


COURT FILE NUMBER KBG-RG-00909-2023
 COURT OF KING'S BENCH FOR SASKATCHEWAN
 JUDICIAL CENTRE REGINA
 APPLICANT AFFINITY CREDIT UNION 2013
 (RESPONDENT)
 RESPONDENT F & L CONCRETE SERVICES LTD.
 (APPLICANT)
 THIRD PARTY MNP LTD.
 (RESPONDENT)

AFFIDAVIT OF CHELSEY ANDERSON

I, Chelsey Anderson, of the City of Regina, in the Province of Saskatchewan, MAKE OATH AND SAY:


1. I am a legal assistant at Nychuk & Company and as such I have personal knowledge of the facts and matters deposed to, except were stated to be upon information and belief, and whereso stated I verily believe to be true.
2. The purpose of this Affidavit is to file information our office has received from CIBC regarding the financing that is being offered to Chris Fichter. This is uncontroverted information, and it is being filed as a matter of record.
3. On August 28, 2023, our office received a letter from Jennifer Hogg providing an update to the financing requests that have been made by Chris Fichter. Attached as **Exhibit "A"** to this my Affidavit is the letter from Jennifer Hogg at CIBC.
4. I make this Affidavit for no improper purpose.

SWORN /OR AFFIRMED BEFORE ME
 At Regina, Saskatchewan
 This 28th day of September 2023.



 A COMMISSIONER FOR OATHS in and
 for Saskatchewan.

Being a Solicitor.

 Chelsey Anderson



CIBC IMPERIAL SERVICE

Jennifer Hogg
Financial Advisor
1138 4th Street
Estevan, SK S4A 0W7
Tel: 306-634-4713 ext 303

September 28, 2023

Nychuk & Company

2255 Albert St # 100 Regina, SK

To Whom It May Concern,

Please be advised that CIBC is working on the following financing for Christopher Fichter:

- 1) Mortgage for \$637,500 - received back appraisal - we are appealing the appraisal as we don't feel it was done accurately
- 2) Loan for \$675,000 - secured by farmland that is in Wayne Fichter's name - a colleague of mine is reviewing this deal currently
- 3) Loan for \$187,500 - secured by cash investments of Chris'

If court will approve the sale of 101 Clamine Dr Estevan, SK property in the name of F & L Concrete Services, we will be able to submit a commercial mortgage application for approval, appraised value was \$1,970,000 and we will be able to lend 65%-75% of the value, and then likely won't require option 2 and 3 to be completed.

I need to get approval in the 1st mortgage before I can move onto the other 2 applications

If you need any further information, please do not hesitate to contact me.

Thanks,

Jennifer Hogg
Financial Advisor

This is Exhibit "A" referred to in the
Affidavit of Chelsey Anderson
sworn before me this 28th, day of
September A.D. 2023.

A Commissioner for Oaths for Saskatchewan
My Commission expires: _____
OR Being a Lawyer