793 ONTARIO INC OA SID RENOS	SID RENOS	Email Address	2022-07-12 23:20:14 EDT	2022-07-12 23:20:20 EDT
CAeZSYAA	Completed	$ 2,274.12	NEAT NESTS INC.	neatnestinc18@gmail.com	Unrelated Party Names/Emails			2022-07-12 23:19:48 EDT	2022-07-14 11:38:15 EDT
CAYSXHZH	Completed	$ 734.50	NEAT NESTS INC.	neatnestinc18@gmail.com				2022-07-12 23:16:25 EDT	2022-07-12 23:16:30 EDT
CAKb58XX	Completed	$ 733.09	NEAT NESTS INC.	neatnestinc18@gmail.com	2707793 ONTARIO INC OA SID RENOS	SID RENOS		2022-07-12 23:15:25 EDT	2022-07-12 23:15:31 EDT
CAzkZMaZ	Completed	$ 1,710.53	NEAT NESTS INC.	neatnestinc18@gmail.com	Unrelated Party Names/Emails			2022-07-12 23:15:05 EDT	2022-07-12 23:24:29 EDT
CAX8e82T	Completed	$ 2,300.00	NEAT NESTS INC.	neatnestinc18@gmail.com				2022-06-28 17:55:29 EDT	2022-06-28 18:05:34 EDT
CAV8TZzW	Completed	$ 1,500.00	NEAT NESTS INC.	neatnestinc18@gmail.com	THE LION'S SHARE GROUP INC.	Windrose Investor	investor@thewindrosegroup.ca	2022-06-08 20:25:29 EDT	2022-06-08 20:25:36 EDT
CAF27tVk	Completed	$ 500.00	NEAT NESTS INC.	neatnestinc18@gmail.com	THE LION'S SHARE GROUP INC.	Windrose Investor	investor@thewindrosegroup.ca	2022-05-31 09:00:17 EDT	2022-05-31 09:00:26 EDT
CAcPXy7b	Completed	$ 500.00	NEAT NESTS INC.	neatnestinc18@gmail.com	Unknown Name	Windrose Payments	payments@thewindrosegroup.ca	2022-05-31 08:59:51 EDT	2022-05-31 10:51:29 EDT
CAET3xb2	Completed	$ 1,013.61	NEAT NESTS INC.	neatnestinc18@gmail.com	2707793 ONTARIO INC OA SID RENOS	SID RENOS	Email Address	2022-05-23 21:17:44 EDT	2022-05-23 21:17:49 EDT
CANFSsV3	Completed	$ 4,054.44	NEAT NESTS INC.	neatnestinc18@gmail.com	Unrelated Party Names/Emails			2022-05-23 20:53:05 EDT	2022-05-23 20:53:10 EDT
CAm8GDPY	Completed	$ 2,880.00	NEAT NESTS INC.	neatnestinc18@gmail.com	Unknown Name	Windrose Payments	payments@thewindrosegroup.ca	2022-05-18 08:21:56 EDT	2022-05-22 12:58:15 EDT
CAKdxBHy	Completed	$ 2,880.00	NEAT NESTS INC.	neatnestinc18@gmail.com	Unknown Name	Windrose Payments	payments@thewindrosegroup.ca	2022-05-18 08:21:28 EDT	2022-05-22 12:59:26 EDT
CADNutNX	Completed	$ 2,880.00	NEAT NESTS INC.	neatnestinc18@gmail.com	Unknown Name	Windrose Payments	payments@thewindrosegroup.ca	2022-05-18 08:20:32 EDT	2022-05-22 13:00:35 EDT

CAgBnGN4	Completed	$ 500.00	NEAT NESTS INC.	neatnestinc18@gmail.com	THE LION'S SHARE GROUP INC.	Windrose Investor	investor@thewindrosegroup.ca	2022-05-13 11:36:10 EDT	2022-05-13 11:36:51 EDT
CAAzckNR	Completed	$ 250.00	NEAT NESTS INC.	neatnestinc18@gmail.com	[redacted]	Windrose Payments	payments@thewindrosegroup.ca	2022-05-13 11:35:41 EDT	2022-05-13 13:37:37 EDT
CAMhwubs	Completed	$ 1,017.00	NEAT NESTS INC.	neatnestinc18@gmail.com	[redacted]			2022-05-12 14:41:49 EDT	2022-05-12 14:41:57 EDT
CAHhHSaY	Completed	$ 157.58	NEAT NESTS INC.	neatnestinc18@gmail.com	[redacted]			2022-05-09 12:59:29 EDT	2022-05-09 12:59:35 EDT
CAxANsac	Completed	$ 9,322.50	NEAT NESTS INC.	neatnestinc18@gmail.com	[redacted]			2022-03-14 01:49:27 EDT	2022-03-14 01:49:31 EDT
CAat3QeF	Completed	$ 1,250.00	NEAT NESTS INC.	neatnestinc18@gmail.com	[redacted]			2022-01-27 04:01:12 EST	2022-02-04 13:43:45 EST
CAmHczpf	Completed	$ 4,661.25	NEAT NESTS INC.	neatnestinc18@gmail.com	[redacted]			2022-01-27 03:58:51 EST	2022-01-27 03:58:56 EST
CAxxkWtD	Completed	$ 3,000.15	NEAT NESTS INC.	neatnestinc18@gmail.com	[redacted]			2021-12-30 10:22:04 EST	2021-12-30 10:22:10 EST
CAY7qTJz	Completed	$ 238.99	NEAT NESTS INC.	neatnestinc18@gmail.com	[redacted]			2021-12-30 10:20:47 EST	2021-12-30 10:20:54 EST
CADBRkqn	Completed	$ 3,390.00	NEAT NESTS INC.	neatnestinc18@gmail.com	[redacted]			2021-12-23 12:41:27 EST	2021-12-23 12:41:59 EST
CAFyTU3c	Completed	$ 200.00	NEAT NESTS INC.	neatnestinc18@gmail.com	[redacted]			2021-12-11 01:58:49 EST	2021-12-11 02:28:55 EST
CAUpjdaZ	Completed	$ 145.00	NEAT NESTS INC.	neatnestinc18@gmail.com	[redacted]			2021-12-11 01:41:00 EST	2021-12-11 04:30:49 EST
CA5yT2H2	Completed	$ 226.00	NEAT NESTS INC.	neatnestinc18@gmail.com	2707793 ONTARIO INC OA SID RENOS	SID RENOS	Email Address	2021-12-10 13:45:48 EST	2021-12-10 13:45:54 EST
CAzvK7zK	Notification sent	$ 226.00	NEAT NESTS INC.	neatnestinc18@gmail.com	2707793 ONTARIO INC OA SID RENOS	SID RENOS	Email Address	2021-12-10 13:44:44 EST	
CAgkjPus	Completed	$ 111.00	NEAT NESTS INC.	neatnestinc18@gmail.com	[redacted]			2021-11-24 09:17:44 EST	2021-11-25 17:03:46 EST
CAhqB3am	Notification sent	$ 3,000.00	NEAT NESTS INC.	neatnestinc18@gmail.com	THE MULLIGAN INC.	Mulligan	themulliganinc@gmail.com	2021-10-29 18:02:51 EDT	
CAr5ZvgK	Cancelled	$ 3,164.00	NEAT NESTS INC.	neatnestinc18@gmail.com	[redacted]			2021-10-27 16:38:51 EDT	
CAnQNb2s	Completed	$ 60.00	NEAT NESTS INC.	neatnestinc18@gmail.com	[redacted]			2021-10-26 03:14:33 EDT	
CAj4yggM	Completed	$ 200.00	NEAT NESTS INC.	neatnestinc18@gmail.com	[redacted]			2021-10-26 03:13:03 EDT	2021-10-26 05:48:48 EDT
CAeSHY78	Completed	$ 135.60	NEAT NESTS INC.	neatnestinc18@gmail.com	[redacted]			2021-10-26 03:11:51 EDT	2021-10-26 04:38:09 EDT
CAyGv4p8	Completed	$ 2,636.66	NEAT NESTS INC.	neatnestinc18@gmail.com	2707793 ONTARIO INC OA SID RENOS	SID RENOS	Email Address	2021-10-15 14:14:00 EDT	
CARVeufE	Completed	$ 1,937.14	NEAT NESTS INC.	neatnestinc18@gmail.com	2707793 ONTARIO INC OA SID RENOS	SID RENOS	Email Address	2021-10-15 14:12:40 EDT	
CA4ZDX8M	Completed	$ 500.00	NEAT NESTS INC.	neatnestinc18@gmail.com	THE LION'S SHARE GROUP INC.	Windrose Investor	investor@thewindrosegroup.ca	2021-10-15 13:31:53 EDT	
CAc9A7KU	Completed	$ 10,000.00	NEAT NESTS INC.	neatnestinc18@gmail.com	PROSPECT REAL ESTATE HOLDINGS INC.	Prospect Real Estate Holdings	prospectrealestateholdings@gmail.com	2021-10-14 01:54:29 EDT	
CA4S98Cu	Completed	$ 10,000.00	NEAT NESTS INC.	neatnestinc18@gmail.com	PROSPECT REAL ESTATE HOLDINGS INC.	Prospect Real Estate Holdings	prospectrealestateholdings@gmail.com	2021-10-11 19:52:33 EDT	
CAs8GXWf	Completed	$ 1,500.00	NEAT NESTS INC.	neatnestinc18@gmail.com	Unknown Name	Unknown Name	Unknown Email Address	2021-10-07 12:48:23 EDT	2021-10-07 12:54:10 EDT
CANNgSdz	Completed	$ 10,000.00	NEAT NESTS INC.	neatnestinc18@gmail.com	PROSPECT REAL ESTATE HOLDINGS INC.	Interlude	interludeinc2020@gmail.com	2021-10-01 12:01:11 EDT	
CAag7Cqt	Completed	$ 10,000.00	NEAT NESTS INC.	neatnestinc18@gmail.com	PROSPECT REAL ESTATE HOLDINGS INC.	Interlude	interludeinc2020@gmail.com	2021-09-29 13:39:02 EDT	
CAYxV9WX	Completed	$ 10,000.00	NEAT NESTS INC.	neatnestinc18@gmail.com	PROSPECT REAL ESTATE HOLDINGS INC.	Prospect Real Estate Holdings	prospectrealestateholdings@gmail.com	2021-09-24 10:06:05 EDT	
CAhsWWbN	Completed	$ 10,000.00	NEAT NESTS INC.	neatnestinc18@gmail.com	PROSPECT REAL ESTATE HOLDINGS INC.	Prospect Real Estate Holdings	prospectrealestateholdings@gmail.com	2021-09-22 11:55:20 EDT	
CAtGANCx	Completed	$ 2,136.36	NEAT NESTS INC.	neatnestinc18@gmail.com	2707793 ONTARIO INC OA SID RENOS	SID RENOS	Email Address	2021-09-17 14:53:44 EDT	
CAnE7v7h	Completed	$ 1,500.00	NEAT NESTS INC.	neatnestinc18@gmail.com	Unknown Name	Unknown Name	Unknown Email Address	2021-09-16 21:48:54 EDT	2021-09-17 06:22:01 EDT
CAhAb7WE	Completed	$ 1,250.00	NEAT NESTS INC.	neatnestinc18@gmail.com	Unknown Name	Unknown Name	Unknown Email Address	2021-09-01 17:24:25 EDT	2021-09-13 19:59:43 EDT

Unrelated Party Names/Emails

Unrelated Party Names/Emails

CA9XKhRD	Completed	$ 2,203.50	NEAT NESTS INC.	neatnestinc18@gmail.com	[redacted]			2021-08-27 12:35:04 EDT	2021-08-27 12:35:09 EDT
CAVrwQzy	Completed	$ 687.13	NEAT NESTS INC.	neatnestinc18@gmail.com	2707793 ONTARIO INC OA SID RENOS	SID RENOS	Email Address	2021-08-26 03:04:16 EDT	2021-08-26 03:04:21 EDT
CAhwnHuP	Completed	$ 3,923.27	NEAT NESTS INC.	neatnestinc18@gmail.com	Unrelated Party Names/Emails			2021-08-26 03:03:47 EDT	2021-08-26 03:03:52 EDT
CA84qexJ	Completed	$ 10,000.00	NEAT NESTS INC.	neatnestinc18@gmail.com				2021-08-16 20:57:02 EDT	2021-08-16 21:29:54 EDT
CAkPNWgp	Completed	$ 6,624.00	NEAT NESTS INC.	neatnestinc18@gmail.com				2021-08-13 01:14:13 EDT	2021-08-13 01:14:17 EDT
CAzMQ3rs	Completed	$ 6,096.00	NEAT NESTS INC.	neatnestinc18@gmail.com	THE LION'S SHARE GROUP INC.	Windrose Investor	investor@thewindrosegroup.ca	2021-08-11 10:10:49 EDT	2021-08-11 10:10:54 EDT
CAnTRsNC	Completed	$ 2,260.00	NEAT NESTS INC.	neatnestinc18@gmail.com	2707793 ONTARIO INC OA SID RENOS	SID RENOS	Email Address	2021-08-06 14:19:24 EDT	2021-08-06 14:19:30 EDT
CAMVFgYP	Completed	$ 60.00	NEAT NESTS INC.	neatnestinc18@gmail.com	Unknown Name	Unknown Name	Unknown Email Address	2021-07-29 00:40:15 EDT	2021-07-29 07:52:46 EDT
CArhvzxq	Completed	$ 1,000.00	NEAT NESTS INC.	neatnestinc18@gmail.com	THE LION'S SHARE GROUP INC.	Windrose Investor	investor@thewindrosegroup.ca	2021-07-23 13:30:35 EDT	2021-07-23 13:30:42 EDT
CAEUSx8v	Completed	$ 1,000.00	NEAT NESTS INC.	neatnestinc18@gmail.com	THE LION'S SHARE GROUP INC.	Windrose Investor	investor@thewindrosegroup.ca	2021-07-23 13:29:17 EDT	2021-07-23 13:29:39 EDT
CA8EF3Vf	Completed	$ 1,500.00	NEAT NESTS INC.	neatnestinc18@gmail.com	THE LION'S SHARE GROUP INC.	Windrose Investor	investor@thewindrosegroup.ca	2021-07-23 13:27:42 EDT	2021-07-23 13:28:42 EDT
CAtNjTNm	Completed	$ 240.00	NEAT NESTS INC.	neatnestinc18@gmail.com	[redacted]	[redacted]	[redacted]	2021-07-13 04:39:33 EDT	2021-07-19 02:31:25 EDT
CAfqtKVT	Completed	$ 1,850.00	NEAT NESTS INC.	neatnestinc18@gmail.com	THE CORPORATION OF THE CITY OF BRANTFORD	City of Brantford	ar@brantford.ca	2021-07-13 03:58:49 EDT	2021-07-13 03:58:53 EDT
CA9tUhR4	Completed	$ 3,600.00	NEAT NESTS INC.	neatnestinc18@gmail.com	THE CORPORATION OF THE CITY OF BRANTFORD	City of Brantford	ar@brantford.ca	2021-07-13 03:57:55 EDT	2021-07-13 03:58:00 EDT
CAVSPyxQ	Completed	$ 2,670.91	NEAT NESTS INC.	neatnestinc18@gmail.com	2707793 ONTARIO INC OA SID RENOS	SID RENOS	Email Address	2021-07-08 00:09:51 EDT	2021-07-08 00:09:55 EDT
CAzgvWYY	Completed	$ 360.00	NEAT NESTS INC.	neatnestinc18@gmail.com	Unknown Name	Unknown Name	Email Address	2021-06-25 15:30:50 EDT	2021-06-25 18:08:12 EDT
CADzAUkE	Completed	$ 5,450.00	NEAT NESTS INC.	neatnestinc18@gmail.com	THE CORPORATION OF THE CITY OF BRANTFORD	City of Brantford	ar@brantford.ca	2021-06-21 10:54:55 EDT	2021-06-21 10:55:01 EDT
CAxvYVkn	Completed	$ 10,000.00	NEAT NESTS INC.	neatnestinc18@gmail.com	PROSPECT REAL ESTATE HOLDINGS INC.	Prospect Real Estate Holdings	prospectrealestateholdings@gmail.com	2021-06-18 08:50:02 EDT	2021-06-18 08:50:08 EDT
CAXjZ5Fy	Completed	$ 2,090.50	NEAT NESTS INC.	neatnestinc18@gmail.com	2707793 ONTARIO INC OA SID RENOS	SID RENOS	Email Address	2021-06-10 10:07:41 EDT	
CABfdRbX	Completed	$ 10,000.00	NEAT NESTS INC.	neatnestinc18@gmail.com	ROBERT CLARK	Robert Clark	Unknown Email Address	2021-06-05 08:21:23 EDT	2021-06-05 08:24:03 EDT
CA86B2BH	Completed	$ 111.00	NEAT NESTS INC.	neatnestinc18@gmail.com	[redacted]	Unknown Name	Unknown Email Address	2021-06-03 07:47:13 EDT	2021-06-03 12:25:31 EDT
CA3RNQRJ	Notification sent	$ 500.00	NEAT NESTS INC.	neatnestinc18@gmail.com	THE LION'S SHARE GROUP INC.	Windrose Investor	investor@thewindrosegroup.ca	2021-06-02 09:11:02 EDT	
CApw7KsR	Cancelled	$ 10,000.00	NEAT NESTS INC.	neatnestinc18@gmail.com	Unrelated Party Names/Emails			2021-05-25 13:20:16 EDT	
CAbSaGZp	Completed	$ 10,000.00	NEAT NESTS INC.	neatnestinc18@gmail.com	PROSPECT REAL ESTATE HOLDINGS INC.	Interlude	interludeinc2020@gmail.com	2021-05-20 17:30:19 EDT	2021-05-20 17:30:25 EDT
CAsgTrfh	Completed	$ 2,500.00	NEAT NESTS INC.	neatnestinc18@gmail.com	1930599 ONTARIO INC.	Lift Capital	[redacted]	2021-05-18 13:42:29 EDT	2021-05-18 13:42:33 EDT
CA3fuXzU	Completed	$ 516.98	NEAT NESTS INC.	neatnestinc18@gmail.com	2707793 ONTARIO INC OA SID RENOS	SID RENOS	Email Address	2021-05-11 22:39:56 EDT	2021-05-11 22:40:01 EDT
CA8nfVGM	Completed	$ 1,206.27	NEAT NESTS INC.	neatnestinc18@gmail.com	[redacted]			2021-05-11 22:39:19 EDT	2021-05-11 22:39:25 EDT
CAWStT3n	Completed	$ 315.00	NEAT NESTS INC.	neatnestinc18@gmail.com				2021-05-07 20:57:24 EDT	2021-05-07 20:57:29 EDT
CAdk4vpQ	Notification sent	$ 315.00	NEAT NESTS INC.	neatnestinc18@gmail.com	Unrelated Party Names/Emails			2021-05-04 23:23:47 EDT	
CAD4TZ2x	Notification sent	$ 315.00	NEAT NESTS INC.	neatnestinc18@gmail.com				2021-05-04 23:23:01 EDT	
CACCMs9Q	Completed	$ 1,500.00	NEAT NESTS INC.	neatnestinc18@gmail.com				2021-05-03 23:27:11 EDT	2021-05-03 23:27:17 EDT
CA45K2ZV	Completed	$ 500.00	NEAT NESTS INC.	neatnestinc18@gmail.com				2021-05-03 11:28:37 EDT	2021-05-04 17:50:25 EDT
CApk8vMH	Completed	$ 900.00	NEAT NESTS INC.	neatnestinc18@gmail.com				2021-04-21 10:13:54 EDT	2021-04-22 16:13:52 EDT

CAAMgWst	Completed	$ 1,473.92	NEAT NESTS INC.	neatnestinc18@gmail.com	2707793 ONTARIO INC OA SID RENOS	SID RENOS	Email Address	2021-04-16 14:59:11 EDT	2021-04-16 14:59:15 EDT
CAZcEndH	Completed	$ 208.40	NEAT NESTS INC.	neatnestinc18@gmail.com	Unrelated Party Names/Emails			2021-04-12 16:50:16 EDT	2021-04-12 16:50:19 EDT
CAUGt7EN	Completed	$ 160.00	NEAT NESTS INC.	neatnestinc18@gmail.com				2021-04-02 18:40:16 EDT	2021-04-02 18:40:20 EDT
CAMkVBSa	Completed	$ 10,000.00	NEAT NESTS INC.	neatnestinc18@gmail.com	PROSPECT REAL ESTATE HOLDINGS INC.	Prospect Real Estate Holdings	prospectrealestateholdings@gmail.com	2021-04-01 13:01:38 EDT	2021-04-01 13:01:43 EDT
CA3X8EE8	Completed	$ 155.00	NEAT NESTS INC.	neatnestinc18@gmail.com	Unrelated Party Names/Emails			2021-03-17 19:49:45 EDT	2021-03-17 19:49:50 EDT
CA9suCsd	Completed	$ 291.85	NEAT NESTS INC.	neatnestinc18@gmail.com				2021-03-16 23:44:57 EDT	2021-03-16 23:45:02 EDT
CAtgV6ws	Completed	$ 500.00	NEAT NESTS INC.	neatnestinc18@gmail.com				2021-03-15 21:24:47 EDT	2021-03-16 15:17:58 EDT
CA5XzQpG	Completed	$ 405.04	NEAT NESTS INC.	neatnestinc18@gmail.com				2021-03-15 18:18:15 EDT	2021-03-15 18:18:19 EDT
CAmMWT2Q	Completed	$ 3,540.99	NEAT NESTS INC.	neatnestinc18@gmail.com	THE CORPORATION OF THE CITY OF BRANTFORD	City of Brantford	ar@brantford.ca	2021-03-15 11:33:21 EDT	2021-03-15 11:33:26 EDT
CAQugw2t	Completed	$ 169.50	NEAT NESTS INC.	neatnestinc18@gmail.com	Unrelated Party Names/Emails			2021-03-10 23:20:39 EST	2021-03-11 07:50:30 EST
CAfTQNGb	Completed	$ 450.00	NEAT NESTS INC.	neatnestinc18@gmail.com				2021-03-02 09:20:31 EST	2021-03-02 09:30:50 EST
CAHzBGhS	Completed	$ 2,000.00	NEAT NESTS INC.	neatnestinc18@gmail.com				2021-02-28 13:54:48 EST	2021-03-03 13:03:28 EST
CAhf2Kez	Completed	$ 1,545.35	NEAT NESTS INC.	neatnestinc18@gmail.com				2021-02-17 15:27:28 EST	2021-02-17 15:27:32 EST
CAq2DTGv	Completed	$ 50.00	NEAT NESTS INC.	neatnestinc18@gmail.com				2021-02-10 19:34:21 EST	2021-02-11 03:40:08 EST
CAsAFqMA	Completed	$ 2,402.53	NEAT NESTS INC.	neatnestinc18@gmail.com	RWC PROPERTY MANAGEMENT INC.	RWC	payments@rwcmanagement.ca	2021-02-10 19:33:18 EST	2021-02-10 19:33:22 EST
CAvPeK6K	Completed	$ 1,400.00	NEAT NESTS INC.	neatnestinc18@gmail.com	Unrelated Party Names/Emails			2021-02-10 11:58:54 EST	2021-02-10 15:48:17 EST
CATPxtAm	Completed	$ 7,811.50	NEAT NESTS INC.	neatnestinc18@gmail.com	RWC PROPERTY MANAGEMENT INC.	RWC	payments@rwcmanagement.ca	2021-02-09 17:56:52 EST	2021-02-09 17:56:56 EST
CAQCaeAp	Completed	$ 875.75	NEAT NESTS INC.	neatnestinc18@gmail.com	Unrelated Party Names/Emails			2021-02-02 18:02:26 EST	2021-02-02 18:09:36 EST
CAzTKJ2F	Completed	$ 508.50	NEAT NESTS INC.	neatnestinc18@gmail.com				2021-02-02 18:01:44 EST	2021-02-02 18:08:53 EST
CA4Bb5Zh	Completed	$ 1,173.84	NEAT NESTS INC.	neatnestinc18@gmail.com	2707793 ONTARIO INC OA SID RENOS	SID RENOS		2021-01-28 23:41:39 EST	2021-01-28 23:41:43 EST
CAm4he2d	Completed	$ 225.00	NEAT NESTS INC.	neatnestinc18@gmail.com	Unrelated Party Names/Emails			2021-01-22 21:57:57 EST	2021-01-22 21:58:00 EST
CAG7mShQ	Completed	$ 480.25	NEAT NESTS INC.	neatnestinc18@gmail.com				2021-01-18 14:28:18 EST	2021-01-18 14:32:21 EST
CAvguF7E	Completed	$ 452.00	NEAT NESTS INC.	neatnestinc18@gmail.com				2021-01-18 13:48:18 EST	2021-01-18 13:53:00 EST
CA8PhCfG	Completed	$ 125.00	NEAT NESTS INC.	neatnestinc18@gmail.com				2021-01-06 00:29:34 EST	2021-01-06 00:29:38 EST
CA9uhTYU	Completed	$ 500.00	NEAT NESTS INC.	neatnestinc18@gmail.com				2021-01-05 23:46:54 EST	2021-01-06 07:30:58 EST
CA3uCarw	Completed	$ 1,017.00	NEAT NESTS INC.	neatnestinc18@gmail.com				2021-01-05 18:37:59 EST	2021-01-05 18:38:03 EST
CA8vdqJS	Completed	$ 169.50	NEAT NESTS INC.	neatnestinc18@gmail.com	2707793 ONTARIO INC OA SID RENOS	SID RENOS	Email Address	2020-12-30 22:38:17 EST	2020-12-30 22:38:23 EST
CAZ3H76w	Completed	$ 980.00	NEAT NESTS INC.	neatnestinc18@gmail.com	Unknown Name	Unknown Name	Unknown Email Address	2020-12-30 19:45:08 EST	2020-12-30 19:49:05 EST
CATJHP3Y	Completed	$ 10,000.00	NEAT NESTS INC.	neatnestinc18@gmail.com	PROSPECT REAL ESTATE HOLDINGS INC.	Prospect Real Estate Holdings	prospectrealestateholdings@gmail.com	2020-12-27 17:08:17 EST	2020-12-27 17:08:21 EST
CApYtfrV	Completed	$ 5,000.00	NEAT NESTS INC.	neatnestinc18@gmail.com	2707793 ONTARIO INC OA SID RENOS	SID RENOS	Email Address	2020-12-23 20:09:23 EST	2020-12-23 20:09:27 EST
CA7NyWNs	Completed	$ 1,017.00	NEAT NESTS INC.	neatnestinc18@gmail.com	Unknown Name	Unknown Name	Email Address	2020-12-18 19:06:35 EST	2020-12-18 19:18:29 EST
CAwgB7BW	Completed	$ 100.00	NEAT NESTS INC.	neatnestinc18@gmail.com	Unknown Name	Unknown Name	Unknown Email Address	2020-12-11 20:25:48 EST	2020-12-11 20:25:54 EST
CAXM4542	Cancelled	$ 500.00	NEAT NESTS INC.	neatnestinc18@gmail.com		Windrose Payments	payments@thewindrosegroup.ca	2020-12-10 07:36:36 EST	

CAQJUQ8c	Completed	$ 169.50	NEAT NESTS INC.	neatnestinc18@gmail.com	[redacted]			2020-12-05 01:14:19 EST	2020-12-05 01:14:23 EST
CAdqha6D	Completed	$ 100.00	NEAT NESTS INC.	neatnestinc18@gmail.com	Unrelated Party Names/Emails			2020-12-05 00:27:44 EST	2020-12-05 00:27:48 EST
CAw7rHZp	Completed	$ 288.15	NEAT NESTS INC.	neatnestinc18@gmail.com				2020-11-28 21:19:01 EST	2020-11-28 21:19:06 EST
CAsjmTkx	Completed	$ 10,000.00	NEAT NESTS INC.	neatnestinc18@gmail.com	PROSPECT REAL ESTATE HOLDINGS INC.	Prospect Real Estate Holdings	prospectrealestateholdings@gmail.com	2020-11-27 19:57:32 EST	2020-11-27 19:57:38 EST
CAcUmSSY	Notification sent	$ 700.00	NEAT NESTS INC.	neatnestinc18@gmail.com	PARADISAL BLISS INC.	PB	payments@paradisalbliss.ca	2020-11-20 14:40:22 EST	
CAm9YdgD	Notification sent	$ 800.00	NEAT NESTS INC.	neatnestinc18@gmail.com	PARADISAL BLISS INC.	PB	payments@paradisalbliss.ca	2020-11-20 14:40:06 EST	
CAU6KkgD	Completed	$ 150.00	NEAT NESTS INC.	neatnestinc18@gmail.com	Unknown Name	Unknown Name	Unknown Email Address	2020-11-19 23:06:34 EST	2020-11-19 23:06:38 EST
CAd6YUpM	Completed	$ 100.00	NEAT NESTS INC.	neatnestinc18@gmail.com	Unknown Name	Unknown Name	Unknown Email Address	2020-11-19 23:05:45 EST	2020-11-19 23:05:48 EST
CADmzUjR	Completed	$ 100.00	NEAT NESTS INC.	neatnestinc18@gmail.com	Unknown Name	Unknown Name	Unknown Email Address	2020-11-07 11:42:41 EST	2020-11-07 11:42:44 EST
CAHB5q6r	Completed	$ 4,500.00	NEAT NESTS INC.	neatnestinc18@gmail.com	[redacted]	Nekzai Law	[redacted]	2020-11-05 19:45:12 EST	2020-11-06 10:03:59 EST
CAP42C72	Completed	$ 499.50	NEAT NESTS INC.	neatnestinc18@gmail.com	[redacted]	[redacted]	Unknown Email Address	2020-11-02 13:27:28 EST	2020-11-02 13:27:33 EST
CAfcKKzv	Completed	$ 50.00	NEAT NESTS INC.	neatnestinc18@gmail.com	Unknown Name	Unknown Name	Email Address	2020-10-28 12:17:20 EDT	2020-10-28 12:17:24 EDT
CAqDzm7p	Completed	$ 7,797.00	NEAT NESTS INC.	neatnestinc18@gmail.com	2707793 ONTARIO INC OA SID RENOS	SID RENOS	Email Address	2020-10-26 15:32:02 EDT	2020-10-26 15:32:07 EDT
CAG6NKV4	Completed	$ 2,000.00	NEAT NESTS INC.	neatnestinc18@gmail.com	Unrelated Party Names/Emails			2020-10-24 23:07:46 EDT	2020-10-25 00:01:46 EDT
CA9BCFAc	Completed	$ 100.00	NEAT NESTS INC.	neatnestinc18@gmail.com				2020-10-23 13:34:02 EDT	2020-10-23 13:34:08 EDT
CApu4WAm	Completed	$ 1,288.20	NEAT NESTS INC.	neatnestinc18@gmail.com	2707793 ONTARIO INC OA SID RENOS	SID RENOS	Email Address	2020-10-23 11:30:34 EDT	2020-10-23 11:30:40 EDT
CAwXHnbx	Completed	$ 1,243.00	NEAT NESTS INC.	neatnestinc18@gmail.com	2707793 ONTARIO INC OA SID RENOS	SID RENOS	Email Address	2020-10-23 11:24:08 EDT	2020-10-23 11:24:13 EDT
CAvDJVns	Completed	$ 2,678.10	NEAT NESTS INC.	neatnestinc18@gmail.com	2707793 ONTARIO INC OA SID RENOS	SID RENOS	Email Address	2020-10-23 11:23:29 EDT	2020-10-23 11:23:35 EDT
CAAv8hMC	Completed	$ 2,305.20	NEAT NESTS INC.	neatnestinc18@gmail.com	2707793 ONTARIO INC OA SID RENOS	SID RENOS	Email Address	2020-10-23 11:22:09 EDT	2020-10-23 11:22:14 EDT
CAMjwUWB	Completed	$ 1,977.50	NEAT NESTS INC.	neatnestinc18@gmail.com	Unrelated Party Names/Emails			2020-10-21 19:55:31 EDT	2020-10-21 19:55:37 EDT
CAyNumbK	Completed	$ 100.00	NEAT NESTS INC.	neatnestinc18@gmail.com				2020-10-21 19:34:55 EDT	2020-10-21 19:35:00 EDT
CAG7j6M9	Completed	$ 150.00	NEAT NESTS INC.	neatnestinc18@gmail.com				2020-10-02 20:47:43 EDT	2020-10-02 20:47:48 EDT
CAVeKCGj	Completed	$ 50.00	NEAT NESTS INC.	neatnestinc18@gmail.com				2020-10-02 20:46:44 EDT	2020-10-02 20:46:48 EDT
CARtB8vN	Completed	$ 3,000.00	NEAT NESTS INC.	neatnestinc18@gmail.com	2707793 ONTARIO INC OA SID RENOS	SID RENOS	Email Address	2020-10-02 09:08:12 EDT	2020-10-02 09:08:17 EDT
CA8WepEN	Completed	$ 655.40	NEAT NESTS INC.	neatnestinc18@gmail.com	[redacted]	[redacted]	[redacted]	2020-09-29 21:03:54 EDT	2020-09-29 21:03:59 EDT
CAZ6cmPq	Completed	$ 2,550.00	NEAT NESTS INC.	neatnestinc18@gmail.com	[redacted]	Windrose Payments	payments@thewindrosegroup.ca	2020-09-28 15:34:42 EDT	2020-09-28 15:56:49 EDT
CAbXvkgP	Completed	$ 3,000.00	NEAT NESTS INC.	neatnestinc18@gmail.com	[redacted]	Windrose Payments	payments@thewindrosegroup.ca	2020-09-27 15:01:36 EDT	2020-09-28 07:34:48 EDT
CAvWzQB2	Completed	$ 3,000.00	NEAT NESTS INC.	neatnestinc18@gmail.com	2707793 ONTARIO INC OA SID RENOS	SID RENOS	Email Address	2020-09-24 20:36:18 EDT	2020-09-24 20:36:24 EDT
CAjnJfmn	Completed	$ 100.00	NEAT NESTS INC.	neatnestinc18@gmail.com	Unknown Name	Unknown Name	Unknown Email Address	2020-09-18 18:20:33 EDT	2020-09-18 18:20:39 EDT
CACEAKnn	Completed	$ 125.00	NEAT NESTS INC.	neatnestinc18@gmail.com	Unknown Name	Unknown Name	Unknown Email Address	2020-09-18 18:19:55 EDT	2020-09-18 18:20:00 EDT
CAQDpKtM	Completed	$ 14.94	NEAT NESTS INC.	neatnestinc18@gmail.com	Unknown Name	Unknown Name	Unknown Email Address	2020-09-18 18:14:46 EDT	2020-09-18 21:41:59 EDT
CACrV3TU	Completed	$ 949.20	NEAT NESTS INC.	neatnestinc18@gmail.com	Unknown Name	[redacted]	Unknown Email Address	2020-09-15 21:34:37 EDT	2020-09-16 13:20:33 EDT
CArvwHmj	Completed	$ 1,848.44	NEAT NESTS INC.	neatnestinc18@gmail.com	ROBERT CLARK	Robert Clark	Unknown Email Address	2020-09-13 20:17:16 EDT	2020-09-13 20:18:13 EDT

CAgXY9VS	Completed	$ 431.10	NEAT NESTS INC.	neatnestinc18@gmail.com	ROBERT CLARK	Robert Clark	Unknown Email Address	2020-09-13 20:03:18 EDT	2020-09-13 20:04:13 EDT
CA72wy8q	Completed	$ 3,000.00	NEAT NESTS INC.	neatnestinc18@gmail.com	ROBERT CLARK	Robert Clark	Unknown Email Address	2020-09-11 10:54:54 EDT	2020-09-11 10:55:40 EDT
CAjURdAd	Completed	$ 378.55	NEAT NESTS INC.	neatnestinc18@gmail.com				2020-09-08 19:02:59 EDT	2020-09-08 19:03:05 EDT
CAaEsAHh	Completed	$ 50.00	NEAT NESTS INC.	neatnestinc18@gmail.com	Unknown Name	Unknown Name	Unknown Email Address	2020-09-03 22:21:07 EDT	2020-09-03 22:21:11 EDT
CAjCAcx7	Completed	$ 125.00	NEAT NESTS INC.	neatnestinc18@gmail.com	Unknown Name	Unknown Name	Unknown Email Address	2020-09-01 11:33:37 EDT	2020-09-01 11:33:43 EDT
CAXDS8uM	Completed	$ 100.00	NEAT NESTS INC.	neatnestinc18@gmail.com	Unknown Name	Unknown Name	Unknown Email Address	2020-08-31 18:51:44 EDT	2020-08-31 18:59:41 EDT
CA4N6UAj	Completed	$ 67.25	NEAT NESTS INC.	neatnestinc18@gmail.com	ROBERT CLARK	Robert Clark	Email Address	2020-08-29 18:19:59 EDT	2020-08-29 18:23:06 EDT
CAaj5FZY	Completed	$ 100.00	NEAT NESTS INC.	neatnestinc18@gmail.com	Unknown Name	Unknown Name	Email Address	2020-08-25 00:58:50 EDT	2020-08-25 00:58:55 EDT
CARFZPZ2	Completed	$ 150.00	NEAT NESTS INC.	neatnestinc18@gmail.com	Unknown Name	Unknown Name	Unknown Email Address	2020-08-17 13:13:38 EDT	2020-08-17 13:13:44 EDT
CAhWRHhf	Completed	$ 100.00	NEAT NESTS INC.	neatnestinc18@gmail.com	Unknown Name	Unknown Name	Unknown Email Address	2020-08-17 13:13:06 EDT	2020-08-17 13:13:12 EDT
CAuPBeX8	Completed	$ 358.98	NEAT NESTS INC.	neatnestinc18@gmail.com	Unknown Name	Unknown Name	Unknown Email Address	2020-08-14 16:52:40 EDT	2020-08-14 20:30:02 EDT
CA4d76Qa	Completed	$ 282.50	NEAT NESTS INC.	neatnestinc18@gmail.com	Unknown Name	Unknown Name		2020-08-12 15:30:47 EDT	2020-08-12 15:30:51 EDT
CA2bm6bn	Completed	$ 1,130.00	NEAT NESTS INC.	neatnestinc18@gmail.com	2707793 ONTARIO INC OA SID RENOS	SID RENOS	Email Address	2020-08-06 20:12:29 EDT	2020-08-06 20:12:36 EDT
CAjv7NEC	Completed	$ 100.00	NEAT NESTS INC.	neatnestinc18@gmail.com	Unrelated Party Names/Emails			2020-07-24 19:24:15 EDT	2020-07-24 19:24:21 EDT
CASwjXHd	Completed	$ 282.50	NEAT NESTS INC.	neatnestinc18@gmail.com				2020-07-17 14:18:10 EDT	2020-07-17 14:18:16 EDT
CAKWPynh	Completed	$ 2,378.61	NEAT NESTS INC.	neatnestinc18@gmail.com	ROBERT CLARK	Robert Clark	Unknown Email Address	2020-07-07 09:57:15 EDT	2020-07-07 09:58:07 EDT
CArpeXQa	Completed	$ 1,977.50	NEAT NESTS INC.	neatnestinc18@gmail.com	Unrelated Party Names/Emails			2020-07-03 15:18:18 EDT	2020-07-03 15:18:22 EDT
CA98YXRw	Completed	$ 448.74	NEAT NESTS INC.	neatnestinc18@gmail.com	ROBERT CLARK	Robert Clark	Unknown Email Address	2020-06-26 15:44:45 EDT	2020-06-26 16:55:07 EDT
CArRuDHR	Completed	$ 2,819.35	NEAT NESTS INC.	neatnestinc18@gmail.com	Unrelated Party Names/Emails			2020-06-22 21:54:29 EDT	2020-06-23 09:46:40 EDT
CAveEyUX	Completed	$ 173.39	DYLAN SUITOR	dylansuitor@kw.com				2020-05-13 13:45:46 EDT	2020-05-13 13:46:27 EDT
CACkZq4Y	Completed	$ 1,883.33	DYLAN SUITOR	dylansuitor@kw.com				2020-05-11 22:33:21 EDT	2020-05-11 22:33:28 EDT
CA95MRmu	Completed	$ 371.38	DYLAN SUITOR	dylansuitor@kw.com				2020-01-31 13:35:29 EST	2020-01-31 13:35:49 EST
CApxhaHc	Completed	$ 1,983.33	DYLAN SUITOR	dylansuitor@kw.com	THE LION'S SHARE GROUP INC.	Claire Drage	investor@yourmortgageoptions.ca	2019-08-18 12:33:07 EDT	2019-08-18 12:33:13 EDT
CA3MJBmV	Completed	$ 3,000.00	DYLAN SUITOR	dylansuitor@kw.com	Unrelated Party Names/Emails			2019-06-06 07:24:28 EDT	2019-06-06 07:24:34 EDT
CAXkQC6q	Completed	$ 2,500.00	DYLAN SUITOR	dylansuitor@kw.com	Unknown Name	Unknown Name	Unknown Email Address	2019-05-22 11:49:17 EDT	2019-05-22 11:49:22 EDT

Interac Payment Reference #	Status	Amount	Sender Name	Sender	Recipient Name	Recipient Email	Contact Name	Contact Email	Sent	Deposited
C1BHT5bGWKbg	RTP Autodeposit Success	$ 6,000.00	JOINT CAPTAIN REAL ESTATE INC.	Email Address	NEAT NESTS INC.	neatnestinc18@gmail.com	Neat Nest	neatnestinc18@gmail.com	2023-03-30 11:44:04 EDT	2023-03-30 11:44:05 EDT
C1Brj9kVRJMY	RTP Autodeposit Success	$ 10,000.00	PROSPECT REAL ESTATE HOLDINGS INC.	interludeinc2020@gmail.com	NEAT NESTS INC.	neatnestinc18@gmail.com	Neat Nest	neatnestinc18@gmail.com	2023-03-06 22:56:42 EST	2023-03-06 22:56:43 EST
C1Ba62uwNqNt	RTP Autodeposit Success	$ 5,000.00	SID MANAGEMENT INC.	Email Address	NEAT NESTS INC.	neatnestinc18@gmail.com	Neat Nest	neatnestinc18@gmail.com	2023-02-04 17:24:08 EST	2023-02-04 17:24:09 EST
CACa33Mv	Completed	$ 1,083.70	RWC PROPERTY MANAGEMENT INC.	cp0539t6goywfoxl3b76fdib2fd53pohvs3ssdsxijswi@3m.rbc.com	NEAT NESTS INC.	neatnestinc18@gmail.com	Neat Nests	neatnestinc18@gmail.com	2022-05-23 21:39:28 EDT	2022-05-23 21:39:29 EDT
CABTa4hF	Completed	$ 3,722.32	RWC PROPERTY MANAGEMENT INC.	cp0539t6goywfoxl3b76fdib2fd53pohvs3ssdsxijswi@3m.rbc.com	NEAT NESTS INC.	neatnestinc18@gmail.com	Neat Nests	neatnestinc18@gmail.com	2022-04-12 00:08:43 EDT	2022-04-12 00:08:44 EDT
CAuA7zGT	Completed	$ 10,000.00	ARUBA BUTT (PROSPECT REAL ESTATE HOLDINGS INC.)	interludeinc2020@gmail.com	NEAT NESTS INC.	neatnestinc18@gmail.com	Neat Nest	neatnestinc18@gmail.com	2021-04-29 12:40:14 EDT	2021-04-29 13:10:15 EDT
CAMZMjJP	Completed	$ 10,000.00	ARUBA BUTT (PROSPECT REAL ESTATE HOLDINGS INC.)	interludeinc2020@gmail.com	NEAT NESTS INC.	neatnestinc18@gmail.com	Neat Nest	neatnestinc18@gmail.com	2021-04-21 13:54:52 EDT	2021-04-21 14:24:53 EDT
CAMrf93N	Completed	$ 10,000.00	ARUBA BUTT (PROSPECT REAL ESTATE HOLDINGS INC.)	interludeinc2020@gmail.com	NEAT NESTS INC.	neatnestinc18@gmail.com	Neat Nest	neatnestinc18@gmail.com	2021-04-16 06:01:21 EDT	2021-04-16 06:31:22 EDT
CA5JtGud	Completed	$ 691.01	RWC PROPERTY MANAGEMENT INC.	cp0539t6goywfoxl3b76fdib2fd53pohvs3ssdsxijswi@3m.rbc.com	NEAT NESTS INC.	neatnestinc18@gmail.com	Neat Nests	neatnestinc18@gmail.com	2021-04-07 22:51:11 EDT	2021-04-07 22:51:11 EDT
CA28EjBa	Completed	$ 1,738.98	RWC PROPERTY MANAGEMENT INC.	cp0539t6goywfoxl3b76fdib2fd53pohvs3ssdsxijswi@3m.rbc.com	NEAT NESTS INC.	neatnestinc18@gmail.com	Neat Nests	neatnestinc18@gmail.com	2021-02-09 09:18:59 EST	2021-02-09 09:18:59 EST
CAH8YrRb	Completed	$ 457.63	RWC PROPERTY MANAGEMENT INC.	cp0539t6goywfoxl3b76fdib2fd53pohvs3ssdsxijswi@3m.rbc.com	NEAT NESTS INC.	neatnestinc18@gmail.com	Neat Nests	neatnestinc18@gmail.com	2021-01-29 20:36:13 EST	2021-01-29 20:36:13 EST
CAPuagkc	Completed	$ 457.63	RWC PROPERTY MANAGEMENT INC.	cp0539t6goywfoxl3b76fdib2fd53pohvs3ssdsxijswi@3m.rbc.com	NEAT NESTS INC.	neatnestinc18@gmail.com	Neat Nests	neatnestinc18@gmail.com	2021-01-08 18:33:50 EST	2021-01-08 18:33:50 EST
CA9yENjJ	Completed	$ 915.25	RWC PROPERTY MANAGEMENT INC.	cp0539t6goywfoxl3b76fdib2fd53pohvs3ssdsxijswi@3m.rbc.com	NEAT NESTS INC.	neatnestinc18@gmail.com	Neat Nests	neatnestinc18@gmail.com	2021-01-01 12:50:40 EST	2021-01-01 12:50:41 EST
CAyn2PpU	Completed	$ 2,608.46	RWC PROPERTY MANAGEMENT INC.	cp0539t6goywfoxl3b76fdib2fd53pohvs3ssdsxijswi@3m.rbc.com	NEAT NESTS INC.	neatnestinc18@gmail.com	Neat Nests	neatnestinc18@gmail.com	2020-12-27 19:41:46 EST	2020-12-27 19:41:47 EST
CAwV6dQa	Completed	$ 2,037.35	RWC PROPERTY MANAGEMENT INC.	cp0539t6goywfoxl3b76fdib2fd53pohvs3ssdsxijswi@3m.rbc.com	NEAT NESTS INC.	neatnestinc18@gmail.com	Neat Nests	neatnestinc18@gmail.com	2020-12-10 22:46:39 EST	2020-12-10 22:46:39 EST
CAcakNsY	Completed	$ 2,038.26	RWC PROPERTY MANAGEMENT INC.	cp0539t6goywfoxl3b76fdib2fd53pohvs3ssdsxijswi@3m.rbc.com	NEAT NESTS INC.	neatnestinc18@gmail.com	Neat Nests	neatnestinc18@gmail.com	2020-12-04 21:19:56 EST	2020-12-04 21:19:56 EST
CAMH86EW	Completed	$ 466.78	RWC PROPERTY MANAGEMENT INC.	cp0539t6goywfoxl3b76fdib2fd53pohvs3ssdsxijswi@3m.rbc.com	NEAT NESTS INC.	neatnestinc18@gmail.com	Neat Nests	neatnestinc18@gmail.com	2020-12-02 23:54:10 EST	2020-12-02 23:54:10 EST

CAC4qzsg	Completed	$ 1,284.07	RWC PROPERTY MANAGEMENT INC.	cp0539t6goywfoxl3b76fdib2fd53pohvs3ssdsxijswi@3m.rbc.com	NEAT NESTS INC.	neatnestinc18@gmail.com	Neat Nests	neatnestinc18@gmail.com	2020-11-24 14:52:53 EST	2020-11-24 14:52:54 EST
CA4EQJFx	Completed	$ 1,372.88	RWC PROPERTY MANAGEMENT INC.	cp0539t6goywfoxl3b76fdib2fd53pohvs3ssdsxijswi@3m.rbc.com	NEAT NESTS INC.	neatnestinc18@gmail.com	Neat Nests	neatnestinc18@gmail.com	2020-11-17 11:04:18 EST	2020-11-17 11:04:18 EST
CACSkVmv	Completed	$ 823.73	RWC PROPERTY MANAGEMENT INC.	cp0539t6goywfoxl3b76fdib2fd53pohvs3ssdsxijswi@3m.rbc.com	NEAT NESTS INC.	neatnestinc18@gmail.com	Neat Nests	neatnestinc18@gmail.com	2020-11-03 18:36:48 EST	2020-11-03 18:36:48 EST
CARtWWPG	Completed	$ 413.94	RWC PROPERTY MANAGEMENT INC.	cp0539t6goywfoxl3b76fdib2fd53pohvs3ssdsxijswi@3m.rbc.com	NEAT NESTS INC.	neatnestinc18@gmail.com	Neat Nests	neatnestinc18@gmail.com	2020-10-30 17:59:32 EDT	2020-10-30 17:59:33 EDT
CAfPNWTw	Completed	$ 457.63	RWC PROPERTY MANAGEMENT INC.	cp0539t6goywfoxl3b76fdib2fd53pohvs3ssdsxijswi@3m.rbc.com	NEAT NESTS INC.	neatnestinc18@gmail.com	Neat Nests	neatnestinc18@gmail.com	2020-10-27 16:34:27 EDT	2020-10-27 16:34:30 EDT
CAZCr6KN	Completed	$ 915.25	RWC PROPERTY MANAGEMENT INC.	cp0539t6goywfoxl3b76fdib2fd53pohvs3ssdsxijswi@3m.rbc.com	NEAT NESTS INC.	neatnestinc18@gmail.com	Neat Nests	neatnestinc18@gmail.com	2020-10-26 14:26:46 EDT	2020-10-26 14:26:48 EDT
CAXHueWm	Completed	$ 915.25	RWC PROPERTY MANAGEMENT INC.	cp0539t6goywfoxl3b76fdib2fd53pohvs3ssdsxijswi@3m.rbc.com	NEAT NESTS INC.	neatnestinc18@gmail.com	Neat Nests	neatnestinc18@gmail.com	2020-10-19 08:54:44 EDT	2020-10-19 08:54:45 EDT
CAUF7WjC	Completed	$ 589.88	RWC PROPERTY MANAGEMENT INC.	cp0539t6goywfoxl3b76fdib2fd53pohvs3ssdsxijswi@3m.rbc.com	NEAT NESTS INC.	neatnestinc18@gmail.com	Neat Nests	neatnestinc18@gmail.com	2020-10-13 22:23:08 EDT	2020-10-13 22:23:10 EDT
CAQ9VCje	Completed	$ 3,033.57	RWC PROPERTY MANAGEMENT INC.	cp0539t6goywfoxl3b76fdib2fd53pohvs3ssdsxijswi@3m.rbc.com	NEAT NESTS INC.	neatnestinc18@gmail.com	Neat Nests	neatnestinc18@gmail.com	2020-10-01 18:16:14 EDT	2020-10-01 18:16:16 EDT
CAEtRBGu	Completed	$ 1,236.96	RWC PROPERTY MANAGEMENT INC.	cp0539t6goywfoxl3b76fdib2fd53pohvs3ssdsxijswi@3m.rbc.com	NEAT NESTS INC.	neatnestinc18@gmail.com	Neat Nests	neatnestinc18@gmail.com	2020-09-13 18:16:55 EDT	2020-09-13 18:16:56 EDT
CAgDsbFB	Completed	$ 823.73	RWC PROPERTY MANAGEMENT INC.	cp0539t6goywfoxl3b76fdib2fd53pohvs3ssdsxijswi@3m.rbc.com	NEAT NESTS INC.	neatnestinc18@gmail.com	Neat Nests	neatnestinc18@gmail.com	2020-08-31 09:27:44 EDT	2020-08-31 09:27:45 EDT
CAaPT2NT	Completed	$ 1,941.25	RWC PROPERTY MANAGEMENT INC.	cp0539t6goywfoxl3b76fdib2fd53pohvs3ssdsxijswi@3m.rbc.com	NEAT NESTS INC.	neatnestinc18@gmail.com	Neat Nests	neatnestinc18@gmail.com	2020-08-12 16:35:17 EDT	2020-08-12 16:35:19 EDT
CAKyxMj7	Completed	$ 589.88	RWC PROPERTY MANAGEMENT INC.	cp0539t6goywfoxl3b76fdib2fd53pohvs3ssdsxijswi@3m.rbc.com	NEAT NESTS INC.	neatnestinc18@gmail.com	Neat Nests	neatnestinc18@gmail.com	2020-08-08 15:17:00 EDT	2020-08-08 15:17:02 EDT
CA5TcRuZ	Completed	$ 2,379.65	RWC PROPERTY MANAGEMENT INC.	cp0539t6goywfoxl3b76fdib2fd53pohvs3ssdsxijswi@3m.rbc.com	NEAT NESTS INC.	neatnestinc18@gmail.com	Neat Nests	neatnestinc18@gmail.com	2020-08-02 13:10:31 EDT	2020-08-02 13:10:32 EDT
CAfrPaNF	Completed	$ 589.88	RWC PROPERTY MANAGEMENT INC.	cp0539t6goywfoxl3b76fdib2fd53pohvs3ssdsxijswi@3m.rbc.com	NEAT NESTS INC.	neatnestinc18@gmail.com	Neat Nests	neatnestinc18@gmail.com	2020-07-15 10:39:28 EDT	2020-07-15 10:39:30 EDT
CAnMBUT3	Completed	$ 1,608.52	RWC PROPERTY MANAGEMENT INC.	cp0539t6goywfoxl3b76fdib2fd53pohvs3ssdsxijswi@3m.rbc.com	NEAT NESTS INC.	neatnestinc18@gmail.com	Neat Nests	neatnestinc18@gmail.com	2020-07-01 10:04:58 EDT	2020-07-01 10:04:59 EDT

Date	Entity	Memo/Description	Split	Amount
5/9/2022	Interlude Inc.	Transfer, Prospect Account #	Due to/From Prospect Real Estate	1,000.00
5/9/2022	Interlude Inc.	Transfer, Prospect Account #	Due to/From Prospect Real Estate	200.00
11/29/2022	Hometown Housing Inc.	Transfer, Prospect Account #	-Split-	-100.00
1/14/2021	Interlude Inc.	Transfer, Prospect Account #	Due to/From Prospect Real Estate	2,000.00
1/18/2021	Interlude Inc.	Transfer, Prospect Account #	Due to/From Prospect Real Estate	2,000.00
1/19/2021	Interlude Inc.	Transfer, Prospect Account #	Due to/From Prospect Real Estate	1,500.00
1/25/2021	Interlude Inc.	Transfer, Prospect Account #	Due to/From Prospect Real Estate	1,000.00
2/9/2021	Interlude Inc.	Transfer, Prospect Account #	Due to/From Prospect Real Estate	5,000.00
2/16/2021	Interlude Inc.	Transfer, Prospect Account #	Due to/From Prospect Real Estate	4,500.00
2/23/2021	Interlude Inc.	Transfer, Prospect Account #	Due to/From Prospect Real Estate	300.00
3/2/2021	Interlude Inc.	Transfer, Prospect Account #	Due to/From Prospect Real Estate	1,300.00
3/4/2021	Interlude Inc.	Transfer, Prospect Account #	Due to/From Prospect Real Estate	1,000.00
3/4/2021	Interlude Inc.	Transfer, Prospect Account #	Due to/From Prospect Real Estate	500.00
3/16/2021	Interlude Inc.	Transfer, Prospect Account #	Due to/From Prospect Real Estate	1,000.00
4/1/2021	Interlude Inc.	Transfer, Prospect Account #	Due to/From Prospect Real Estate	1,000.00
4/1/2021	Interlude Inc.	Transfer, Prospect Account #	Due to/From Prospect Real Estate	500.00
4/30/2021	Interlude Inc.	Transfer, Prospect Account #	Due to/From Prospect Real Estate	-20,000.00
5/4/2021	Interlude Inc.	Transfer, Prospect Account #	Due to/From Prospect Real Estate	5,000.00
5/4/2021	Interlude Inc.	Transfer, Prospect Account #	Due to/From Prospect Real Estate	1,000.00
6/8/2021	Interlude Inc.	Transfer, Prospect Account #	Due to/From Prospect Real Estate	-15,000.00
6/9/2021	Interlude Inc.	Transfer, Prospect Account #	Due to/From Prospect Real Estate	-200.00
6/9/2021	Interlude Inc.	Transfer, Prospect Account #	Due to/From Prospect Real Estate	-70,000.00
6/10/2021	Interlude Inc.	Transfer, Prospect Account #	Due to/From Prospect Real Estate	-1,000.00
6/11/2021	Interlude Inc.	Transfer, Prospect Account #	Due to/From Prospect Real Estate	5,000.00
6/30/2021	Interlude Inc.	Transfer, Prospect Account #	Due to/From Prospect Real Estate	-50,000.00
8/24/2021	Interlude Inc.	Transfer of Funds Prospect Account #	Due to/From Prospect Real Estate	-50,000.00
9/17/2021	Interlude Inc.	Transfer of Funds Prospect Account #	Due to/From Prospect Real Estate	30,000.00
9/17/2021	Interlude Inc.	Transfer of Funds Prospect Account #	Due to/From Prospect Real Estate	2,500.00
9/20/2021	Interlude Inc.	Transfer of Funds Prospect Account #	Due to/From Prospect Real Estate	-5,000.00
9/22/2021	Interlude Inc.	Transfer of Funds Prospect Account #	Due to/From Prospect Real Estate	2,000.00
9/24/2021	Interlude Inc.	Transfer of Funds Prospect Account #	Due to/From Prospect Real Estate	-16,000.00
10/1/2021	Interlude Inc.	Transfer of Funds Prospect Account #	Due to/From Prospect Real Estate	-115,000.00
10/8/2021	Interlude Inc.	Transfer of Funds Prospect Account #	Due to/From Prospect Real Estate	-50,000.00
10/13/2021	Interlude Inc.	Transfer of Funds Prospect Account #	Due to/From Prospect Real Estate	25,000.00
10/13/2021	Interlude Inc.	Transfer of Funds Prospect Account #	Due to/From Prospect Real Estate	10,000.00
10/13/2021	Interlude Inc.	Transfer of Funds Prospect Account #	Due to/From Prospect Real Estate	-75,000.00
10/14/2021	Interlude Inc.	Transfer of Funds Prospect Account #	Due to/From Prospect Real Estate	-5,000.00
10/14/2021	Interlude Inc.	Transfer of Funds Prospect Account #	Due to/From Prospect Real Estate	-10,000.00
10/20/2021	Interlude Inc.	Transfer of Funds Prospect Account #	Due to/From Prospect Real Estate	-75,000.00
11/4/2021	Interlude Inc.	Transfer of Funds Prospect Account #	Due to/From Prospect Real Estate	7,000.00
11/9/2021	Interlude Inc.	Transfer of Funds Prospect Account #	Due to/From Prospect Real Estate	-12,000.00

11/10/2021	Interlude Inc.	Transfer of Funds	Due to/From Prospect Real Estate	-5,000.00
11/23/2021	Interlude Inc.	Transfer of Funds	Due to/From Prospect Real Estate	2,000.00
12/1/2021	Interlude Inc.	Transfer of Funds	Due to/From Prospect Real Estate	-10,000.00
12/6/2021	Interlude Inc.	Transfer of Funds	Due to/From Prospect Real Estate	200.00
12/13/2021	Interlude Inc.	Transfer of Funds	Due to/From Prospect Real Estate	-20,000.00
1/27/2022	Interlude Inc.	Transfer,	Due to/From Prospect Real Estate	15,000.00
1/31/2022	Interlude Inc.	Transfer,	Due to/From Prospect Real Estate	2,500.00
2/2/2022	Interlude Inc.	Transfer,	Due to/From Prospect Real Estate	600.00
2/28/2022	Interlude Inc.	Transfer,	Due to/From Prospect Real Estate	2,300.00
2/28/2022	Interlude Inc.	Transfer,	Due to/From Prospect Real Estate	-64,000.00
3/2/2022	Interlude Inc.	Transfer,	Due to/From Prospect Real Estate	4,000.00
3/14/2022	Interlude Inc.	Transfer,	Due to/From Prospect Real Estate	-2,000.00
4/1/2022	Interlude Inc.	Transfer,	Due to/From Prospect Real Estate	-35,000.00
4/6/2022	Interlude Inc.	Transfer,	Due to/From Prospect Real Estate	-19,000.00
4/19/2022	Interlude Inc.	Transfer,	Due to/From Prospect Real Estate	10,000.00
4/28/2022	Interlude Inc.	Transfer,	Due to/From Prospect Real Estate	-4,000.00
4/29/2022	Interlude Inc.	Transfer,	Due to/From Prospect Real Estate	-500.00
4/29/2022	Interlude Inc.	Transfer,	Due to/From Prospect Real Estate	-15,000.00
6/28/2022	Interlude Inc.	Transfer of Funds ,	Due to/From Prospect Real Estate	-50,000.00
8/2/2022	Interlude Inc.	Transfer of Funds ,	Due to/From Prospect Real Estate	10,000.00
8/2/2022	Interlude Inc.	Transfer of Funds ,	Due to/From Prospect Real Estate	5,000.00
8/2/2022	Interlude Inc.	Transfer of Funds ,	Due to/From Prospect Real Estate	1,000.00
8/16/2022	Interlude Inc.	Transfer of Funds ,	Due to/From Prospect Real Estate	12,000.00
8/16/2022	Interlude Inc.	Transfer of Funds ,	Due to/From Prospect Real Estate	1,000.00
8/16/2022	Interlude Inc.	Transfer of Funds ,	Due to/From Prospect Real Estate	500.00
8/17/2022	Interlude Inc.	Transfer of Funds ,	Due to/From Prospect Real Estate	1,000.00
8/25/2022	Interlude Inc.	Transfer of Funds ,	Due to/From Prospect Real Estate	-15,000.00
9/16/2022	Interlude Inc.	Transfer,	Due to/From Prospect Real Estate	2,000.00
9/19/2022	Interlude Inc.	Transfer,	Due to/From Prospect Real Estate	10,000.00
9/21/2022	Interlude Inc.	Transfer,	Due to/From Prospect Real Estate	1,000.00
10/3/2022	Interlude Inc.	Transfer,	Due to/From Prospect Real Estate	-5,000.00
10/12/2022	Interlude Inc.	Transfer,	Due to/From Prospect Real Estate	15,000.00
10/14/2022	Interlude Inc.	Transfer,	Due to/From Prospect Real Estate	-13,000.00
10/26/2022	Interlude Inc.	Transfer,	Due to/From Prospect Real Estate	-13,000.00
10/31/2022	Interlude Inc.	Transfer,	Due to/From Prospect Real Estate	-500.00
11/2/2022	Interlude Inc.	Transfer,	Due to/From Prospect Real Estate	-25,000.00
11/9/2022	Interlude Inc.	Transfer,	Due to/From Prospect Real Estate	-5,000.00
11/22/2022	Interlude Inc.	Transfer,	Due to/From Prospect Real Estate	17,000.00
12/1/2022	Interlude Inc.	Transfer,	Due to/From Prospect Real Estate	-100.00
12/6/2022	Interlude Inc.	Transfer,	Due to/From Prospect Real Estate	-1,000.00
12/14/2022	Interlude Inc.	Transfer,	Due to/From Prospect Real Estate	-115.00
12/21/2022	Interlude Inc.	Transfer,	Due to/From Prospect Real Estate	-12,000.00

12/29/2022	Interlude Inc.	Transfer, Prospect Account #	Due to/From Prospect Real Estate	-700.00
11/21/2022	Joint Captain Real Estate Inc.	Transfer, Prospect Account #	Due to/from Prospect Real Estate	1,800.00
12/21/2022	Joint Captain Real Estate Inc.	Transfer, Prospect Account #	Due to/from Prospect Real Estate	-12,000.00
3/1/2022	Multiville Inc.	Transfer, Prospect Account #	Due to/from Prospect Real Estate	-7,000.00
11/21/2022	Multiville Inc.	Transfer, Prospect Account #	Due to/from Prospect Real Estate	1,000.00

TOTAL: -$678,015.00

Your branch address:

50 BAY STREET SOUTH
HAMILTON, ONTARIO L8P4V9

Business Banking 858



Your Branch
MAIN OFFICE, HAMILTON, ONT
Transit number: 0006

For questions about your statement call
(905) 526-2000

Direct Banking
1-877-262-5907
www.bmo.com

Your Plan
Business Builder 1 Plan

THE PINK FLAMINGO INC.
394 APPLEBY LINE
BURLINGTON ON L7L 2X8

Business Banking statement

For the period ending July 31, 2023

Summary of account

Account	Opening balance ($)	- Total amounts debited ($)	+ Total amounts credited ($)	= Closing balance ($) on Jul 31, 2023
Business Account Pink Flamingo Account #	4,299.50	713,099.64	709,865.32	1,065.18

Transaction details

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account # Pink Flamingo Account #			
	Business name: THE PINK FLAMINGO INC.			
Jul 01	**Opening balance**			**4,299.50**
Jul 04	Pre-Authorized Payment, LIFT CAPITAL MSP/DIV	2,090.62		2,208.88
Jul 04	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,050.00		1,158.88
Jul 04	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	776.05		382.83
Jul 06	Pre-Authorized Payment, SOO PUC BPY/FAC	282.57		100.26
Jul 06	Transfer, SID Management Account #		35,000.00	35,100.26
Jul 06	INTERAC e-Transfer Sent, 774BONNEY FINAL VR	3,842.00		31,258.26
Jul 06	INTERAC e-Transfer Sent, 774BONNEY VR	678.00		30,580.26
Jul 06	INTERAC e-Transfer Sent, 687CH VR	1,076.33		29,503.93
Jul 06	INTERAC e-Transfer Sent, 687CAMBRIAN FINAL	2,511.42		26,992.51

continued

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15130E (09/02)

Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account # Pink Flamingo Account #			**(continued)**
Jul 06	INTERAC e-Transfer Sent, 687CAMBRIAN EXTRAS	2,370.68		24,621.83
Jul 06	INTERAC e-Transfer Sent, 687CH VR	176.28		24,445.55
Jul 06	INTERAC e-Transfer Sent, 46 CHARLES 50	3,107.50		21,338.05
Jul 06	INTERAC e-Transfer Sent, 46CHARLES 537 VR O	2,665.38		18,672.67
Jul 06	INTERAC e-Transfer Sent, 46CHARLES 536 VR O	4,704.12		13,968.55
Jul 06	INTERAC e-Transfer Sent, 46CHARLES VR	597.49		13,371.06
Jul 06	INTERAC e-Transfer Sent, 774BONNEY EXTRA 50	1,614.08		11,756.98
Jul 06	INTERAC e-Transfer Sent, 774BONNEY FINAL VR	1,824.92		9,932.06
Jul 06	INTERAC e-Transfer Sent, 774BONNEY VR	456.23		9,475.83
Jul 06	INTERAC e-Transfer Sent, 774BONNEY 50	2,281.15		7,194.68
Jul 06	INTERAC e-Transfer Sent, 223 BEVERLEY 3646	1,228.11		5,966.57
Jul 06	INTERAC e-Transfer Sent, 687CH 202373 20238	798.61		5,167.96
Jul 06	INTERAC e-Transfer Sent, 687CH VR	165.44		5,002.52
Jul 06	INTERAC e-Transfer Sent, 342DONOVAN 202374	1,233.64		3,768.88
Jul 06	Transfer, SID Management Account #		5,000.00	8,768.88
Jul 06	INTERAC e-Transfer Sent, 561 JOHN 50	7,685.00		1,083.88
Jul 07	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	487.50		596.38
Jul 10	Pre-Authorized Payment, COOPERATORS CSI INS/ASS	1,979.06		-1,382.68
Jul 10	Transfer, SID Management Account #		5,000.00	3,617.32
Jul 10	Transfer,		10,000.00	13,617.32
Jul 10	INTERAC e-Transfer Sent, 687CH CORB MARAPRM	5,250.00		8,367.32
Jul 10	INTERAC e-Transfer Sent, 774BONNEY POLITIMY	1,127.50		7,239.82
Jul 10	INTERAC e-Transfer Sent, 10SKULL POLITIMYB	1,187.50		6,052.32
Jul 10	INTERAC e-Transfer Sent, 106CROATIA LYDIAW	683.33		5,368.99
Jul 11	Transfer, DSPLN Account #	5,000.00		368.99
Jul 11	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	846.67		-477.68
Jul 12	Transfer, SID Management Account #		500.00	22.32
Jul 12	Transfer,		1,500.00	1,522.32
Jul 12	INTERAC e-Transfer Sent, 697STCLAIR JULY	1,454.25		68.07
Jul 12	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	776.05		-707.98
Jul 13	Transfer, SID Management Account #		800.00	92.02
Jul 13	Pre-Authorized Payment, ENBRIDGE GAS BPY/FAC	62.50		29.52
Jul 17	Pre-Authorized Payment No Fee, CASH MGMT FEE BOM/B/M	98.75		-69.23
Jul 17	Pre-Authorized Payment, SOO PUC BPY/FAC	130.74		-199.97
Jul 17	Transfer, DSPLN Account #		1,100.00	900.03
Jul 17	Transfer,		50.00	950.03
Jul 17	INTERAC e-Transfer Sent, 223 BEVERLY	904.00		46.03

continued



Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account # [redacted]			**(continued)**
Jul 17	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	1,113.76		-1,067.73
Jul 17	Transfer, [redacted]		1,500.00	432.27
Jul 17	Cheque, NO.453	30,000.00		-29,567.73
Jul 17	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	693.33		-30,261.06
Jul 17	Cheque Returned NSF, NO. 453		30,000.00	-261.06
Jul 17	Non Sufficient Funds Fee	48.00		-309.06
Jul 17	Cheque Returned NSF		98.75	-210.31
Jul 17	Returned Item Fee	48.00		-258.31
Jul 17	Cheque Returned NSF		130.74	-127.57
Jul 17	Returned Item Fee	48.00		-175.57
Jul 17	Cheque Returned NSF		1,113.76	938.19
Jul 17	Returned Item Fee	48.00		890.19
Jul 17	Cheque Returned NSF		693.33	1,583.52
Jul 17	Returned Item Fee	48.00		1,535.52
Jul 18	Pre-Authorized Payment, HYDRO ONE BPY/FAC	131.21		1,404.31
Jul 18	Pre-Authorized Payment, HYDRO ONE BPY/FAC	73.62		1,330.69
Jul 18	Cheque, NO.454	25,000.00		-23,669.31
Jul 18	Cheque Returned NSF, NO. 454		25,000.00	1,330.69
Jul 18	Non Sufficient Funds Fee	48.00		1,282.69
Jul 18	Cheque Returned NSF		131.21	1,413.90
Jul 18	Returned Item Fee	48.00		1,365.90
Jul 18	Cheque Returned NSF		73.62	1,439.52
Jul 18	Returned Item Fee	48.00		1,391.52
Jul 19	Cheque, NO.322	793.13		598.39
Jul 20	INTERAC e-Transfer Received		2,000.00	2,598.39
Jul 20	INTERAC e-Transfer Sent, JULY 2308	1,808.00		790.39
Jul 21	Incoming Wire Payment, INCOMING WIRE PAYMENT, CA, NEKZAI LAW PROFESSION		123,180.45	123,970.84
Jul 21	Transfer, [redacted]	5,000.00		118,970.84
Jul 21	Transfer, [redacted]	53,000.00		65,970.84
Jul 21	Transfer, [redacted]	20,000.00		45,970.84
Jul 21	Transfer, [redacted]	25,000.00		20,970.84
Jul 21	Transfer, [redacted]	3,500.00		17,470.84
Jul 21	Transfer, [redacted]	1,000.00		16,470.84
Jul 21	Transfer, [redacted]	300.00		16,170.84

continued

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15130E (09/02)

Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account # [redacted]			**(continued)**
Jul 21	Transfer, [redacted]	2,500.00		13,670.84
Jul 21	Transfer, [redacted]	13,000.00		670.84
Jul 24	Pre-Authorized Payment, SOO PUC BPY/FAC	103.63		567.21
Jul 24	Pre-Authorized Payment, SOO PUC BPY/FAC	145.02		422.19
Jul 24	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	686.67		-264.48
Jul 24	Transfer, [redacted]		15,000.00	14,735.52
Jul 24	Transfer, [redacted]	14,000.00		735.52
Jul 25	Pre-Authorized Payment, RELIANCECOMFORT BPY/FAC	90.39		645.13
Jul 25	Pre-Authorized Payment, RELIANCECOMFORT BPY/FAC	160.21		484.92
Jul 26	Transfer, [redacted]		16,500.00	16,984.92
Jul 26	INTERAC e-Transfer Sent, 46CHARLES ELECTRIC	2,641.37		14,343.55
Jul 26	INTERAC e-Transfer Sent, 46CHARLES VR	1,381.43		12,962.12
Jul 26	INTERAC e-Transfer Sent, 46CHARLES ROOF FIN	5,186.70		7,775.42
Jul 26	INTERAC e-Transfer Sent, 46CHARLES INTERIOR	2,768.50		5,006.92
Jul 26	INTERAC e-Transfer Sent, 342DONAVAN FINAL V	2,966.25		2,040.67
Jul 26	INTERAC e-Transfer Sent, 342DONOVAN VR	1,271.25		769.42
Jul 26	Pre-Authorized Payment, ENBRIDGE GAS BPY/FAC	152.97		616.45
Jul 26	Pre-Authorized Payment, ENBRIDGE GAS BPY/FAC	4.59		611.86
Jul 26	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	693.33		-81.47
Jul 26	Cheque Returned NSF		152.97	71.50
Jul 26	Returned Item Fee	48.00		23.50
Jul 28	Pre-Authorized Payment, SOO PUC BPY/FAC	101.79		-78.29
Jul 28	Pre-Authorized Payment, SOO PUC BPY/FAC	130.45		-208.74
Jul 28	Incoming Wire Payment, INCOMING WIRE PAYMENT, CA, NEKZAI LAW PROFESSION		435,340.49	435,131.75
Jul 28	Pre-Authorized Payment, OLYMPIA TRUST C MTG/HYP	640.00		434,491.75
Jul 28	INTERAC e-Transfer Sent	10,000.00		424,491.75
Jul 28	INTERAC e-Transfer Sent	10,000.00		414,491.75
Jul 28	Transfer, [redacted]	2,200.00		412,291.75
Jul 28	Transfer, [redacted]	410,000.00		2,291.75
Jul 28	Transfer, [redacted]	500.00		1,791.75
Jul 31	Pre-Authorized Payment, ENBRIDGE GAS MSP/DIV	152.97		1,638.78
Jul 31	Pre-Authorized Payment, GSHPI BPY/FAC	141.82		1,496.96
Jul 31	Pre-Authorized Payment, GSHPI BPY/FAC	103.30		1,393.66
Jul 31	Pre-Authorized Payment, GSHPI BPY/FAC	295.30		1,098.36
Jul 31	Plan Fee	22.50		1,075.86
Jul 31	Interest Paid	0.68		1,075.18

continued



Transaction details (continued)

Date	Description	Amounts debited from your account ($)	Amounts credited to your account ($)	Balance ($)
	Business Account # Pink Flamingo Account #			**(continued)**
Jul 31	Overdraft Per Item Charge	10.00		1,065.18
Jul 31	**Closing totals**	**713,099.64**	**709,865.32**	

Number of items processed 93 24

Number of cheques or related items enclosed in your statement..... 1

BMO Bank of Montreal

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15130E (09/02)



[redacted]

Cheques

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15130E (09/02)