Clerk's stamp:

COURT FILE NUMBER

2201-09578

COURT

COURT OF QUEEN'S BENCH OF ALBERTA

JUDICIAL CENTRE

CALGARY

PLAINTIFF

ROYAL BANK OF CANADA

DEFENDANT(S)

SEAMA SHALCHI-MOGHADDAM PROFESSIONAL CORPORATION and SEAMA

SHALCHI-MOGHADDAM

DOCUMENT

AFFIDAVIT

ADDRESS FOR SERVICE AND CONTACT INFORMATION OF PARTY FILING THIS DOCUMENT

Bankers Court

15th Floor, 850 - 2nd Street S.W.

Dentons Canada LLP

Calgary, Alberta T2P 0R8

Attention: Sam Gabor

Ph. (403) 268-3048 Fx. (403) 268-3100

File No.: 125665-9250

AFFIDAVIT OF IZZY KOWALCZE SWORN SEPTEMBER 1, 2022

I, IZZY KOWALCZE, of the City of Calgary, in the Province of Alberta, MAKE OATH AND SAY THAT:

- 1. I am a Legal Assistant with Dentons Canada LLP, Barristers and Solicitors ("Dentons"), counsel to Royal Bank of Canada ("RBC"), Plaintiff in the above noted Action. As such, I have knowledge of the matters herein deposed to save where stated to be based upon information and belief and where so stated I do verily believe the same to be true.
- 2. Attached hereto and marked as <u>Exhibit "A"</u> is a copy of the RBC Bank Statement of Seama Shalchi-Moghaddam Professional Corporation ("Seama PC") from June 30, 2022 to July 29, 2022.
- 3. Attached hereto and marked as <u>Exhibit "B"</u> is an email from counsel for Seama PC dated September 1, 2022 with answers to undertakings from the Questioning of Seama Shalchi-Moghaddam on August 31, 2022 (the "Seama Questioning").
- 4. Attached hereto and marked as **Exhibit "C"** are the documents provided by Seama PC in response to answer to Undertaking #1 from the Seama Questioning.
- 5. Attached hereto and marked as **Exhibit "D**" are the documents provided by Seama PC in response to answer to Undertaking #2 from the Seama Questioning.

- 6. Attached here to and marked as **Exhibit "E"** are the documents provided by Seama PC in response to answer to Undertaking #3 from the Seama Questioning.
- 7. Attached hereto and marked as **Exhibit "F"** are the documents provided by Seama PC in response to answer to Undertaking #8 from the Seama Questioning.
- 8. Attached hereto and marked as **Exhibit "G"** are the documents provided by Seama PC in response to answer to Undertaking #9 from the Seama Questioning.
- 9. Attached hereto and marked as **Exhibit "H"** are the documents provided by Seama PC in response to answer to Undertaking #10 from the Seama Questioning.
- 10. Attached hereto and marked as **Exhibit "I"** are the documents provided by Seama PC in response to answer to Undertaking #11 from the Seama Questioning.
- 11. Attached hereto and marked as <u>Exhibit "J"</u> are the documents provided by Seama PC in response to answer to Undertaking #12 from the Seama Questioning.
- 12. I make this Affidavit bona fide.

SWORN before me at the City of Calgary, in the Province of Alberta, the 1st day of September, 2022

Commissioner for Oaths in and for the

CINDY GRECO
A Commissioner for Caths
In and for the Province of Alberta
My Commission Expires January 15, 20 2 3

Province of Alberta

IZZY KOWALCZE

THIS IS EXHIBIT "A"

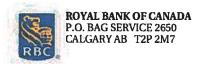
REFERRED TO IN THE AFFIDAVIT OF

IZZY KOWALCZE

Sworn before me this 1st day of September, 2022

A COMMISSIONER FOR OATHS IN AND FOR THE PROVINCE OF ALBERTA

CINDY GRECO
A Commissioner for Caths
in and for the Province of Alberta
My Commission Expires January 15, 20



June 30, 2022 to July 29, 2022

RBBDA30000_6196989 E D 00009 00154
SEAMA SHALCHI-MOGHADDAM PROFESSIONAL CORPORATION
APARTMENT 211
370 QUARRY WAY SE
CALGARY AB T2C 5S1

Account number: 00009 113-364-4

How to reach us:

Please contact your RBC Banking representative or call 1-800-Royal®2-0 (1-800-769-2520)

www.rbcroyalbank.com/business

Account Summary for this Period

RBC Digital Choice Business $^{\text{TM}}$ account package

Royal Bank of Canada

339 8TH AVE SW, CALGARY, AB T2P 1C4

Opening balance on June 30, 2022	-\$7,686.71
Total deposits & credits (70)	+ 120,176.54
Total cheques & debits (30)	- 112,710.10
Closing balance on July 29, 2022	= -\$220.27

Account Activity Details

Date	Description	Cheques & Debits (\$)	Deposits & Credits (\$)	Balance (\$)
	Opening balance			-7,686.71
30 Jun	LOAN CREDIT		10,000.00	2,313.29
04 Jul	Misc Payment SUN LIFE SUNLIFE MED ASO		216.23	
-	Misc Payment ALTA BLUE CROSS		1,321.55	
	MC DEP 09903568		411.00	
	Misc Payment SIMCO PRE-AUTHORIZED	78.75		
	Misc Payment SIMCO PRE-AUTHORIZED	582.25		
	Misc Payment SIMCO PRE-AUTHORIZED	693.56		
	Property Tax CALGARY TIPP	799.00		
	Business PAD BDC	2,074.75		33.76
	Monthly fee	5.00	(2)	
	ATM cash deposited fee \$1300 CD @2.25M	2.92		25.84
05 Jul	Misc Payment ALTA BLUE CROSS		172.29	25.00





June 30, 2022 to July 29, 2022

Account number:

00009 113-364-4

Account Activity Details - continued

Date	Description	Cheques & Debits (\$)	Deposits & Credits (\$)	Balance (\$)
05 Jul	Insurance G.S. CANADA:		1,188.54	
	EF0705 09903568		355.01	
-	Business PAD L# 201000038720			
_	7252382-2010000	2,227.85		-486.17
	LOAN CREDIT		5,000.00	4,513.83
06 Jul	Insurance CANADA LIFE	SUBSTITUTE	1,944.64	
	Misc Payment ALTA BLUE CROSS		2,905.96	
	BR TO BR - Credit Memo 7512 LN payment reversed as per Barb Hutman - LN # 46491990-20		11,517.15	
	BR TO BR - Credit Memo 7512 Loan payment reversed as per email from Barb Hutman, LN # 46491990-023		11,767.42	
	Cheque - 390	45.06		32,603.94
	LOAN PAYMENT	30,000.00		2,603.94
07 Jul	EF0707 09903568		63.08	
	VSA DEP09903568		274.64	11.
	Cash withdrawal BR TO BR - 2869	27,508.50	- 1 10 a - 14 a - 2	
-	Activity fee	25.00		-24,591.84
	LOAN CREDIT		25,000.00	408.16
08 Jul	Misc Payment ALTA BLUE CROSS	100	108.99	
	Misc Payment ADSC		4,447.29	
	Misc Payment MEDAVIE BLUE CR		116.54	5,080.98
	LOAN PAYMENT	5,000.00		80.98
11 Jul	ATM deposit - CC447688		3,362.87	
	e-Transfer sent fatima	1,612.50		1,831.35
	Misc Payment ALTA BLUE CROSS		867.89	
	VSA DEP09903568		43.17	
	EF0709 09903568		121.25	-
	MC DEP 09903568		164.64	
	VSA DEP09903568	======================================	173.35	
	MC DEP 09903568		254.34	11-11
	EF0711 09903568	1,11,	303.26	3,759.25
12 Jul	e-Transfer sent jan	46.70		3,712.55
	Misc Payment ALTA BLUE CROSS		767.57	<u> </u>
	VSA DEP09903568		39.09	
	EF0712 09903568		68.92	4,588.13
13 Jul	ATM deposit - CD585003		908.01	5,496.14



June 30, 2022 to July 29, 2022

Account number:

00009 113-364-4

Account Activity Details - continued

Date	Description	Cheques & Debits (\$)	Deposits & Credits (\$)	Balance (\$)
13 Jul	BR TO BR - 2869	290	439.47	
	Insurance CANADA LIFE		1,584.50	7,520.11
	LOAN PAYMENT	5,000.00		2,520.11
14 Jul	MC DEP 09903568		30.00	
	EF0714 09903568		40.20	
<u> </u>	VSA DEP09903568		148.65	2,738.96
15 Jul	ATM deposit - CC448097		1,505.55	4,244.51
	Insurance RBC DENTAL CLM		199.13	
	Misc Payment ALTA BLUE CROSS		688.74	
	Misc Payment RBC CREDIT CARD	1,973.74		
	Misc Payment RBC CREDIT CARD	6,167.31		
	Fees/Dues STEALTH ALARMS 000001065802396	31.50		-3,040.17
	LOAN CREDIT		5,000.00	1,959.83
18 Jul	e-Transfer sent Ali Shalchi	115.55		
	e-Transfer sent Ali Shalchi	307.71		1,536.57
	Misc Payment ALTA BLUE CROSS		469.46	
	Misc Payment SUN LIFE SUNLIFE MED ASO		1,428.38	
	EF0718 09903568		20.39	
	MC DEP 09903568		134.97	
	VSA DEP09903568		249.05	
	MC DEP 09903568		250.05	
	Business PAD PAYROLL-E222	10,948.98		-6,860.11
	LOAN CREDIT		10,000.00	3,139.89
19 Jul	Misc Payment ALTA BLUE CROSS		275.43	
	Misc Payment SUN LIFE SUNLIFE MED ASO		441.85	
	Misc Payment ADSC		3,507.98	
	Insurance G.S. CANADA:		581.88	
	MC DEP 09903568		288.46	8,235.49
	LOAN PAYMENT	5,000.00		3,235.49
20 Jul	Insurance CANADA LIFE		708.69	
	MON FEE09903568	78.75		3,865.43
21 jul	VSA DEP09903568		79.15	-
7.6	MC DEP 09903568		218.14	4,162.72
22 Jul	e-Transfer sent fatima	1,112.50	2	3,050.22
	Insurance RBC DENTAL CLM	1841	265.70	
	Misc Payment ALTA BLUE CROSS		738.89	



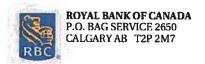
June 30, 2022 to July 29, 2022

Account number:

00009 113-364-4

Account Activity Details - continued

Date	Description	Cheques & Debits (\$)	Deposits & Credits (\$)	Balance (\$)
22 Jul	Misc Payment SUN LIFE SUNLIFE MED ASO		1,118.94	
	MC DEP 09903568		65.55	
	EF0722 09903568		129.01	
	VSA DEP09903568		708.20	6,076.51
	LOAN PAYMENT	5,000.00		1,076.51
25 Jul	Misc Payment ALTA BLUE CROSS		1,100.43	
	VSA DEP09903568		94.61	
	VSA DEP09903568		138.28	
	MC DEP 09903568	.9	636.63	3,046.46
26 Jul	Misc Payment SUN LIFE SUNLIFE MED ASO		216.63	
	Loan interest NO.46491990 004	156.88		3,106.21
27 Jul	Misc Payment SUN LIFE SUNLIFE MED ASO		145.68	7.0=
	Insurance CANADA LIFE		2,048.79	
	Misc Payment QUIKCARD		166.91	
	Online Banking payment - 6758 SHAW CABLE	115.34		5,352.25
	LOAN PAYMENT	5,000.00		352.25
28 Jul	EF0728 09903568		112.62	464.87
29 Jul	e-Transfer sent fatima	1,000.00		-535.13
4211	Misc Payment SUN LIFE SUNLIFE MED ASO		314.86	-220.27
	Closing balance			-220.27
	Account Fees: \$32.92	.,	7.	



June 30, 2022 to July 29, 2022 Account number: 00009 113-364-4

Serial #: 390	Amount: \$45.06			
SEAMA SHALCHI-MOGHADDAM PROFESSIONAL CORPORATION	000390 DATE 2 0 2 2 - 0 6 - 2 4			Printer ID# 1021
PAYED MACSET CONODO ENC. 17667 the order of Fourty Five	\$ 45.06 		dorrenent - Signalure or Stamp	Participant in principal and a
RENDUIS BOLDIS	SEAMA EMALCHEMOGHACOAM PHONE ESIONAL CORPONATION	gro12-270 07-06-22 gro chily children of the c	ACKVERSO ^G L1070	e en arren
Douglas date Dental #13-364-4	* /000000+506+*	i		

THIS IS EXHIBIT "B"

REFERRED TO IN THE AFFIDAVIT OF

IZZY KOWALCZE

Sworn before me this 1st day of September, 2022

A COMMISSIONER FOR OATHS IN AND FOR THE PROVINCE OF ALBERTA

CINDY GRECO

A Commissioner for Oaths
in and for the Province of Alberta
My Commission Expires January 15, 20

Fitzsimmons, Kristi

From:

Gabor, Sam

Sent:

Thursday, September 1, 2022 1:42 PM

To:

Fitzsimmons, Kristi

Subject:

FW: Seama PC - RBC Answers to Undertakings

Attachments:

T4_Ali-2021.pdf; T4_Ali-2020.pdf; T4_Ali-2019.pdf; ROE until Jan 15 2022.pdf; ROE until Aug 31 2022.pdf; Expense Paid from personal and reimbursed later.pdf; Expense for Aug.pdf; divorce agreement_.pdf; Deposit to CIBC.pdf; CIBC Statement for Aug.pdf; CIBC

July 2022.pdf

大成 DENTONS

Sam Gabor

Senior Associate and Trademark Agent

What's Next? The answer is Talent. With more than 20,000 people, 12,000 lawyers and 200 locations, Dentons has the talent for what you need, where you need it.

D +1 403 268 3048 sam.gabor@dentons.com Bio | Website

Dentons Canada LLP

15th Floor, Bankers Court, 850 - 2nd Street SW Calgary, AB T2P 0R8 Canada

LuatViet > Fernanda Lopes & Associados > Guevara & Gutierrez > Paz Horowitz Abogados > Sirote > Adepetun Caxton-Martins Agbor & Segun > Davis Brown > East African Law Chambers > Eric Silwamba, Jalasi and Linyama > Durham Jones & Pinegar > LEAD Advogados > For more information on the firms that have come together to form Dentons, go to dentons.com/legacyfirms

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From: Terry Czechowskyj < tczech@milesdavison.com>

Sent: Thursday, September 1, 2022 9:25 AM **To:** Gabor, Sam <<u>sam.gabor@dentons.com</u>>

Subject: RE: Seama PC - RBC Answers to Undertakings

[WARNING: EXTERNAL SENDER]

Regarding your questioning yesterday the following were the undertakings I noted were given by Dr. Shalchi.

- 1 Copy of July CIBC statement attached
- 2 Copy of August CIBC statement attached
- 3 Copy of Ali's bank statement. Attached is the bank draft transferring the \$20,000 to RBC
- 4 Copy of BDC loan agreement. Attached is a copy of the personal guarantee. Loan agreement to be provided
- 5 BDC loan current and paid from CIBC account
- 6 CIBC August statement the \$10,000 withdrawal was the retainer for Miles Davision
- 7 CIBC August statement the \$5111.20 withdrawal was to repay personal payments for clinic expecses as attached
- 8 August expenses attached
- 9 No written employment agreement for Ali. ROE and T4 attached to establish dates of employment and fees paid.
- 10 Divorce agreement attached

11. Summary of payments made to Ali as set out in the T4s.

TERRY CZECHOWSKYJ Q.C. Barrister and Solicitor



900, 517 - 10th Avenue S.W. Calgary, Alberta T2R 0A8

Tel: 403.298.0326 Fax: 403.263.6840

email: tczech@milesdavison.com

Visit our new website at milesdavison.com

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NOTICE: Covid-19: Update on business continuity during Covid-19 outbreak

Miles Davison LLP is cognizant of and is closely monitoring the Covid-19 outbreak as circumstances evolve rapidly. We can assure you that our lawyers and staff are dedicated to continuing our work for clients. We have taken the proper steps as mandated by Alberta Health Services and other governmental bodies to protect the health of our staff, clients and the community at large.

While we have made accommodations to allow some of our lawyers and staff to work remotely, our designation as an essential service means our offices will remain open for the foreseeable future. In the event we were faced with the requirement for a full or partial office closure, we have plans and protocols in place to allow all staff and lawyers to work remotely in order to provide continuous client service.

Miles Davison is committed to working closely with you to successfully navigate any problems which may arise during these challenging times.

THIS IS EXHIBIT "C"

REFERRED TO IN THE AFFIDAVIT OF

IZZY KOWALCZE

Sworn before me this 1st day of September, 2022

A COMMISSIONER FOR OATHS IN AND FOR THE PROVINCE OF ALBERTA

CINDY GRECO
A Commissioner for Oaths
in and for the Province of Alberta
My Commission Expires January 15, 20



CIBC Account Statement

SEAMA SHALCHI-MOGHADDAM PROFESSIONAL CORPORATION

The names shown are based on our current records, as of August 24, 2022. This statement does not reflect any changes in account holders and account holder names that may have occurred prior to this date.

For Jul 1 to Jul 31, 2022

Account number 28-52217

Branch transit number 07209

Account summary

Closing balance on Jul 31, 2022	=	\$19,965.90
Deposits	+	20,000.90
Withdrawals	-	35.00
Opening balance on Jul 1, 2022		\$0.00

Contact information

☎ 1 800 465 CIBC (2422)

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

TTY hearing impaired 1 800 465 7401

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

mww.cibc.com

Transaction details

Date	Description	Withdrawals (\$)	Deposits (\$)	Balance (\$)
Jul 1	Opening balance		sure la material de la constitución de la constituc	\$0.00
Jul 25	DEPOSIT		20,000.00	20,000.00
Jul 28	MISC PAYMENT		0.90	20,000.90
	TELUSCE81053294			
Jul 29	ACCOUNT FEE	35.00		19,965.90
	Closing balance	•		\$19,965.90



DEPOSIT ACCOUNT DETAILS

Chequing (07209-28-52217) \$18,492.08

Manage My Account 💌

Balance: (1) \$18,492.08 Available Funds: (1) \$18,492.08

Product Name: Chequing

Transit Number: 07209 Institution Number: 010 Account Number: 2852217

PAST TRANSACTIONS (August 3, 2022 to September 5, 2022)

Custom Search		View: Last 4 we	eeks Last 3 months	Last 6 months Last 12 mon
DATE •	TRANSACTIONS	DEBIT	CREDIT	RUNNING BALANCE ①
Aug 31, 2022	Point of Sale - INTERAC PURCHASE224315112128 DOUGLASGLEN PHA 4506******989	\$10.49		\$18,492.08
Aug 31, 2022	Internet Banking INTERNET BILL PMT000000206863 BDC - LOAN PAYMENT 4506******989	\$1,986.79		\$18,502.57
Aug 31, 2022	Branch Transaction DEBIT MEMO 00919 CHINOOK STATION BANKING CENTRE	\$22,706.58		\$20,489.36
Aug 31, 2022	Point of Sale - INTERAC PURCHASE224307903388 STABLE ON TENTH 4506*******989	\$17.81		\$43,195.94
Aug 31, 2022	Electronic Funds Transfer INSURANCE SUNLIFE MED INS		\$544.40	\$43,213.75
Aug 31, 2022	Point of Sale - INTERAC CORRECTIONA8SPVS4K0000 1214622 Alberta 4506*******989		\$30.83	\$42,669.35
Aug 31, 2022	Point of Sale - INTERAC PURCHASEA8SPVS4K0000 1214622 Alberta 4506******989	\$30.83		\$42,638.52
Aug 31, 2022	Point of Sale - INTERAC CORRECTIONA47CDMG10000 1214622 Alberta 4506********989		\$30.83	\$42,669.35

DATE ▼	TRANSACTIONS	DEBIT	CREDIT	RUNNING BALANCE
Aug 31, 2022	Point of Sale - INTERAC PURCHASEA47CDMG10000 1214622 Alberta 4506******989	\$30.83	ti.	\$42,638.5
Aug 30, 2022	Electronic Funds Transfer MISC PAYMENT ADSC		\$998.76	\$42,669.3
Aug 30, 2022	Electronic Funds Transfer MISC PAYMENT EF0829 09903568 ROYAL BANK CENTRAL CARD CENTRE		\$20.40	\$41,670.5
Aug 30, 2022	Point of Sale - INTERAC PURCHASE224213710378 TIM HORTONS #25 4506******989	\$25.61		\$41,650.1
Aug 30, 2022	Electronic Funds Transfer INSURANCE SUNLIFE MED INS		\$791.94	\$41,675.8
Aug 30, 2022	Electronic Funds Transfer INSURANCE G.S. CANADA:		\$431.29	\$40,883.8
Aug 30, 2022	Internet Banking E- TRANSFER104222393815 Seama 4506******989	\$124.94		\$40,452.5
Aug 30, 2022	Internet Banking INTERNET BILL PMT000000236892 SHAW CABLE 4506******989	\$115.72		\$40,577.5
Aug 29, 2022	Electronic Funds Transfer INSURANCE CLAIMSECURE INC	-	\$55.74	\$40,693.2
Aug 29, 2022	Electronic Funds Transfer MISC PAYMENT VSA DEP09903568 ROYAL BANK CENTRAL CARD CENTRE		\$23.02	\$40,637.49
Aug 29, 2022	Electronic Funds Transfer MISC PAYMENT MC DEP 09903568 ROYAL BANK CENTRAL CARD CENTRE		\$249.96	\$40,614.47
Aug 29, 2022	Electronic Funds Transfer MISC PAYMENT EF0826 09903568 ROYAL BANK CENTRAL CARD CENTRE		\$89.49	\$40,364.51
Aug 29, 2022	Electronic Funds Transfer MISC PAYMENT VSA DEP09903568 ROYAL BANK CENTRAL CARD CENTRE		\$103.92	\$40,275.02
Aug 29, 2022	Electronic Funds Transfer MISC PAYMENT MC DEP 09903568 ROYAL BANK CENTRAL CARD CENTRE		\$222.13	\$40,171.10
Aug 29, 2022	Electronic Funds Transfer MISC PAYMENT EF0827 09903568 ROYAL BANK CENTRAL CARD CENTRE		\$97.41	\$39,948.97

DATE ▼	TRANSACTIONS	DEBIT	CREDIT	RUNNING BALANCE
Aug 29, 2022	Electronic Funds Transfer INSURANCE SUNLIFE MED INS		\$228.72	\$39,851.56
Aug 29, 2022	Electronic Funds Transfer MISC PAYMENT ALTA BLUE CROSS		\$666.57	\$39,622.84
Aug 29, 2022	Automated Banking Machine ABM WITHDRAWAL 1C61 DOUGLAS SQ 99512 4506******989	\$1,000.00		\$38,956.27
Aug 29, 2022	Automated Banking Machine ABM DEPOSIT 1C61 DOUGLAS SQ 99512 4506******989		\$1,008.39	\$39,956.27
Aug 26, 2022	Electronic Funds Transfer MISC PAYMENT SUNLIFE MED ASO SUN LIFE		\$371.25	\$38,947.88
Aug 26, 2022	Electronic Funds Transfer MISC PAYMENT MC DEP 09903568 ROYAL BANK CENTRAL CARD CENTRE		\$191.79	\$38,576.63
Aug 26, 2022	Electronic Funds Transfer MISC PAYMENT EF0825 09903568 ROYAL BANK CENTRAL CARD CENTRE		\$258.27	\$38,384.84
Aug 26, 2022	Electronic Funds Transfer MISC PAYMENT ALTA BLUE CROSS		\$647.60	\$38,126.57
Aug 26, 2022	Electronic Funds Transfer MISC PAYMENT MEDAVIE BLUE CROSS		\$7,023.63	\$37,478.97
Aug 25, 2022	Point of Sale - INTERAC PURCHASE000001051084 A&W 1539 4506******989	\$20.86		\$30,455.34
Aug 25, 2022	Electronic Funds Transfer INSURANCE SUNLIFE MED INS		\$438.77	\$30,476.20
Aug 24, 2022	Electronic Funds Transfer MISC PAYMENT SUNLIFE MED ASO SUN LIFE		\$2,766.95	\$30,037.43
Aug 24, 2022	Electronic Funds Transfer MISC PAYMENT SUNLIFE MED ASO SUNCOR BENEFITS PLAN	17	\$882.60	\$27,270.48
Aug 24, 2022	Electronic Funds Transfer INSURANCE CANADA LIFE		\$942.70	\$26,387.88
Aug 24, 2022	Electronic Funds Transfer MISC PAYMENT VSA DEP09903568 ROYAL BANK CENTRAL CARD CENTRE		\$21.54	\$25,445.18
Aug 24, 2022	Electronic Funds Transfer MISC PAYMENT MC DEP 09903568 ROYAL BANK CENTRAL CARD CENTRE		\$126.35	\$25,423.64

DATE ▼	TRANSACTIONS	DEBIT	CREDIT	RUNNING BALANCE
Aug 24, 2022	Electronic Funds Transfer MISC PAYMENT EF0823 09903568 ROYAL BANK CENTRAL CARD CENTRE		\$47.92	\$25,297.2
Aug 24, 2022	Point of Sale - INTERAC PURCHASE000001151498 MCDONALD'S #917 4506******989	\$22.95		\$25,249.3
Aug 24, 2022	Branch Transaction DEBIT MEMO reimbursment of business expen ses paid from personal account	\$5,593.33		\$25,272.3
Aug 24, 2022	Branch Transaction DEBIT MEMO	\$16,593.40		\$30,865.6
Aug 24, 2022	Electronic Funds Transfer INSURANCE SUNLIFE MED INS		\$1,680.96	\$47,459.0
Aug 23, 2022	Electronic Funds Transfer MISC PAYMENT VSA DEP09903568 ROYAL BANK CENTRAL CARD CENTRE		\$47.98	\$45,778.09
Aug 23, 2022	Electronic Funds Transfer MISC PAYMENT SUNLIFE MED ASO SUN LIFE		\$159.24	\$45,730.1
Aug 23, 2022	Electronic Funds Transfer MISC PAYMENT ALTA BLUE CROSS		\$97.70	\$45,570.8
Aug 22, 2022	Electronic Funds Transfer MISC PAYMENT MC DEP 09903568 ROYAL BANK CENTRAL CARD CENTRE	×	\$499.00	\$45,473.1
Aug 22, 2022	Electronic Funds Transfer MISC PAYMENT VSA DEP09903568 ROYAL BANK CENTRAL CARD CENTRE	Maria Ma	\$77.29	\$44,974.17
Aug 22, 2022	Electronic Funds Transfer MISC PAYMENT EF0820 09903568 ROYAL BANK CENTRAL CARD CENTRE		\$162.23	\$44,896.88
Aug 22, 2022	Electronic Funds Transfer MISC PAYMENT AMX DEP09903568 ROYAL BANK CENTRAL CARD CENTRE		\$270.79	\$44,734.65
Aug 22, 2022	Branch Transaction WITHDRAWAL	\$5,111.20		\$44,463.86
Aug 19, 2022	Electronic Funds Transfer MISC PAYMENT VSA DEP09903568 ROYAL BANK CENTRAL CARD CENTRE		\$1,012.44	\$49,575.06
Aug 19, 2022	Electronic Funds Transfer MISC PAYMENT MEDAVIE BLUE CROSS		\$6,997.33	\$48,562.62
Aug 17, 2022	Electronic Funds Transfer INSURANCE CANADA LIFE		\$1,254.71	\$41,565.29

DATE ~	TRANSACTIONS	DEBIT	CREDIT	RUNNING BALANCE (i)
Aug 17, 2022	Electronic Funds Transfer MISC PAYMENT VSA DEP09903568 ROYAL BANK CENTRAL CARD CENTRE		\$468.52	\$40,310.58
Aug 17, 2022	Electronic Funds Transfer MISC PAYMENT MC DEP 09903568 ROYAL BANK CENTRAL CARD CENTRE		\$45.60	\$39,842.06
Aug 17, 2022	Electronic Funds Transfer MISC PAYMENT SUNLIFE MED ASO SUN LIFE		\$147.33	\$39,796.46
Aug 16, 2022	Electronic Funds Transfer MISC PAYMENT ADSC		\$734.92	\$39,649.13
Aug 16, 2022	Electronic Funds Transfer MISC PAYMENT VSA DEP09903568 ROYAL BANK CENTRAL CARD CENTRE		\$101.34	\$38,914.21
Aug 16, 2022	Electronic Funds Transfer MISC PAYMENT ALTA BLUE CROSS		\$701.44	\$38,812.87
Aug 16, 2022	Internet Banking E- TRANSFER104209021754 One-time contact Surinder 4506*******989	\$465.00		\$38,111.43
Aug 15, 2022	Electronic Funds Transfer INSURANCE CLAIMSECURE INC		\$174.82	\$38,576.43
Aug 15, 2022	Electronic Funds Transfer MISC PAYMENT VSA DEP09903568 ROYAL BANK CENTRAL CARD CENTRE		\$1,293.00	\$38,401.61
Aug 15, 2022	Electronic Funds Transfer MISC PAYMENT MC DEP 09903568 ROYAL BANK CENTRAL CARD CENTRE		\$467.72	\$37,108.61
Aug 15, 2022	Electronic Funds Transfer MISC PAYMENT EF0813 09903568 ROYAL BANK CENTRAL CARD CENTRE		\$57.63	\$36,640.89
Aug 15, 2022	Electronic Funds Transfer MISC PAYMENT ALTA BLUE CROSS		\$594.64	\$36,583.26
Aug 15, 2022	Internet Banking E- TRANSFER104207765928 One-time contact Leah Beb 4506******989	\$165.00		\$35,988.62
Aug 15, 2022	Automated Banking Machine ABM DEPOSIT 1C61 DOUGLAS SQ 99512 4506*****989		\$3,464.41	\$36,153.62
Aug 12, 2022	Electronic Funds Transfer MISC PAYMENT MEDAVIE BLUE CROSS		\$6,894.60	\$32,689.21

DATE ▼	TRANSACTIONS	DEBIT CRED	RUNNING BALANCE	
Aug 10, 2022	Electronic Funds Transfer INSURANCE CANADA LIFE	\$1,633.3	36 \$25,794.61	**************************************
Aug 10, 2022	Electronic Funds Transfer MISC PAYMENT ALTA BLUE CROSS	\$410.9	9 \$24,161.25	
Aug 8, 2022	Electronic Funds Transfer MISC PAYMENT MC DEP 09903568 ROYAL BANK CENTRAL CARD CENTRE	\$121.1	8 \$23,750.26	
Aug 8, 2022	Electronic Funds Transfer MISC PAYMENT EF0805 09903568 ROYAL BANK CENTRAL CARD CENTRE	\$43.7	20 \$23,629.08	
Aug 8, 2022	Electronic Funds Transfer MISC PAYMENT VSA DEP09903568 ROYAL BANK CENTRAL CARD CENTRE	\$392.5	66 \$23,585.38	
Aug 8, 2022	Electronic Funds Transfer MISC PAYMENT EF0806 09903568 ROYAL BANK CENTRAL CARD CENTRE	\$31.3	2 \$23,192.82	
Aug 8, 2022	Branch Transaction WITHDRAWAL	\$10,000.00	\$23,161.50	
Aug 8, 2022	Electronic Funds Transfer MISC PAYMENT ALTA BLUE CROSS	\$2,451.3	7 \$33,161.50	
Aug 5, 2022	Electronic Funds Transfer MISC PAYMENT MC DEP 09903568 ROYAL BANK CENTRAL CARD CENTRE	\$51.8	8 \$30,710.13	
Aug 5, 2022	Electronic Funds Transfer MISC PAYMENT ALTA BLUE CROSS	\$467.1	6 \$30,658.25	
Aug 5, 2022	Electronic Funds Transfer MISC PAYMENT MEDAVIE BLUE CROSS	\$2,507.5	2 \$30,191.09	
Aug 4, 2022	Automated Banking Machine ABM DEPOSIT 1C61 DOUGLAS SQ 99512 4506*****989	\$1,000.00	0 \$27,683.57	
Aug 3, 2022	Electronic Funds Transfer INSURANCE CANADA LIFE	\$815.90	D \$26,683.57	
Aug 3, 2022	Electronic Funds Transfer MISC PAYMENT VSA DEP09903568 ROYAL BANK CENTRAL CARD CENTRE	\$62.96	\$25,867.67	
Aug 3, 2022	Electronic Funds Transfer MISC PAYMENT EF0802 09903568 ROYAL BANK CENTRAL CARD CENTRE	\$489.33	3 \$25,804.71	- 2
Aug 3, 2022	Electronic Funds Transfer MISC PAYMENT ALTA BLUE CROSS	\$445.53	3 \$25,315.38	

For a description of transactions that are included in the CIBC SmartTM Account monthly fee and the fees for other Personal Banking Services, visit a CIBC Banking Centre or review Personal Account Service Fees (PDF, 210 KB).

* Foreign Currency Conversion Fee - If you withdraw foreign currency from a bank machine located outside of Canada, you are charged the same conversion rate CIBC is required to pay, plus an administration fee of 2.5% of the converted amount (this is in addition to any transaction fee applicable to the withdrawal and the network fee).

Note:

Transactions from today that are reflected in your balance may not be displayed on this page if a paper statement was recently issued, or if a transaction is backdated. These transactions will appear in your history the following business day.

For questions about service fees or Non-Sufficient Fund (NSF) charges, review a list of service charges and account fees.

Bank Accounts eStatement Terms and Conditions (November 2011) (PDF, 65 KB)

THIS IS EXHIBIT "D"

REFERRED TO IN THE AFFIDAVIT OF

IZZY KOWALCZE

Sworn before me this 1st day of September, 2022

A COMMISSIONER FOR OATHS IN AND FOR THE PROVINCE OF ALBERTA

CINDY GRECO
A Commissioner for Cetths
in and for the Province of Alberta
My Commission Expires January 15, 20 2 3

The Toronto-Dominion Bank

1000 HAMPTONS DRIVE NORTHWEST CALGARY, AB T3A 6A7

MR ALIREZA SHALCHI-MOGHADDAM

DATE

2022-07-20 **COMMYYYY**

3475934

Transit-Serial No.

183-03475934

Pay to the Order of _ SEAMA SHALCHI-MOGHADDAM PROFESSIONAL

CORPORATION

20,000.00

Canadian Dollars

The Toronto-Dominion Bank Toronto, Ontario Canada M5K 1A2

Receipt Only - Non Negotiable Please retain for presentation in event Original lost

Important

Handle original draft with care; unlike a cheque, a stop payment cannot be lodged on a draft
To reduce the risk of a draft being lost, please consider using registered mail or courier
To replace a lost or stolen draft additional security may be required, at a cost to the requestor

Do not destroy original draft and customer's record of draft purchased

Ref #: 00439803/6 - ZNAS Date: Jul 11, 2022, 10:26 AM

CALGARY, AB

8101-61***18: 32,830.58 Account Balance:

To: 8101-61***18 ALIREZA S

From: Cheque Total

27,500.00

Branch: 8062 CALGARY MAIN 751 3RD ST SW

Thank You for banking with TD. EasyLine 1-866-222-3456 For information call or visit td.com

THIS IS EXHIBIT "E"

REFERRED TO IN THE AFFIDAVIT OF

IZZY KOWALCZE

Sworn before me this 1st day of September, 2022

A COMMISSIONER FOR OATHS IN AND FOR THE PROVINCE OF ALBERTA

CHNDY GRECO
A Commissioner for Oaths
in and for the Province of Alberta
My Commission Expirés January 15, 20 2 3



GUARANTEE

The Business Development Bank of Canada ("BDC") has agreed to make a loan of \$100,000.00, account number 193375-01 (the "Loan"), to "Seama Shalchi-Moghaddam Professional Corp" (the "Borrower") according to the terms of the letter of offer dated June 9, 2020 (the "Letter of Offer") and the guarantors agree to guarantee the obligations of the Borrower under the Loan.

Each party signing below (the "Guarantor"), on a joint and several basis, unconditionally guarantees payment to BDC of 100% of all amounts owing by the Borrower under the Loan at the date BDC demands the Loan, together with interest from the date of demand plus fees and costs incurred by BDC in the enforcement of this Guarantee.

This guarantee extends to all future advances and readvances of the Loan.

The Guarantor warrants that there are no agreements, representations and conditions that have been relied upon by the Guarantor that are not expressed in this Guarantee. Furthermore, the Guarantor shall not rely upon any representation made by BDC in respect of the liability of the Guarantor under this Guarantee unless such representation is in writing executed by BDC and no agreement has the effect of diminishing or discharging the liability of the Guarantor under this Guarantee unless the agreement is in writing and executed by BDC.

This obligation to pay will not be reduced or discharged for any reason, including, without limitation:

- . The giving of time or other indulgences to the Borrower.
- Changes to the Loan terms and conditions including changes in the rate of interest or repayment terms.
- Amendments or extensions or renewals to the Letter of Offer and this Guarantee.
- Any agreement or compromise that has the effect of diminishing or extinguishing the liability of the Borrower.
- Any other event, circumstance or fact, including without limitation, any act or omission (whether negligent or otherwise), of BDC or the Borrower, which would, at law or at equity, constitute or give rise to a defence to this Guarantee.
- Failure of BDC to seek recourse against the Borrower.
- The release of any obligation to pay including the obligation of any Guarantor. If more than one person guarantees any of the obligations of the Borrower to BDC under this Guarantee, BDC may release any Guarantor without reducing or discharging the liability of any remaining Guarantor.

The Guarantor's liability under this Guarantee will continue until all liabilities of the Borrower under the Loan are repaid in full. By signing below the Guarantor acknowledges having read and understood this Guarantee and has either obtained independent legal advice in connection with this Guarantee or has voluntarily determined not to seek such independent legal advice. This guarantee may be signed in counterparts, each of which shall be deemed an original.

Seama Takparvar Shalchi-Moghaddam
Signature of Guaranter.
Alireza Shalchi-Moghaddam



FORM

GUARANTEES ACKNOWLEDGMENT ACT (Section 3)

CERTIFICATE

I HEREBY CERTIFY THAT	
	۳.

1.	SEAMA TAKPARVAR SHALCHI-MOGHADDAM, one of the Guarantors in the guarantee dated 2020, made between BUSINESS DEVELOPMENT BANK OF
	CANADA and SEAMA TAKPARVAR SHALCHI-MOGHADDAM AND ALIREZA SHALCHI- MOGHADDAM which this certificate is attached to or noted upon, appeared in person before me and acknowledged that she had executed the guarantee;
2.	I satisfied myself by examination of her that she is aware of the contents of the guarantee and understands it.
	CERTIFIED by, Lawyer, at the of, in the Province of, this
	Signature I declare that I am a lawyer entitled to practice law in the jurisdiction in which this certificate has been executed
	STATEMENT OF GUARANTOR
	I am the person named in this certificate.
	SEAMA TAKPARVAR SHALCHI-MOGHADDAM



FORM

GUARANTEES ACKNOWLEDGMENT ACT (Section 3)

CERTIFICATE

I HEREBY	CERT	IFY	THAT:
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1.	ALIREZA SHALCHI-MOGHADDAM, one of the Guarantors in the guarantee dated , 2020, made between BUSINESS DEVELOPMENT BANK OF CANADA and SEAMA TAKPARVAR SHALCHI-MOGHADDAM AND ALIREZA SHALCHI- MOGHADDAM which this certificate is attached to or noted upon, appeared in person before me and acknowledged that he had executed the guarantee;
2.	I satisfied myself by examination of him that he is aware of the contents of the guarantee and understands it.
	CERTIFIED by, Lawyer, at the of, in the Province of, this day of, 2020. Signature I declare that I am a lawyer entitled to practice law in the jurisdiction in which this certificate has been executed
	STATEMENT OF GUARANTOR I am the person named in this certificate. ALIREZA SHALCHI-MOGHADDAM



GUARANTOR'S UNDERTAKING

BDC - Letter of Offer dated June 09, 2020

Loan Account No.: 193 375-01

The undersigned hereby acknowledges, agrees and confirms that:

- a) He/she has unconditionally guaranteed full performance of the Borrower's obligations under the above-noted loan.
- b) He/she is a resident of the Province of Alberta.
- c) As a condition of the loan, he/she is obliged to deliver to BDC an originally signed copy of a Guarantees Acknowledgment Act Certificate as required by Alberta law, and that such certificate must be signed in the presence of a lawyer (the "Certificate").
- d) BDC's Business Centres and many legal offices are currently closed as a result of the Covid-19 pandemic, and as a result it may not be possible to have the Certificate completed by a lawyer and returned to BDC to facilitate the timely disbursement of the loan.

If the undersigned is not able to deliver the originally signed Certificate to BDC with the other security documents required under the terms of the loan, BDC may in its sole discretion permit the loan to be disbursed on the condition that the undersigned personally covenants and agrees that within 30 days from the date on which the loan is disbursed:

- If it has not already been done, he/she will attend before a lawyer and have the Certificate completed and signed.
- If BDC's Business Centres are open at the time the Certificate is signed, he/she will immediately send or deliver the originally signed Certificate to BDC.
- If BDC's Business Centres are closed at the time the Certificate is signed, he/she will submit a
 copy of the signed Certificate to BDC through BDC's secured client portal (Client Space), or other
 electronic means approved by BDC, and will send or deliver the originally signed Certificate to
 BDC immediately after BDC's Business Centres re-open for business.

The undersigned specifically acknowledges and agrees that it will be an Event of Default on the subject loan if the Certificate is not returned to BDC as set forth above.

Dr. Seama Sharchi Moghadam Name of the Guarantor Signa

Signature of Guarantor

JUNE-09-2020



GUARANTOR'S UNDERTAKING

BDC - Letter of Offer dated,	June	9,	2020	2

Loan Account No.: 193375-01

The undersigned hereby acknowledges, agrees and confirms that:

- a) He/she has unconditionally guaranteed full performance of the Borrower's obligations under the above-noted loan.
- b) He/she is a resident of the Province of Alberta.
- c) As a condition of the loan, he/she is obliged to deliver to BDC an originally signed copy of a Guarantees Acknowledgment Act Certificate as required by Alberta law, and that such certificate must be signed in the presence of a lawyer (the "Certificate").
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- 3. If BDC's Business Centres are closed at the time the Certificate is signed, he/she will submit a copy of the signed Certificate to BDC through BDC's secured client portal (Client Space), or other electronic means approved by BDC, and will send or deliver the originally signed Certificate to BDC immediately after BDC's Business Centres re-open for business.

The undersigned specifically acknowledges and agrees that it will be an Event of Default on the subject loan if the Certificate is not returned to BDC as set forth above.

Aliseza Shalchi-Moghaddan AR. Most.

Name of the Guarantor Signature of Guarantor Date



Letter of Offer dated June 9, 2020

BDCID: 10021021711

Seama Shalchi-Moghaddam Professional Corp 211 370 Quarry Way SE Calgary, AB T2C 5S1

Attention of: Ms. Seama Shalchi-Moghaddam

Re: Loan No. 193375-01

Business Development Bank of Canada ("BDC") is pleased to offer you the following loan (hereinafter individually or collectively referred to as the "Loan") according to the terms of this letter (the "Letter of Offer"):

Loan 193375-01 in the amount of \$100,000.00

The Letter of Offer is open for acceptance until June 19, 2020 (the "Acceptance Date") after which date it will become null and void.

LOAN PURPOSE AND FUNDING

LUAN FURFUSE AND FUNDING	the last tree definition	
Loan Purpose		
Working Capital COVID-19		100,000.00
		100,000.00
Funding BDC 193375-01		100,000.00
		100,000.00

No change to the Loan Purpose or Funding may be made without BDC's prior written consent. The proceeds of the Loan may only be used for the Loan Purpose.

BO	RR	OWE	R	

Seama Shalchi-Moghaddam Professional Corp (the "Borrower")

Business Development Bank of Canada 1935 - 32 Avenue N.E., Suite 100 Calgary, ABT2E7C8 www.bdc.ca

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GL	A	KA	IN	ıv	ĸ

Seama Takparvar Shalchi-Moghaddam

Alireza Shalchi-Moghaddam

(Hereinafter individually or collectively referred to as the "Guarantor"). The terms of each guarantee are set forth in the Security section below.

INTEREST RATE

Loan 193375-01

Floating Rate: BDC's Floating Base Rate minus a variance of 1.75% per year (the "**Variance 01**"). On the date hereof, BDC's Floating Base Rate is 4.55% per year.

BDC's Floating Base Rate is defined as the annual rate of interest announced from time to time as BDC's floating rate then in effect for determining floating interest rates for Canadian dollar loans. It shall vary automatically without notice to BDC clients upon each change in BDC's Floating Base Rate.

INTEREST CALCULATION

Calculated monthly on each Loan from the date of disbursement. Interest on a rrears is calculated and compounded monthly at the rate applicable to each Loan.

REPAYMENT

All payments must be made by pre-authorized debit from your bank account and will be applied in the following order: 1) prepayment indemnity, 2) protective disbursement, 3) standby fees, 4) arrears of fees, interest and principal, 5) current balances of fees, interest and principal, 6) cancellation fees and 7) other amounts.

The balance of the Loan in principal and interest and all other amounts owing pursuant to the Loan shall become due and payable on the Maturity Date (the "Maturity Date").

Loan 193375-01

Regular

	Paymen	ts	04-40-4-	F 45.4	
Number	ber Frequency Amoun		Start Date	End Date	
23	Monthly	1,665.00	01-06-2021	01-04-2023	
1	Balloon	61,705.00	01-05-2023	01-05-2023	

In addition, interest is payable monthly on the 1st day of the month (the "Payment Date 01") commencing on the next occurring Payment Date 01 following the first advance on the Loan.

Maturity Date: May 1, 2023 (the "Maturity Date 01").

PREPAYMENT

Annual Prepayment Privilege: Provided that the Borrower is not in default of any of its obligations to BDC, the Borrower may, once in any 12 month period, prepay up to 15% of the outstanding principal on any Loan without indemnity. The first prepayment can be made at any time more than one year after June 9, 2020. The prepayment privilege is not cumulative and each prepayment on an individual Loan must be at least 12 months subsequent to the last prepayment on that same loan. The prepayment privilege is not transferable from one individual Loan to another and is not applicable if any Loan is being repaid in full.

Partial Indemnity: At any time, if your loan is on a floating interest rate, three months further interest on the principal prepaid, or if the Loan is on a fixed interest rate, three months further interest together with an Interest Differential Charge. The Interest Differential Charge is a present value amount calculated by determining the difference between BDC's Base Rate then applicable to the Loan and the corresponding BDC Base Rate at the time of prepayment multiplied by the principal that would have been outstanding at each future Payment Date until the next Interest Adjustment Date or the maturity of the principal if earlier.

SECURITY

The Loan, interest on the Loan and a II other amounts owing under the Loan shall be secured by the following (the "Security"):

Loan 193375-01

1. Joint and Several Guarantee of Seama Takparvar Shalchi-Moghaddam and Alireza Shalchi-Moghaddam for 100% of the Loan amount outstanding on the date BDC demands payment under this guarantee. The guarantors agree that they are directly responsible for the payment of the cancellation, standby and legal fees.

DISBU	JRSEMENT
Funds	s shall be disbursed to solicitor or notary unless otherwise authorized and as follows:
Loan	193375-01
1.	This Loan will only be disbursed once all Conditions Precedent have been met.
	Invoices evidencing working capital improvements expenditures are not required.
	The Loan will be disbursed as follows : (The Borrower shall initial one of the options below)
	- () BDC will disburse the full amount of the Loan directly to the Borrower, as soon as possible.
	- () BDC will disburse {\$}} directly to the Borrower, as soon as possible.
	- () BDC will contact the Borrower prior to disbursement.
COND	OITIONS PRECEDENT
	bligation to make any advance under the Letter of Offer is subject to the following ions being fulfilled to the satisfaction of BDC:
1.	Security in form and substance satisfactory to BDC.
2.	Provision of documents evidencing expenditures under the Loan Purpose, if applicable.
3.	No material adverse change.
4.	Satisfaction of all applicable disbursement conditions contained in the Disbursement section of this Letter of Offer.
5.	No Default shall have occurred.
COVE	NANTS
The B	sorrower:
-	Confirms that the information in the Application for Financing and all information provided to BDC by the Borrower or on the Borrower's behalf is true.
	Agrees to comply with laws and regulations, including but not limited to environmental laws, applicable to the Borrower and its business.
	Authorizes BDC to obtain relevant information from any party for the number of

evaluating the financial condition of the Borrower or its business.

BDC).

Agrees to obtain BDC's prior written consent a) to change the nature of the business; b) to amalgamate, merge, acquire or otherwise restructure the business or create an affiliated company; c) to sell or transfer shares or any interest in a partnership or limited partnership or trust or change the effective voting control (as determined by

LETTER OF OFFER Seama Shalchi-Moghaddam Professional Corp - 193375, June 9, 2020

- Agrees to refrain from conducting, or permitting to be conducted, any activity which BDC has described as an "Ineligible Activity" in the Application for Financing and acknowledges that this covenant applies to any entity that controls, is controlled by, or is under common control with, the Borrower.
- Agrees to keep secured assets insured against physical damage and other losses on an "All-Risks" Basis including Equipment Breakdown (or Boiler & Machinery) where applicable, for their full replacement value and to name BDC as loss payee as its interests may appear and to ensure that a standard mortgage clause be included in all policies insuring real property and to maintain all policies of insurance in effect for the duration of the Loan.

REPORTING OBLIGATIONS

The Borrower (and if applicable the corporate Guarantor) shall provide to BDC within 90 days of its (their) fiscal year end the following financial statements:

Company	Туре	Frequency	Period Ending
Seama Shalchi-Moghaddam Professional Corp	Notice to Reader prepared by a CPA	Annual	December

and such other financial and operating statements and reports as and when BDC may reasonably require.

DEFAULT

- Any representation to BDC is false.
- Failure to make any payment or to comply with the terms of this Letter of Offer or any Security or any other agreement between the Borrower and/or the Guarantor and BDC in respect of this loan or any other loan.
- Insolvency or bankruptcy or failure to perform obligations to other creditors.
- Cessation of business.

The occurrence of any of the above events by the Borrower constitutes a Default at which time BDC may demand immediate payment of the Loan and enforce the Security.

F	EES				
-					

PAYABLE BY BORROWER AND GUARANTOR:

<u>Cancellation</u>: If the Borrower does not draw on the Loan by the Lapsing Date indicated below (the "Lapsing Date"), the Loan shall lapse and be cancelled and the Borrower and the Guarantor shall pay BDC the applicable cancellation fee indicated below. If the Loan is partially disbursed on the Lapsing Date, the Borrower and the Guarantor shall pay BDC a percentage of the cancellation fee in proportion to the percentage of the Loan that is cancelled. No cancellation fee will be payable if 50% or more of the Loan has been disbursed.

Loan 193375-01

Lapsing Date: June 9, 2021 (the "Lapsing Date 01"). Cancellation Fee: \$3,000.00 (the "Cancellation Fee 01").

<u>Standby</u>: Commencing on the date indicated below, and payable monthly, a fee calculated at a rate indicated below on the portion of the Loan which has not been advanced or cancelled. This date is subject to change if you change your interest rate plan.

Loan 193375-01

Rate: 3.00% per annum Date: December 9, 2020

<u>Legal</u>: Fees and expenses, payable on demand, incurred by BDC in connection with the placing of the Loan and the Security including the enforcement of the Loan and the Security, whether or not any documentation is entered into or any advances made.

PAYABLE BY BORROWER:

<u>Loan Management</u>: Payable annually on the Payment Date immediately following each anniversary of the first disbursement date.

Loan 193375-01

\$150.00 per year (the "Management Fee 01")

<u>Transaction and Administration</u>: The Standard Loan Amendment, Security Processing and administration fees for the handling of the Loan.

SUCCESSORS AND ASSIGNS

The Letter of Offer shall be binding on the Borrower and its respective successors and assigns. BDC may assign, sell or grant participation in (a "transfer") all or any part of its rights and obligations under the Letter of Offer to any third party, and the Borrower agrees to sign any documents and take any actions that BDC may reasonably require in connection with any such transfer.

ANTI-MONEY LAUNDERING / KNOW YOUR CLIENT

The Borrower and each Guarantor acknowledge that, pursuant to prudent banking practices in respect of "knowing your client", BDC, in compliance with its internal policies, is required to verify and record information regarding the Borrower and each Guarantor, their directors, authorized signing officers, shareholders and other Persons in control of the Borrower and each Guarantor. The Borrower and each Guarantor agree to promptly provide all such information, including supporting documentation and other evidence, as may be reasonably requested by BDC in order to comply with internal policies and applicable laws on antimoney laundering and anti-terrorist financing.

ACCEPTANCE		
By original signature, fax, or any	other electronic means	acceptable to BDC.
LANGUAGE CLAUSE		

The parties have expressly requested that this Letter of Offer and all related documents be drawn up in the English language. Les parties reconnaissent leur volonté expresse que la présente lettre d'offre ainsi que tous les documents qui s'y rattachent soient rédigés en langue anglaise.

GOVERNING LAW

This Letter of Offer shall be governed by and construed in accordance with the laws of the jurisdiction in which the Business Centre of BDC is located as shown on the first page of this Letter of Offer.

Should you have any questions regarding the Letter of Offer, do not hesitate to communicate with one of the undersigned.

7ara Dupas

Tara Dupas Senior Account Manager Phone: (403) 292-6635 Tara.DUPAS@bdc.ca

Jennifer Bauer

Jennifer Bauer Client Relationship Officer Phone: (403) 292-5980 Jennifer.BAUER@bdc.ca

ACCEPTANCE	
We accept the terms and conditions this <u>og</u> day of <u>June</u> 20	20
Seama Shalchi-Moghaddam Professional Corp	
, Authorized Signing Officer	
Name: Seama Shalchi-Moghaddam [Please print name of signing party]	
GUARANTORS	
Seama Takparvar Shalchi-Moghaddam	
A.R. Abella	
Alireza Shalchi-Moghaddam	

THIS IS EXHIBIT "F"

REFERRED TO IN THE AFFIDAVIT OF

IZZY KOWALCZE

Sworn before me this 1st day of September, 2022

A COMMISSIONER FOR OATHS IN AND FOR THE PROVINCE OF ALBERTA

CINDY GRECO
A Commissioner for Oaths
in and for the Province of Alberta
My Commission Expires January 15, 20 2 3

Expense for Aug	Amount	Note (RBC is not included)
Un ICE Lab	\$1,895.00	Paid from personal and reimbursed
Invisalign	\$2,708.46	Paid from personal and reimbursed
Messer	\$76.59	Paid from personal and reimbursed
Hans Med	\$332.71	Paid from personal and reimbursed
Dosimeter	\$185.83	Paid from personal and reimbursed
Henry Schan	\$194.74	Paid from personal and reimbursed (existing meterial in clinic is used needs restocking)
Office Expense	\$200.00	Paid from personal and reimbursed
Office Expense	\$600.00	Paid from personal
Payroll ADP	\$21,704.60	
Payroll ADP	\$22,706.58	
BDC	\$1,986.79	
Shaw cable	\$115.72	
SIMCO	\$1,354.56	
TIPP	\$799.00	
Alarm System	\$31.50	
Office Expense	\$500.00	
Total	\$55,392.08	

THIS IS EXHIBIT "G"

REFERRED TO IN THE AFFIDAVIT OF

IZZY KOWALCZE

Sworn before me this 1st day of September, 2022

A COMMISSIONER FOR OATHS IN AND FOR THE PROVINCE OF ALBERTA

CINDY GRECO
A Commissioner for Oaths
in and for the Province of Alberta
My Commission Expires January 15, 20



RECORD OF EMPLOYMENT (ROE)			Г	UNIQUE IDENTIFIER SADP				SADP		
1 SERIAL NO. \$30619542	T		·		1		AYF	ROLL REFERENCE		
2 SERIAL NO. OF ROE AMENDED OR REPLACED	<u>_</u>	_	7: 7:15:11500	*****	E222		18			
4 EMPLOYER'S NAME AND ADDRESS	٦٥	(E	RA BUSINESS BN)		3ER			ISURANCE NUMBI	ER	
SEAMA SHALCHI-MOGHADDAM PROFESSIONAL COR	<u> </u>		00434383RPO			653 9	185	913	D M	
304-11420 27 ST SE CALGARY AB	L	S P.		PE		10 FIRST	DAY	Y WORKED	D M 01 06	
CALGART AD		_						FOR WHICH PAI	D M D 15 01	Y 2022
7 POSTAL CODE T2Z 3R6	14	E	XPECTED DATE			FIMAL	~^\		D M	Y
9 EMPLOYEE'S NAME AND ADDRESS	1	U			- F	12 FINAL 13 OCCUP		Y PERIOD ENDING	DATE 15 UI	2022
ALIREZA SHALCHI 901 CITADEL TERR NW		_	· = · · · · · · · · · · · · · · · · ·			OFFICE I				
CALGARY AB T3G 3X3	-		TOTAL INSURA						2000	
CANADA	_	_	TOTAL INSURA	BLE E	ARNING	3 ACCORD	ING		405	60.00
16 REASON FOR ISSUING THIS ROE E00 FOR FURTHER INFORMATION, CONTACT ALIREZA SHALCHI-MOGHADDA	15c		PAY PERIOD ENDING DATE		URABLE RNINGS	INSUR- ABLE HOURS	PP	PAY PERIOD ENDING DATE	INSURABLE EARNINGS	INSUR- ABLE HOURS
TELEPHONE No. (403) 383 - 2004	1	1	5 01 2022	3	3120.00	80.00	2	D M Y 31 12 2021	3120.00	80.00
17 SEPARATION PAYMENTS	3	11	5 12 2021	3	3120.00	80.00	4	D M Y 30 11 2021	3120.00	80.00
A - VACATION PAY	5	-	5 11 2021	3	3120.00	80.00	6	D M Y 31 10 2021	3120.00	80.00
Start Date (D/M/Y) End Date (D/M/Y)	7	ı 1	M Y .5 10 2021		3120.00		۰	D M Y 30 09 2021	3120.00	80.00
B - STATUTORY HOLIDAY PAY	9	Ī			3120.00		10	D M Y 31 08 2021	3120.00	80.00
	11	D			3120.00		12	D M Y 31 07 2021	3120.00	80.00
	13	10	M Y 5 07 2021		120.00		14	D M Y 30 06 2021	3120.00	80.00
C - OTHER MONIES (SPECIFY)	15	1	5 06 2021	3	120.00		16	D M Y 31 05 2021	3120.00	80.00
Code Start Date (D/M/Y) End Date (D/M/Y)	17	1	5 05 2021	3	120.00		18	D M Y 30 04 2021	3120.00	80.00
	19	1	5 04 2021	3	120.00	80.00	20	D M Y 31 03 2021	3120.00	80.00
18 COMMENTS	21	-	5 03 2021	3	120.00	80.00	22	D M Y 28 02 2021	3120.00	80.00
TO CONVINCENTO	23	1	5 02 2021	3	120.00	80.00	24	D M Y 31 01 2021	3120.00	80.00
	25	12	5 01 2021	3	120.00	80.00	26	D M Y		
19 PAID SICK / MATERNITY / PARENTAL / COMPASSIONATE CARE/	27	╁					28	D M Y		
FAMILY CAREGIVER LEAVE OR GROUP WAGE LOSS INDEMNITY PAYMENT START DATE END DATE AMOUNT PER PER	29	_					30	D M Y		
(D/M/Y) (D/M/Y) DAY WEEK	31	P					32	D M Y		
WLI-	33	┺					34	D M Y		
Not ins.	35	ـــ					36	D M Y		
Ins.	37	0					38	D M Y		
MAT/ PAR/	39	D					40	D M Y		
CC/FC L	41	D					42	D M Y		
20 COMMUNICATION PREFERRED IN 21 TELEPHONE No.	43	D					44	D M Y		
X ENGLISH FRENCH (403)383-2004	45	D					46	D M Y		
22 NAME OF ISSUER	47	P					48	D M Y		
ALIREZA SHALCHI-MOGHADDA	49	₽					50	D M Y		
D M Y DATE ISSUED 02 02 2022	51	D	M Y				52	D M Y		
	53	D	MY						<u>-</u>	
THIS RECORD OF EMPLOYMENT IS SUBMITTED BY ADP, PAYROLL SI BY A LETTER OF AGREEMENT BETWEEN THE PAYROLL SERVICE PRO	ERVI	ICE ER	PROVIDER, ON	N BEH	ALF OF T	HE EMPLO	YER	NAMED IN (BOX	(4), AS AUTHOF	≀IZED

APPLY FOR EMPLOYMENT INSURANCE BENEFITS ON THE INTERNET AT service canada.gc.ca. FOR MORE INFORMATION, REFER TO PAGE 2 OF THIS DOCUMENT.

What is a Record of Employment?

The Record of Employment (ROE) is a form your employer must complete when you stop working. Your employer has to issue the ROE to you, even if you do not intend to apply for El benefits. On the ROE, you will find details about your work history with your employer.

How do I apply for El benefits?

You can apply for EI benefits online at www.servicecanada.gc.ca or by visiting your nearest Service Canada Centre (see "Find a Service Canada Centre Near You" on the Web site or call us at 1 800 O-Canada). You do not need your ROEs to apply for EI benefits. If you delay filing your EI claim for more than four weeks after you stop working, you may lose benefits.

What do I do with my ROEs?

After you submit your EI application online, you will need to provide us with any paper ROEs issued to you during the last 52 weeks. We cannot process your application until we receive them. For this reason, you must submit your paper ROEs as soon as possible after you submit your EI application. You can either mail us your paper ROEs (the address is provided when you apply for EI online - if you need the address, call us at 1-800-206-7218 (TTY: 1-800-529-3742)) or drop them off in person at a Service Canada Centre.

This ROE was submitted electronically by your employer to Service Canada. For this reason, you do not need to provide us with a copy of it. For copies of all ROEs in your name that have been submitted electronically, visit My Service Canada Account on the Service Canada Web site at www.servicecanada.gc.ca.

What if I'm not planning to apply for El benefits?

If you are not applying for EI benefits, keep this and all other ROEs in a safe place for two years after the date shown in Block 11.

What do I do if the information on the ROE is incorrect?

If any information on this form appears to be incorrect, talk with your employer right away to correct or clarify it. Do not make any changes yourself.

What does the information in Blocks 15A, 15B, and 15C mean?

- Block 15A, Total insurable hours: The number in Block 15A represents the total insurable hours you worked in a certain number of pay periods.
 See the chart below for the number of pay periods your employer has included, based on your pay period type.
- Block 15B, Total insurable earnings: The amount in Block 15B represents the total insurable earnings you received over a certain number of pay periods. See the chart below for the number of pay periods your employer has included, based on your pay period type.
- Block 15C, Breakdown of insurable earnings by pay period: In this block, your employer has broken down your insurable earnings by pay period.
 Line PP1 in Block 15C shows the insurable earnings for your final (most recent) pay period. For pay periods with no insurable earnings, your employer will have entered "0" (zero).

	Information inclu	ded in Blocks 15A, 15B and 15C	
Pay period type (Block 6)	Number of consecutive pay periods to report for total insurable hours (Block 15A)	Number of consecutive pay periods to report for insurable earnings (Block 15B)	Number of consecutive pay periods to report for insurable earnings (Block 15C)
Weekly	Last 53 pay periods*	Last 27 pay periods*	Last 53 pay periods*
Biweekly	Last 27 pay periods*	Last 14 pay periods*	Last 27 pay periods*
Semimonthly	Last 25 pay periods*	Last 13 pay periods*	Last 25 pay periods*
Monthly	Last 13 pay periods*	Last 7 pay periods*	Last 13 pay periods*
13 pay periods per year	Last 14 pay periods*	Last 7 pay periods*	Last 14 pay periods*

^{*}Or fewer, if the period of employment was shorter.

What does the code in Block 16 mean?

The following chart explains the codes that may appear in Block 16:

A - Shortage of work/End of contract or season	B - Strike or lockout	D - Illness or injury
E - Quit	F - Maternity	G - Mandatory retirement
H - Work Sharing	J - Apprentice training	M - Dismissal
N - Leave of absence	P - Parental	Z - Compassionate care/Family caregiver
K - Other (see Block 18, Comments)		

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If for any reason you receive EI benefits to which you are not entitled, you will have to repay those benefits. Knowingly making false or misleading statements is an offence under the law that can result in an administrative penalty or prosecution.

Note

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The information is kept in Personal Information Banks ESDC PPU 150,180, and 385, and will be used and disclosed in accordance with the conditions that apply to the Personal Information Banks. Service Canada may also use the information for policy analysis, research, and/or evaluation purposes. To conduct these activities, Service Canada may link information under its custody and control. Any information Service Canada collects will be administered in accordance with the Privacy Act. Under the provisions of the Privacy Act, individuals have the right to have their personal information protected, and to have full access to it. For instructions on how to obtain your personal information, as well as a detailed description of the Personal Information Banks, see InfoSource, a publication available at Service Canada Centres or online at http://infosource.gc.ca



RECORD OF EMPLOYMENT (ROE)			Г	UNIQUE	IDENTIFIE	R					SADP		
1 SERIAL NO. \$30660258	T					3 ЕМР	LOYER'S P	AYR	OLL	REFE	RENCE	NUMBER	
2 SERIAL NO. OF ROE AMENDED OR REPLACED	<u>]</u>	_				E222		18					
4 EMPLOYER'S NAME AND ADDRESS	7 5	5 CRA BUSINESS NUMBER 8 SOCIAL INSURANCE NUMBER (BN) 653 989 913											
SEAMA SHALCHI-MOGHADDAM PROFESSIONAL COR	<u>_</u>		800434383RP0001 653 989 9. PAY PERIOD TYPE				91	3		D M	Y		
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7 POSTAL CODE T2Z 3R6 9 EMPLOYEE'S NAME AND ADDRESS	4			M Y						IOD E	ENDING	DATE 31 08	2022
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	150	丅		AY			INSUR-			PAY			INSUR-
16 REASON FOR ISSUING THIS ROE KOO FOR FURTHER INFORMATION, CONTACT ALIREZA SHALCHI-MOGHADDA	PP	_	EN	RIOD DING ATE		URABLE RNINGS	ABLE HOURS	PP		PERIC ENDIN DATE	IG	INSURABLE EARNINGS	ABLE HOURS
TELEPHONE No. (403) 383 - 2004		D 3	1 08	3 2022	3	3120.00	80.00	2			Y 2022	3120.00	80.00
17 SEPARATION PAYMENTS	3	13	1 07	2022	3	3120.00	80.00	4			Y 2022	3120.00	80.00
A - VACATION PAY	5	3	0 06	Y 2022	3	3120.00	80.00	6	D	М	Υ		
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B - STATUTORY HOLIDAY PAY	9	P	M	Y			 	10	D	М	Υ		
D M Y	11	D) M	Υ				12	D	М	Υ		
	13	D) M	Υ				14	D	М	Y		
C - OTHER MONIES (SPECIFY)	15	D	М	Y		-		16	D	М	Υ		
Code Start Date (D/M/Y) End Date (D/M/Y)	17	+	М	Y	-			18	D	М	Υ		
	19	۱,	М	Y	-			20	D	М	Y		
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18 COMMENTS	21	L			ļ	_		22					
TO SUBMIT TO BANK	23	↓		Y	<u> </u>			24	D	М	Y		
	25	Ď	М	Y				26	D	М	Υ		
19 PAID SICK / MATERNITY / PARENTAL / COMPASSIONATE CARE/	27	D	М	Y		_	1	28	D	М	Y		
FAMILY CAREGIVER LEAVE OR GROUP WAGE LOSS INDEMNITY PAYMENT	29	D	М	Y				30	D	М	Υ		
START DATE END DATE AMOUNT PER PER (D/M/Y) DAY WEEK		D	М	Y				32	D	М	Ÿ		
PSL D	33	Б	M	Υ				34	D	М	Y		
	\vdash	 _	М	Y				Н	D	м	Y		
Not ins.	35	D		Υ -				36		м	Y		
ins.	37							38					
MAT/ PAR/	39	D		Υ				40	D	М	Υ]		
CC/FC L	41	D	М	Υ				42	D	M	Y		
20 COMMUNICATION PREFERRED IN 21 TELEPHONE No.	43	D	М	Υ				44	D	М	Y	-	
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22 NAME OF ISSUER	47	D	М	Y				48	D	М	Y		
ALIREZA SHALCHI-MOGHADDA	49	D	М	Υ				50	D	М	Y		
D M Y	51	D	М	Y				52	D	М	Y		
DATE ISSUED 01 09 2022	\vdash	D	М	Y				32					
	53												
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THIS IS EXHIBIT "H"

REFERRED TO IN THE AFFIDAVIT OF

IZZY KOWALCZE

Sworn before me this 1st day of September, 2022

A COMMISSIONER FOR OATHS IN AND FOR THE PROVINCE OF ALBERTA

CINDY GRECO
A Commissioner for Oaths
in and for the Province of Alberta
My Commission Expires January 15, 20_2_3

NUMBER

4801-182352

Court of Queen's Bench of Alberta

ENTRE

CALGARY

SEAMA SHALCHI-MOGHADDAM

T

ALIREZA SHALCHI-MOGHADDAM

Τ

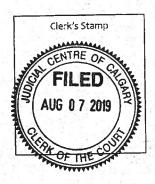
DIVORCE JUDGMENT AND COROLLARY RELIEF ORDER

OR SERVICE

ACT INFORMATION FILING THIS

Т

Seama Shalchi-Moghaddam 20 Discovery Ridge Rise SW Calgary, Alberta T3H 4R2 (403) 889-7462 Box (38)



I hereby certify this to be a true copy of the original Divorce Judgement Dated

AUG 07 2019

for Clerkof the Court

	JUICH	HIDGMENT	WAS	GRANTED:	
٦	HULL	JUDGIMENI	AAVO	OWNIT LD.	

2 aug 20 19

OF ADJUDICATION:

Calgary, Alberta

JUDGE WHO GRANTED THIS JUDGMENT AND ORDER:

Mr. Justice Glen H. Poelman

: STATEMENT OF CLAIM FOR DIVORCE coming on before the Court this day, AND UPON the pleadings and the Affidavit of Seama Shalchi-Moghaddam;

TING that the Plaintiff's income is substantially higher than that of the Defendant's; The guideline income is \$210,000 and the Defendant's guideline income is \$45,000.

N NOTING that the parties engaged the services of a Certified Divorce Financial Analyst, wherein ned financial information in the matters related to the entitlement of spousal support;

GED:

T the Court grants a Judgment of Divorce between the Plaintiff and the Defendant, who were ried on August 26, 2008 at Pasig City, Philippines, the divorce to be effective on the 31st day r the day this Judgment is made, unless this Judgment is appealed before that 31st day.

RED THAT:

Plaintiff shall pay to the Defendant the sum of \$3, 162 per month for spousal support, payable the first day of each month, for a period of five years, commencing the month following the nting of the Divorce Judgment.

amounts owing under this Order shall be paid to the Director of Maintenance Enforcement IEP") at 7th floor North, 10365-97 Street, Edmonton, Alberta, T5J 3W7 (telephone 780-422-5555, posite www.albertamep.gov.ab.ca) and shall be enforced by MEP on the filing of the Order with P by the creditor (recipient of support) or debtor (payor of support). The amounts owing shall tinue to be enforced by MEP until the party who filed this Order gives MEP notice in writing hdrawing this Order from filing in accordance with section 9 of the Maintenance Enforcement

Justice of the Court of Queen's Bench of Alberta

rovided for matter to proceed all evidence and consented to atters of corollary relief:

Signature

Signature of Witness

rovided for matter to proceed ral evidence and consented to atters of corollary relief:

t's Signature

Signature of Witness

SES ARE NOT FREE TO REMARRY UNTIL THIS JUDGMENT TAKES EFFECT, AT WHICH TIME EITHER 1AY OBTAIN A CERTIFICATE OF DIVORCE FROM THIS COURT. IF AN APPEAL IS TAKEN FROM THIS IT, IT MAY DELAY THIS JUDGMENT TAKING EFFECT.

AFFIDAVIT	OF EXECUTION
ise Miller of Ca	la ar 4 , Alberta
H AND SAY:	
is personally present and did see Seama	Shalchi-Moghaddam named in the attached document
who is personally known to me to be	the person named therein
OR who identified herself to me by mean	ns of identification
y sign and execute the same for the purp	ooses named therein.
e document was executed at Calgary, Alb	perta, and I am the subscribing witness thereto.
fore me July , 20 19 (a lgar, Alberta.) Oner for Oaths in and for the of Alberta, Justice of the Peace or blic	Signature of Witness ID Verified AB D L
ZEINA EL-SAYED . Commissioner for Oaths in and for Alberta mmission expires Nov. 17, 20	6

THIS IS EXHIBIT "I"

REFERRED TO IN THE AFFIDAVIT OF

IZZY KOWALCZE

Sworn before me this 1st day of September, 2022

A COMMISSIONER FOR OATHS IN AND FOR THE PROVINCE OF ALBERTA

CINDY GRECO
A Commissionar for Oaths
in and for the Province of Alberta
My Commission Expires January 15, 20



RECORD OF EMPLOYMENT (ROE)			UNIQUE IDENTIFIER SADP			
1 SERIAL NO. \$30619542			OYER'S PAYROLL REFERENCE	NUMBER		
2 SERIAL NO. OF ROE AMENDED OR REPLACED	5 CDA BURINERO NIII	E222				
4 EMPLOYER'S NAME AND ADDRESS	5 CRA BUSINESS NU (BN)		8 SOCIAL INSURANCE NUMB	ER		
SEAMA SHALCHI-MOGHADDAM PROFESSIONAL COR	800434383RP000 6 PAY PERIOD TYPE		653 989 913	D M Y		
304-11420 27 ST SE	S PAT PERIOD TIPE		10 FIRST DAY WORKED	01 06 2020		
CALGARY AB			11 LAST DAY FOR WHICH PAI	D M Y D 15 01 2022		
7 POSTAL CODE 127 ZB4	14 EXPECTED DATE O	F RECALL		D M Y		
7 POSTAL CODE T2Z 3R6 9 EMPLOYEE'S NAME AND ADDRESS	D M Y	+	12 FINAL PAY PERIOD ENDING	G DATE 15 01 2022		
ALIREZA SHALCHI	U		13 OCCUPATION OFFICE MANAGER			
901 CITADEL TERR NW CALGARY AB T3G 3X3	15a TOTAL INSURABL	E HOURS AC	CCORDING TO CHART	2000		
CANADA	15b TOTAL INSURABL	E EARNINGS	S ACCORDING TO CHART	40560.00		
	15c PAY PERIOD II	NSURABLE	INSUR- PAY PERIOD	INSURABLE INSUR-		
16 REASON FOR ISSUING THIS ROE E00 FOR FURTHER INFORMATION, CONTACT ALIREZA SHALCHI-MOGHADDA	ENDING EDATE	EARNINGS	HOURS PP ENDING DATE	EARNINGS ABLE HOURS		
TELEPHONE No. (403) 383 - 2004	1 D M Y 15 01 2022	3120.00		3120.00 80.00		
17 SEPARATION PAYMENTS	3 D M Y 15 12 2021	3120.00		3120.00 80.00		
A - VACATION PAY	5 D M Y 15 11 2021	3120.00		3120.00 80.00		
Start Date (D/M/Y) End Date (D/M/Y)	7 D M Y 15 10 2021	3120.00		3120.00 80.00		
B - STATUTORY HOLIDAY PAY	9 D M Y 15 09 2021	3120.00	80.00 10 D M Y 31 08 2021	3120.00 80.00		
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Code Start Date (D/M/Y) End Date (D/M/Y)	17 D M Y 15 05 2021	3120.00	80.00 18 D M Y 30 04 2021	3120.00 80.00		
	19 D M Y 15 04 2021	3120.00	80.00 20 D M Y 31 03 2021	3120.00 80.00		
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19 PAID SICK / MATERNITY / PARENTAL / COMPASSIONATE CARE/	27 D M Y		28 D M Y			
FAMILY CAREGIVER LEAVE OR GROUP WAGE LOSS INDEMNITY PAYMENT	29 D M Y		30 D M Y			
START DATE END DATE AMOUNT PER PER (D/M/Y) DAY WEEK	31 D M Y		32 D M Y			
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WLI- Not ins.	35 D M Y		36 D M Y			
WLI-	37 D M Y		38 D M Y			
MAT/	39 D M Y		40 D M Y			
PAR/ CC/FC	41 D M Y		42 D M Y			
20 COMMUNICATION PREFERRED IN 21 TELEPHONE No.	43 D M Y		44 D M Y			
X ENGLISH FRENCH (403)383-2004	45 D M Y		46 D M Y			
	47 D M Y		48 D M Y			
22 NAME OF ISSUER ALIREZA SHALCHI-MOGHADDA	49 D M Y		50 D M Y			
D M Y	51 D M Y		52 D M Y			
DATE ISSUED 02 02 2022	53 D M Y		92			
THIS RECORD OF EMPLOYMENT IS SUBMITTED BY ADP, PAYROLL SI BY A LETTER OF AGREEMENT BETWEEN THE PAYROLL SERVICE PRO			THE EMPLOYER NAMED IN (BO	X 4), AS AUTHORIZED		

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- Block 15A, Total insurable hours: The number in Block 15A represents the total insurable hours you worked in a certain number of pay periods. See the chart below for the number of pay periods your employer has included, based on your pay period type.
- Block 15B, Total insurable earnings: The amount in Block 15B represents the total insurable earnings you received over a certain number of pay periods. See the chart below for the number of pay periods your employer has included, based on your pay period type.
- Block 15C, Breakdown of insurable earnings by pay period: In this block, your employer has broken down your insurable earnings by pay period. Line PP1 in Block 15C shows the insurable earnings for your final (most recent) pay period. For pay periods with no insurable earnings, your employer will have entered "0" (zero).

	Information included in Blocks 15A, 15B and 15C						
Pay period type (Block 6)	Number of consecutive pay periods to report for total insurable hours (Block 15A)	Number of consecutive pay periods to report for insurable earnings (Block 15B)	Number of consecutive pay periods to report for insurable earnings (Block 15C)				
Weekly	Last 53 pay periods*	Last 27 pay periods*	Last 53 pay periods*				
Biweekly	Last 27 pay periods*	Last 14 pay periods*	Last 27 pay periods*				
Semimonthly	Last 25 pay periods*	Last 13 pay periods*	Last 25 pay periods*				
Monthly	Last 13 pay periods*	Last 7 pay periods*	Last 13 pay periods*				
13 pay periods per year	Last 14 pay periods*	Last 7 pay periods*	Last 14 pay periods*				

^{*}Or fewer, if the period of employment was shorter.

What does the code in Block 16 mean?

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A - Shortage of work/End of contract or season	B - Strike or lockout	D - Illness or injury
E - Quit	F - Maternity	G - Mandatory retirement
H - Work Sharing	J - Apprentice training	M - Dismissal
N - Leave of absence	P - Parental	Z - Compassionate care/Family caregiver
K - Other (see Block 18, Comments)		

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RECORD OF EMPLOYMENT (ROE)					UNIQUE	IDENTIFIE	R			SADP
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2 SERIAL NO. OF ROE AMENDED OR REPLACED	Ļ		A D.I.	OLNEGO	E222		18	OUBANOE NUMB		
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C - OTHER MONIES (SPECIFY)	15	D	М	Y			16	D M Y		
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WLI- Not ins.	35	D	М	Y			36	D M Y		
WLI-	37	D	М	Y			38	D M Y		
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THIS RECORD OF EMPLOYMENT IS SUBMITTED BY ADP, PAYROLL S BY A LETTER OF AGREEMENT BETWEEN THE PAYROLL SERVICE PRO						THE EMPL	OYE	R NAMED IN (BO	X 4), AS AUTHO	RIZED

APPLY FOR EMPLOYMENT INSURANCE BENEFITS ON THE INTERNET AT service canada.gc.ca. FOR MORE INFORMATION, REFER TO PAGE 2 OF THIS DOCUMENT.

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304-11420 27 ST SE

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CALGARY AB T2Z 3R6

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Canada Revenue

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Statement of Remuneration Paid

État de la rémunération payée

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Statement of Remuneration Paid Year 304-11420 27 ST SE 2020 CALGARY AB T2Z 3R6 CANADA État de la rémunération payée Employment income - line 10100 Income tax deducted - line 43700 Revenus d'emploi - ligne 10100 Impôt sur le revenu retenu - ligne 43700 14 56680 00 11353 82 Social insurance number Province of employment Employee's CPP contributions - see over Province d'emploi Cotisations de l'employé au RPC - voir au verso El insurable earnings Gains assurables d'AE 653989913 10 16 24 AB 2830 16 54200 00 Employment code Employee's QPP contributions - see over CPP/QPP pensionable earnings Code d'emploi Cotisations de l'employé au RRQ - voir au verso Gains ouvrant droit à pension - RPC/RRQ Exempt CPP/QPP EI 28 29 17 26 56680 00 RPC/RRO RPAP Employee's El premiums - line 31200 Union dues - line 21200 Employee's name and address - Nom et adresse de l'employé Cotisations de l'employé à l'AE - ligne 31200 Cotisations syndicales - ligne 21200 18 44 197 20 E222001 18 SHALCHI ALIREZA 901 CITADEL TERR NW CALGARY AB T3G 3X3 Charitable donations - line 34900 Dons de bienfaisance - ligne 34900 RPP contributions - line 20700 Cotisations à un RPA - ligne 20700 20 CANADA RPP or DPSP registration number Pension adjustment - line 20600 Facteur d'équivalence - ligne 20600 N° d'agrément d'un RPA ou d'un RPDB 52 50 Employee's PPIP premiums - see over Cotisations de l'employé au RPAP - voir au verso PPIP insurable earnings Gains assurables du RPAP 55 56 Box - Case Amount - Montant Box - Case Amount - Montant San Box - Case 3120 00 58 5200 00 Amount - Montant Box - Case Amount - Montant Amount - Montant Amount - Montant 59 7800 00 60 6240 00

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THIS IS EXHIBIT "J"

REFERRED TO IN THE AFFIDAVIT OF

IZZY KOWALCZE

Sworn before me this 1st day of September, 2022

A COMMISSIONER FOR OATHS IN AND FOR THE PROVINCE OF ALBERTA

CINDY GRECO
A Commissioner for Oaths
in and for the Province of Alberta
My Commission Expires January 15, 20 23

SEAMA SHALCHI-MOGHADDAM DROEESSIONAL COR

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Canada Revenue Agency

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