

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	<u>AFFIDAVIT</u>
ADDRESS FOR SERVICE AND CONTACT INFORMATION OF PARTY FILING THIS DOCUMENT	Dentons Canada LLP Bankers Court 15 th Floor, 850 - 2 nd Street S.W. 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 **Exhibit "A"** 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 **Exhibit "B"** 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 **Exhibit "J"** 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)
 Province of Alberta)



IZZY KOWALCZE

CINDY GRECO
 A Commissioner for Oaths
 in and for the Province of Alberta
 My Commission Expires January 15, 2023

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 Oaths
in and for the Province of Alberta
My Commission Expires January 15, 20²³



ROYAL BANK OF CANADA
P.O. BAG SERVICE 2650
CALGARY AB T2P 2M7

Business Account Statement

June 30, 2022 to July 29, 2022

RBDA30000_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™ 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		
	ATM cash deposited fee \$1300 CD @2.25M	2.92		25.84
05 Jul	Misc Payment ALTA BLUE CROSS		172.29	

Business Account Statement



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		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	
	Cash withdrawal BR TO BR - 2869	27,508.50		
	Activity fee	25.00		-24,591.84
	LOAN CREDIT		25,000.00	408.16
08 Jul	Misc Payment ALTA BLUE CROSS		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	
	EF0711 09903568		303.26	3,759.25
12 Jul	e-Transfer sent jan	46.70		3,712.55
	Misc Payment ALTA BLUE CROSS		767.57	
	VSA DEP09903568		39.09	
	EF0712 09903568		68.92	4,588.13
13 Jul	ATM deposit - CD585003		908.01	5,496.14



ROYAL BANK OF CANADA
P.O. BAG SERVICE 2650
CALGARY AB T2P 2M7

Business Account Statement

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		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	
	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	
	MC DEP 09903568		218.14	4,162.72
22 Jul	e-Transfer sent fatima	1,112.50		3,050.22
	Insurance RBC DENTAL CLM		265.70	
	Misc Payment ALTA BLUE CROSS		738.89	

Business Account Statement



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		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	
	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
	Misc Payment SUN LIFE SUNLIFE MED ASO		314.86	-220.27
	Closing balance			-220.27

Account Fees: \$32.92



ROYAL BANK OF CANADA
P.O. BAG SERVICE 2650
CALGARY AB T2P 2M7

Business Account Statement

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 2022-06-24		
PAY to the order of Mosaic Canada Inc. 15687	\$ 45.06	
Fifty Five	06 DOLLARS	
ROYAL BANK OF CANADA MARK BRUCE 238 STRAVAN RD CALGARY AB T2P 1C4	SEAMA SHALCHI-MOGHADDAM PROFESSIONAL CORPORATION	
Remaining Balance		
Douglas Lee Dentel		
000390 00009-003 113-364-4	0000004506	

Printer ID# 1021

Endorsement - Signature or Stamp

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00005339 122 03HD
BACKVERSO

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, 2023

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.

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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](https://www.dentons.com/legacyfirms)

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From: Terry Czechowskyj <tczech@milesdavison.com>
Sent: Thursday, September 1, 2022 9:25 AM
To: Gabor, Sam <sam.gabor@dentons.com>
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 Davison
- 7 CIBC August statement the \$5111.20 withdrawal was to repay personal payments for clinic expenses 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
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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, 2023



CIBC Account Statement

SEAMA SHALCHI-MOGHADDAM
PROFESSIONAL CORPORATION

For Jul 1 to Jul 31, 2022

Account number
28-52217

Branch transit number
07209

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.

Account summary

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

Contact information

☎ 1 800 465 CIBC (2422)
Contact us by phone for questions on this update, change of personal information, and general inquiries, 24 hours a day, 7 days a week.

TTY hearing impaired
1 800 465 7401

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

🌐 www.cibc.com

Transaction details

Date	Description	Withdrawals (\$)	Deposits (\$)	Balance (\$)
Jul 1	Opening balance			\$0.00
Jul 25	DEPOSIT		20,000.00	20,000.00
Jul 28	MISC PAYMENT TELUSCE81053294		0.90	20,000.90
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: ⓘ
\$18,492.08

Available Funds: ⓘ
\$18,492.08

Product Name:
Chequing

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

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

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View: [Last 4 weeks](#) | [Last 3 months](#) | [Last 6 months](#) | [Last 12 months](#)

DATE ▾	TRANSACTIONS	DEBIT	CREDIT	RUNNING BALANCE ⓘ
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		\$42,638.52
Aug 30, 2022	Electronic Funds Transfer MISC PAYMENT ADSC		\$998.76	\$42,669.35
Aug 30, 2022	Electronic Funds Transfer MISC PAYMENT EF0829 09903568 ROYAL BANK CENTRAL CARD CENTRE		\$20.40	\$41,670.59
Aug 30, 2022	Point of Sale - INTERAC PURCHASE224213710378 TIM HORTONS #25 4506*****989	\$25.61		\$41,650.19
Aug 30, 2022	Electronic Funds Transfer INSURANCE SUNLIFE MED INS		\$791.94	\$41,675.80
Aug 30, 2022	Electronic Funds Transfer INSURANCE G.S. CANADA:		\$431.29	\$40,883.86
Aug 30, 2022	Internet Banking E- TRANSFER104222393815 Seama 4506*****989	\$124.94		\$40,452.57
Aug 30, 2022	Internet Banking INTERNET BILL PMT000000236892 SHAW CABLE 4506*****989	\$115.72		\$40,577.51
Aug 29, 2022	Electronic Funds Transfer INSURANCE CLAIMSECURE INC		\$55.74	\$40,693.23
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		\$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	\$25,297.29
Aug 24, 2022	Point of Sale - INTERAC PURCHASE000001151498 MCDONALD'S #917 4506*****989	\$22.95		\$25,249.37
Aug 24, 2022	Branch Transaction DEBIT MEMO reimbursement of business expen ses paid from personal account	\$5,593.33		\$25,272.32
Aug 24, 2022	Branch Transaction DEBIT MEMO	\$16,593.40		\$30,865.65
Aug 24, 2022	Electronic Funds Transfer INSURANCE SUNLIFE MED INS		\$1,680.96	\$47,459.05
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	\$45,730.11
Aug 23, 2022	Electronic Funds Transfer MISC PAYMENT ALTA BLUE CROSS		\$97.70	\$45,570.87
Aug 22, 2022	Electronic Funds Transfer MISC PAYMENT MC DEP 09903568 ROYAL BANK CENTRAL CARD CENTRE		\$499.00	\$45,473.17
Aug 22, 2022	Electronic Funds Transfer MISC PAYMENT VSA DEP09903568 ROYAL BANK CENTRAL CARD CENTRE		\$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 ⓘ
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	CREDIT	RUNNING BALANCE ⓘ
Aug 10, 2022	Electronic Funds Transfer INSURANCE CANADA LIFE		\$1,633.36	\$25,794.61
Aug 10, 2022	Electronic Funds Transfer MISC PAYMENT ALTA BLUE CROSS		\$410.99	\$24,161.25
Aug 8, 2022	Electronic Funds Transfer MISC PAYMENT MC DEP 09903568 ROYAL BANK CENTRAL CARD CENTRE		\$121.18	\$23,750.26
Aug 8, 2022	Electronic Funds Transfer MISC PAYMENT EF0805 09903568 ROYAL BANK CENTRAL CARD CENTRE		\$43.70	\$23,629.08
Aug 8, 2022	Electronic Funds Transfer MISC PAYMENT VSA DEP09903568 ROYAL BANK CENTRAL CARD CENTRE		\$392.56	\$23,585.38
Aug 8, 2022	Electronic Funds Transfer MISC PAYMENT EF0806 09903568 ROYAL BANK CENTRAL CARD CENTRE		\$31.32	\$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		\$2,451.37	\$33,161.50
Aug 5, 2022	Electronic Funds Transfer MISC PAYMENT MC DEP 09903568 ROYAL BANK CENTRAL CARD CENTRE		\$51.88	\$30,710.13
Aug 5, 2022	Electronic Funds Transfer MISC PAYMENT ALTA BLUE CROSS		\$467.16	\$30,658.25
Aug 5, 2022	Electronic Funds Transfer MISC PAYMENT MEDAVIE BLUE CROSS		\$2,507.52	\$30,191.09
Aug 4, 2022	Automated Banking Machine ABM DEPOSIT 1C61 DOUGLAS SQ 99512 4506*****989		\$1,000.00	\$27,683.57
Aug 3, 2022	Electronic Funds Transfer INSURANCE CANADA LIFE		\$815.90	\$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	\$25,804.71
Aug 3, 2022	Electronic Funds Transfer MISC PAYMENT ALTA BLUE CROSS		\$445.53	\$25,315.38

For a description of transactions that are included in the CIBC Smart™ 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 Oaths
in and for the Province of Alberta
My Commission Expires January 15, 20²³

The Toronto-Dominion Bank

3475934

1000 HAMPTONS DRIVE NORTHWEST CALGARY, AB T3A 6A7

Purchaser MR ALIREZA SHALCHI-MOGHADDAM

DATE 2022-07-20
YYYYMMDD

Transit-Serial No. 183-03475934

Pay to the Order of SEAMA SHALCHI-MOGHADDAM PROFESSIONAL CORPORATION

\$ *****20,000.00

TWENTY THOUSAND**00/100 Canadian Dollars

Authorized signature required for amounts over CAD \$5,000.00

Re _____

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

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

Receipt Only - Non Negotiable

Please retain for presentation in event Original lost



Branch: 8062 CALGARY MAIN
751 3RD ST SW
CALGARY, AB

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

From: Cheque Total

27,500.00

To: 8101-61***18

Deposit

ALIREZA S

27,500.00

Account Balance:

8101-61***18: 32,830.58

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

CINDY GRECO
A Commissioner for Oaths
in and for the Province of Alberta
My Commission Expires January 15, 20²³



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.

Signed this 09 day of June 2020.


Signature of Witness:


 Print witness name: Ana Alvarez
 Occupation: Admin
 Address: 6845 Redcliff Ave NE
Calgary, AB T1Y 4P2
 Signed this 09 day of June 2020.


Signature of Guarantor:


 Seama Takparvar Shalchi-Moghaddam

Signature of Witness:


 Print witness name: SHEFALI POPLY
 Occupation: RDA
 Address: 139 Auburn Bay SE
Calgary, T3M 0N3

Signature of Guarantor:


 Alireza Shalchi-Moghaddam



FORM
GUARANTEES ACKNOWLEDGMENT ACT
(Section 3)
CERTIFICATE

I HEREBY CERTIFY THAT:

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 _____ 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.



SEAMA TAKPARVAR SHALCHI-MOGHADDAM



FORM
GUARANTEES ACKNOWLEDGMENT ACT
(Section 3)
CERTIFICATE

I HEREBY CERTIFY THAT:

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.: 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").
- 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:

1. If it has not already been done, he/she will attend before a lawyer and have the Certificate completed and signed.
2. 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.
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.

Dr. Seema Shalchi-Moghadam

Name of the Guarantor

Signature of Guarantor

June-09-2020

Date



GUARANTOR'S UNDERTAKING

BDC – Letter of Offer dated June 9, 2020

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.
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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.

Alireza Shalchi-Moghaddam A.R. Shalchi
Name of the Guarantor Signature of Guarantor

June 09, 2020
Date



BDCID: 10021021711

Letter of Offer dated June 9, 2020

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

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.

BORROWER

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

GUARANTOR

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 arrears 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

Payments			Start Date	End Date
Number	Frequency	Amount (\$)		
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 ll 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.

DISBURSEMENT

Funds 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.

CONDITIONS PRECEDENT

Any obligation to make any advance under the Letter of Offer is subject to the following conditions 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.

COVENANTS

The Borrower:

- 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 purpose of evaluating the financial condition of the Borrower or its business.
- 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 BDC).

- 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	Type	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.

FEES

PAYABLE BY BORROWER AND GUARANTOR:

Cancellation: 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**").

Standby: 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

Legal: 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:

Loan Management: 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**")

Transaction and Administration: 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 anti-money 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.

Tara 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 09 day of June 2020.

Seama Shalchi-Moghaddam Professional Corp


_____, Authorized Signing Officer

Name: Seama Shalchi-Moghaddam
[Please print name of signing party]

GUARANTORS



Seama Takparvar Shalchi-Moghaddam



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, 20²³

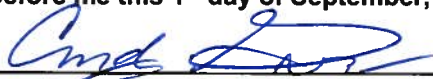
Expense for Aug	Amount	Note (RBC is not included)
Un ICE Lab	\$1,895.00	Paid from personal and reimbursed
Invisalign	\$2,708.46	Paid from personal and reimbursed
Messer	\$76.59	Paid from personal and reimbursed
Hans Med	\$332.71	Paid from personal and reimbursed
Dosimeter	\$185.83	Paid from personal 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, 2023

RECORD OF EMPLOYMENT (ROE)

		UNIQUE IDENTIFIER		SADP	
1 SERIAL NO. S30619542		3 EMPLOYER'S PAYROLL REFERENCE NUMBER E222 18			
2 SERIAL NO. OF ROE AMENDED OR REPLACED		5 CRA BUSINESS NUMBER (BN) 800434383RP0001			
4 EMPLOYER'S NAME AND ADDRESS SEAMA SHALCHI-MOGHADDAM PROFESSIONAL COR 304-11420 27 ST SE CALGARY AB		8 SOCIAL INSURANCE NUMBER 653 989 913			
7 POSTAL CODE T2Z 3R6		6 PAY PERIOD TYPE S		10 FIRST DAY WORKED D M Y 01 06 2020	
9 EMPLOYEE'S NAME AND ADDRESS ALIREZA SHALCHI 901 CITADEL TERR NW CALGARY AB T3G 3X3 CANADA		14 EXPECTED DATE OF RECALL D M Y U		11 LAST DAY FOR WHICH PAID D M Y 15 01 2022	
16 REASON FOR ISSUING THIS ROE E00 FOR FURTHER INFORMATION, CONTACT ALIREZA SHALCHI-MOGHADDA TELEPHONE No. (403) 383 - 2004		12 FINAL PAY PERIOD ENDING DATE D M Y 15 01 2022		13 OCCUPATION OFFICE MANAGER	
17 SEPARATION PAYMENTS A - VACATION PAY Start Date (D/M/Y) End Date (D/M/Y) B - STATUTORY HOLIDAY PAY D M Y C - OTHER MONIES (SPECIFY) Code Start Date (D/M/Y) End Date (D/M/Y)		15a TOTAL INSURABLE HOURS ACCORDING TO CHART 2000		15b TOTAL INSURABLE EARNINGS ACCORDING TO CHART 40560.00	
18 COMMENTS		15c			
		PP	PAY PERIOD ENDING DATE D M Y	INSURABLE EARNINGS	INSURABLE HOURS
		1	15 01 2022	3120.00	80.00
		2	31 12 2021	3120.00	80.00
		3	15 12 2021	3120.00	80.00
		4	30 11 2021	3120.00	80.00
		5	15 11 2021	3120.00	80.00
		6	31 10 2021	3120.00	80.00
		7	15 10 2021	3120.00	80.00
		8	30 09 2021	3120.00	80.00
		9	15 09 2021	3120.00	80.00
		10	31 08 2021	3120.00	80.00
		11	15 08 2021	3120.00	80.00
		12	31 07 2021	3120.00	80.00
		13	15 07 2021	3120.00	80.00
		14	30 06 2021	3120.00	80.00
		15	15 06 2021	3120.00	80.00
		16	31 05 2021	3120.00	80.00
		17	15 05 2021	3120.00	80.00
		18	30 04 2021	3120.00	80.00
		19	15 04 2021	3120.00	80.00
		20	31 03 2021	3120.00	80.00
		21	15 03 2021	3120.00	80.00
		22	28 02 2021	3120.00	80.00
		23	15 02 2021	3120.00	80.00
		24	31 01 2021	3120.00	80.00
		25	15 01 2021	3120.00	80.00
		26	D M Y		
		27	D M Y		
		28	D M Y		
		29	D M Y		
		30	D M Y		
		31	D M Y		
		32	D M Y		
		33	D M Y		
		34	D M Y		
		35	D M Y		
		36	D M Y		
		37	D M Y		
		38	D M Y		
		39	D M Y		
		40	D M Y		
		41	D M Y		
		42	D M Y		
		43	D M Y		
		44	D M Y		
		45	D M Y		
		46	D M Y		
		47	D M Y		
		48	D M Y		
		49	D M Y		
		50	D M Y		
		51	D M Y		
		52	D M Y		
		53	D M Y		
19 PAID SICK / MATERNITY / PARENTAL / COMPASSIONATE CARE/ FAMILY CAREGIVER LEAVE OR GROUP WAGE LOSS INDEMNITY PAYMENT START DATE (D/M/Y) END DATE (D/M/Y) AMOUNT PER DAY PER WEEK PSL <input type="checkbox"/> <input type="checkbox"/> WLI-Not ins. <input type="checkbox"/> <input type="checkbox"/> WLI-Ins. <input type="checkbox"/> <input type="checkbox"/> MAT/PAR/CC/FC <input type="checkbox"/> <input type="checkbox"/>		20 COMMUNICATION PREFERRED IN 21 TELEPHONE No. <input checked="" type="checkbox"/> ENGLISH <input type="checkbox"/> FRENCH (403) 383 - 2004			
22 NAME OF ISSUER ALIREZA SHALCHI-MOGHADDA DATE ISSUED D M Y 02 02 2022					

THIS RECORD OF EMPLOYMENT IS SUBMITTED BY ADP, PAYROLL SERVICE PROVIDER, ON BEHALF OF THE EMPLOYER NAMED IN (BOX 4), AS AUTHORIZED BY A LETTER OF AGREEMENT BETWEEN THE PAYROLL SERVICE PROVIDER AND THE EMPLOYER.

Important Information and Instructions for Employees

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 EI benefits. On the ROE, you will find details about your work history with your employer.

How do I apply for EI 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 EI 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 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?

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)		

What happens if I receive benefits to which I am not entitled?

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

Service Canada collects the information on this form for the purposes of administering and enforcing the Employment Insurance Act. 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)

		UNIQUE IDENTIFIER		SADP	
1 SERIAL NO. S30660258		3 EMPLOYER'S PAYROLL REFERENCE NUMBER E222 18			
2 SERIAL NO. OF ROE AMENDED OR REPLACED		5 CRA BUSINESS NUMBER (BN) 800434383RP0001		8 SOCIAL INSURANCE NUMBER 653 989 913	
4 EMPLOYER'S NAME AND ADDRESS SEAMA SHALCHI-MOGHADDAM PROFESSIONAL COR 304-11420 27 ST SE CALGARY AB		6 PAY PERIOD TYPE S		10 FIRST DAY WORKED 16 06 2022	
		7 POSTAL CODE T2Z 3R6		11 LAST DAY FOR WHICH PAID 31 08 2022	
		14 EXPECTED DATE OF RECALL U		12 FINAL PAY PERIOD ENDING DATE 31 08 2022	
9 EMPLOYEE'S NAME AND ADDRESS ALIREZA SHALCHI 901 CITADEL TERR NW CALGARY AB T3G 3X3 CANADA		15a TOTAL INSURABLE HOURS ACCORDING TO CHART 400		15b TOTAL INSURABLE EARNINGS ACCORDING TO CHART 15600.00	
16 REASON FOR ISSUING THIS ROE K00 FOR FURTHER INFORMATION, CONTACT ALIREZA SHALCHI-MOGHADDA TELEPHONE No. (403) 383 - 2004		15c PP		PP	
		PAY PERIOD ENDING DATE		PAY PERIOD ENDING DATE	
17 SEPARATION PAYMENTS A - VACATION PAY Start Date (D/M/Y) End Date (D/M/Y) B - STATUTORY HOLIDAY PAY D M Y C - OTHER MONIES (SPECIFY) Code Start Date (D/M/Y) End Date (D/M/Y)		INSURABLE EARNINGS		INSURABLE EARNINGS	
		INSUR-ABLE HOURS		INSUR-ABLE HOURS	
		1		2	
		3		4	
		5		6	
		7		8	
		9		10	
		11		12	
		13		14	
		15		16	
		17		18	
		19		20	
		21		22	
23		24			
25		26			
27		28			
29		30			
31		32			
33		34			
35		36			
37		38			
39		40			
41		42			
43		44			
45		46			
47		48			
49		50			
51		52			
53					
18 COMMENTS TO SUBMIT TO BANK		23		24	
		25		26	
		27		28	
19 PAID SICK / MATERNITY / PARENTAL / COMPASSIONATE CARE/ FAMILY CAREGIVER LEAVE OR GROUP WAGE LOSS INDEMNITY PAYMENT		29		30	
START DATE (D/M/Y) END DATE (D/M/Y) AMOUNT PER DAY PER WEEK		31		32	
PSL <input type="checkbox"/> <input type="checkbox"/>		33		34	
WLI-Not ins. <input type="checkbox"/> <input type="checkbox"/>		35		36	
WLI-Ins. <input type="checkbox"/> <input type="checkbox"/>		37		38	
MAT/PAR/CC/FC <input type="checkbox"/> <input type="checkbox"/>		39		40	
20 COMMUNICATION PREFERRED IN		41		42	
21 TELEPHONE No.		43		44	
<input checked="" type="checkbox"/> ENGLISH <input type="checkbox"/> FRENCH (403) 383 - 2004		45		46	
22 NAME OF ISSUER ALIREZA SHALCHI-MOGHADDA		47		48	
DATE ISSUED 01 09 2022		49		50	
		51		52	
		53			

THIS RECORD OF EMPLOYMENT IS SUBMITTED BY ADP, PAYROLL SERVICE PROVIDER, ON BEHALF OF THE EMPLOYER NAMED IN (BOX 4), AS AUTHORIZED BY A LETTER OF AGREEMENT BETWEEN THE PAYROLL SERVICE PROVIDER AND THE EMPLOYER.

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Information included in Blocks 15A, 15B and 15C			
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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*
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H - Work Sharing	J - Apprentice training	M - Dismissal
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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

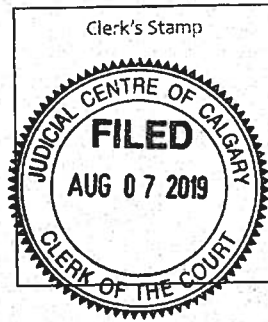


**A COMMISSIONER FOR OATHS IN AND
FOR THE PROVINCE OF ALBERTA**

CINDY GRECO

A Commissioner for Oaths
in and for the Province of Alberta
My Commission Expires January 15, 2023

NUMBER 4801-182352
Court of Queen's Bench of Alberta
ENTRE CALGARY
SEAMA SHALCHI-MOGHADDAM
T ALIREZA SHALCHI-MOGHADDAM
T DIVORCE JUDGMENT AND
COROLLARY RELIEF ORDER

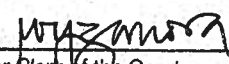


FOR SERVICE
ACT INFORMATION
FILING THIS
T

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 Clerk of the Court

WHICH JUDGMENT WAS GRANTED: 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;

REGED:

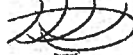
That the Court grants a Judgment of Divorce between the Plaintiff and the Defendant, who were married on August 26, 2008 at Pasig City, Philippines, the divorce to be effective on the 31st day of the month the day this Judgment is made, unless this Judgment is appealed before that 31st day.

ORDERED THAT:

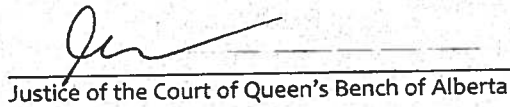
Plaintiff shall pay to the Defendant the sum of \$3,162 per month for spousal support, payable on the first day of each month, for a period of five years, commencing the month following the date of the Divorce Judgment.

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

Provided for matter to proceed on oral evidence and consented to matters of corollary relief:

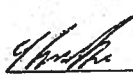


Signature

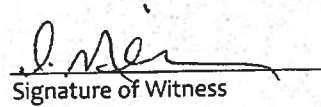


Justice of the Court of Queen's Bench of Alberta

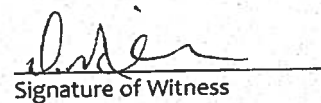
Provided for matter to proceed on oral evidence and consented to matters of corollary relief:



Defendant's Signature



Signature of Witness



Signature of Witness

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

AFFIDAVIT OF EXECUTION

Se Miller, of Calgary, 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 means of identification

and I have personally seen her sign and execute the same for the purposes named therein.

This document was executed at Calgary, Alberta, and I am the subscribing witness thereto.

Handwritten mark

Subscribed before me
July 5, 20 19
Calgary, Alberta.

[Signature]
Commissioner for Oaths in and for the
Province of Alberta, Justice of the Peace or
Notary Public

[Signature]

Signature of Witness

ID Verified AB D L.

ZEINA EL-SAYED
Commissioner for Oaths
in and for Alberta
Commission expires Nov. 17, 20__

Handwritten mark

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

RECORD OF EMPLOYMENT (ROE)

UNIQUE IDENTIFIER

SADP

1 SERIAL NO. S30619542		3 EMPLOYER'S PAYROLL REFERENCE NUMBER E222 18	
2 SERIAL NO. OF ROE AMENDED OR REPLACED		5 CRA BUSINESS NUMBER (BN) 800434383RP0001	
4 EMPLOYER'S NAME AND ADDRESS SEAMA SHALCHI-MOGHADDAM PROFESSIONAL COR 304-11420 27 ST SE CALGARY AB		8 SOCIAL INSURANCE NUMBER 653 989 913	
7 POSTAL CODE T2Z 3R6		6 PAY PERIOD TYPE S	
9 EMPLOYEE'S NAME AND ADDRESS ALIREZA SHALCHI 901 CITADEL TERR NW CALGARY AB T3G 3X3 CANADA		10 FIRST DAY WORKED 01 06 2020	
		11 LAST DAY FOR WHICH PAID 15 01 2022	
		12 FINAL PAY PERIOD ENDING DATE 15 01 2022	
		13 OCCUPATION OFFICE MANAGER	
		14 EXPECTED DATE OF RECALL U	
		15a TOTAL INSURABLE HOURS ACCORDING TO CHART 2000	
		15b TOTAL INSURABLE EARNINGS ACCORDING TO CHART 40560.00	
16 REASON FOR ISSUING THIS ROE E00 FOR FURTHER INFORMATION, CONTACT ALIREZA SHALCHI-MOGHADDA TELEPHONE No. (403) 383 - 2004		15c PP PAY PERIOD ENDING DATE INSURABLE EARNINGS INSURABLE HOURS	
		1 15 01 2022 3120.00 80.00	
		2 31 12 2021 3120.00 80.00	
		3 15 12 2021 3120.00 80.00	
		4 30 11 2021 3120.00 80.00	
		5 15 11 2021 3120.00 80.00	
		6 31 10 2021 3120.00 80.00	
		7 15 10 2021 3120.00 80.00	
		8 30 09 2021 3120.00 80.00	
		9 15 09 2021 3120.00 80.00	
		10 31 08 2021 3120.00 80.00	
		11 15 08 2021 3120.00 80.00	
		12 31 07 2021 3120.00 80.00	
		13 15 07 2021 3120.00 80.00	
		14 30 06 2021 3120.00 80.00	
		15 15 06 2021 3120.00 80.00	
		16 31 05 2021 3120.00 80.00	
		17 15 05 2021 3120.00 80.00	
		18 30 04 2021 3120.00 80.00	
		19 15 04 2021 3120.00 80.00	
		20 31 03 2021 3120.00 80.00	
		21 15 03 2021 3120.00 80.00	
		22 28 02 2021 3120.00 80.00	
		23 15 02 2021 3120.00 80.00	
		24 31 01 2021 3120.00 80.00	
		25 15 01 2021 3120.00 80.00	
		26 D M Y	
		27 D M Y	
		28 D M Y	
		29 D M Y	
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		31 D M Y	
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		47 D M Y	
		48 D M Y	
		49 D M Y	
		50 D M Y	
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17 SEPARATION PAYMENTS A - VACATION PAY Start Date (D/M/Y) End Date (D/M/Y) B - STATUTORY HOLIDAY PAY D M Y C - OTHER MONIES (SPECIFY) Code Start Date (D/M/Y) End Date (D/M/Y)		19 PAID SICK / MATERNITY / PARENTAL / COMPASSIONATE CARE/ FAMILY CAREGIVER LEAVE OR GROUP WAGE LOSS INDEMNITY PAYMENT START DATE END DATE AMOUNT PER DAY PER WEEK (D/M/Y) (D/M/Y)	
18 COMMENTS		PSL <input type="checkbox"/> <input type="checkbox"/>	
		WLI-Not ins. <input type="checkbox"/> <input type="checkbox"/>	
		WLI-Ins. <input type="checkbox"/> <input type="checkbox"/>	
		MAT/PAR/CC/FC <input type="checkbox"/> <input type="checkbox"/>	
20 COMMUNICATION PREFERRED IN <input checked="" type="checkbox"/> ENGLISH <input type="checkbox"/> FRENCH		21 TELEPHONE No. (403) 383 - 2004	
22 NAME OF ISSUER ALIREZA SHALCHI-MOGHADDA DATE ISSUED 02 02 2022			

THIS RECORD OF EMPLOYMENT IS SUBMITTED BY ADP, PAYROLL SERVICE PROVIDER, ON BEHALF OF THE EMPLOYER NAMED IN (BOX 4), AS AUTHORIZED BY A LETTER OF AGREEMENT BETWEEN THE PAYROLL SERVICE PROVIDER AND THE EMPLOYER.

VERSION 1.0

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

INS 5214P (05-12) E

Service Canada delivers Human Resources and Skills Development Canada
programs and services for the Government of Canada.



Important Information and Instructions for Employees

What is a Record of Employment?

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How do I apply for EI 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.

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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.

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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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RECORD OF EMPLOYMENT (ROE)

UNIQUE IDENTIFIER

SADP

1 SERIAL NO. S30660258		3 EMPLOYER'S PAYROLL REFERENCE NUMBER E222 18	
2 SERIAL NO. OF ROE AMENDED OR REPLACED		5 CRA BUSINESS NUMBER (BN) 800434383RP0001	
4 EMPLOYER'S NAME AND ADDRESS SEAMA SHALCHI-MOGHADDAM PROFESSIONAL COR 304-11420 27 ST SE CALGARY AB		8 SOCIAL INSURANCE NUMBER 653 989 913	
7 POSTAL CODE T2Z 3R6		6 PAY PERIOD TYPE S	
9 EMPLOYEE'S NAME AND ADDRESS ALIREZA SHALCHI 901 CITADEL TERR NW CALGARY AB T3G 3X3 CANADA		10 FIRST DAY WORKED 16 06 2022	
		11 LAST DAY FOR WHICH PAID 31 08 2022	
		12 FINAL PAY PERIOD ENDING DATE 31 08 2022	
		13 OCCUPATION OFFICE MANAGER	
		14 EXPECTED DATE OF RECALL U	
		15a TOTAL INSURABLE HOURS ACCORDING TO CHART 400	
		15b TOTAL INSURABLE EARNINGS ACCORDING TO CHART 15600.00	
16 REASON FOR ISSUING THIS ROE K00 FOR FURTHER INFORMATION, CONTACT ALIREZA SHALCHI-MOGHADDA TELEPHONE No. (403) 383 - 2004		15c PP PAY PERIOD ENDING DATE INSURABLE EARNINGS INSURABLE HOURS	
		1 15 08 2022 3120.00 80.00	
		2 15 08 2022 3120.00 80.00	
		3 15 07 2022 3120.00 80.00	
		4 15 07 2022 3120.00 80.00	
		5 30 06 2022 3120.00 80.00	
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19 PAID SICK / MATERNITY / PARENTAL / COMPASSIONATE CARE/ FAMILY CAREGIVER LEAVE OR GROUP WAGE LOSS INDEMNITY PAYMENT START DATE END DATE AMOUNT PER PER (D/M/Y) (D/M/Y) DAY WEEK PSL <input type="checkbox"/> <input type="checkbox"/> WLI- Not ins. <input type="checkbox"/> <input type="checkbox"/> WLI- Ins. <input type="checkbox"/> <input type="checkbox"/> MAT/ PAR/ CC/FC <input type="checkbox"/> <input type="checkbox"/>		20 COMMUNICATION PREFERRED IN <input checked="" type="checkbox"/> ENGLISH <input type="checkbox"/> FRENCH	
		21 TELEPHONE No. (403) 383 - 2004	
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INS 5214P (05-12) E

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SEAMA SHALCHI-MOGHADDAM PROFESSIONAL COR
304-11420 27 ST SE
CALGARY AB T2Z 3R6
CANADA



Canada Revenue Agency / Agence du revenu du Canada

T4

Statement of Remuneration Paid / État de la rémunération payée

Year / Année: **2020**

Employment income - line 10100 / Revenus d'emploi - ligne 10100: **56680 00**
Income tax deducted - line 43700 / Impôt sur le revenu retenu - ligne 43700: **11353 82**

Social insurance number / Numéro d'assurance sociale: **653989913**

Province of employment / Province d'emploi: **AB**
Employee's CPP contributions - see over / Cotisations de l'employé au RPC - voir au verso: **2830 16**
EI insurable earnings / Gains assurables d'AE: **54200 00**

Exempt - Exemption / CPP/QPP EI PPIP / RPC/RRQ AE RPAP

Employment code / Code d'emploi: **29**
Employee's QPP contributions - see over / Cotisations de l'employé au RRQ - voir au verso: **56680 00**

E222001 18
SHALCHI ALIREZA
901 CITADEL TERR NW
CALGARY AB T3G 3X3
CANADA

Employee's EI premiums - line 31200 / Cotisations de l'employé à l'AE - ligne 31200: **197 20**
Union dues - line 21200 / Cotisations syndicales - ligne 21200: **56680 00**

RPP contributions - line 20700 / Cotisations à un RPA - ligne 20700: **197 20**
Charitable donations - line 34900 / Dons de bienfaisance - ligne 34900: **56680 00**

Pension adjustment - line 20600 / Facteur d'équivalence - ligne 20600: **197 20**
RPP or DPSP registration number / N° d'agrément d'un RPA ou d'un RPDB: **56680 00**

Employee's PPIP premiums - see over / Cotisations de l'employé au RPAP - voir au verso: **197 20**
PPIP insurable earnings / Gains assurables du RPAP: **56680 00**

Other information (see over) / Autres renseignements (voir au verso)	Box - Case	Amount - Montant	Box - Case	Amount - Montant	Box - Case	Amount - Montant	Box - Case	Amount - Montant
	57	3120 00	58	5200 00				
	59	7800 00	60	6240 00				

Employer's name - Nom de l'employeur
SEAMA SHALCHI-MOGHADDAM PROFESSIONAL COR
304-11420 27 ST SE
CALGARY AB T2Z 3R6
CANADA



Canada Revenue Agency / Agence du revenu du Canada

T4

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Year / Année: **2020**

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Social insurance number / Numéro d'assurance sociale: **653989913**

Province of employment / Province d'emploi: **AB**
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EI insurable earnings / Gains assurables d'AE: **54200 00**

Exempt - Exemption / CPP/QPP EI PPIP / RPC/RRQ AE RPAP

Employment code / Code d'emploi: **29**
Employee's QPP contributions - see over / Cotisations de l'employé au RRQ - voir au verso: **56680 00**

Employee's name and address - Nom et adresse de l'employé
E222001 18
SHALCHI ALIREZA
901 CITADEL TERR NW
CALGARY AB T3G 3X3
CANADA

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Union dues - line 21200 / Cotisations syndicales - ligne 21200: **56680 00**

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PPIP insurable earnings / Gains assurables du RPAP: **56680 00**

Other information (see over) / Autres renseignements (voir au verso)	Box - Case	Amount - Montant	Box - Case	Amount - Montant	Box - Case	Amount - Montant	Box - Case	Amount - Montant
	57	3120 00	58	5200 00				
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For English information see back of copy 2 / Renseignements en français : verso de la copie 3

2

For English information see back of copy 2 / Renseignements en français : verso de la copie 3

3

T4 (20) Protected B when completed / Protégé B une fois rempli

T4 (20) Protected B when completed / Protégé B une fois rempli

SEAMA SHALCHI-MOGHADDAM PROFESSIONAL COR
304-11420 27 ST SE
CALGARY AB T2Z 3R6
CANADA



Canada Revenue Agency / Agence du revenu du Canada

T4

Statement of Remuneration Paid / État de la rémunération payée

Year / Année: **2021**

Employment income / Revenus d'emploi

Income tax deducted / Impôt sur le revenu retenu

14 **74880 00** 22 **14931 84**

Social insurance number / Numéro d'assurance sociale
12 **653989913**

Province of employment / Province d'emploi
10 **AB**

Employee's CPP contributions - see over / Cotisations de l'employé au RPC - voir au verso
16 **3166 45**

EI insurable earnings / Gains assurables d'AE
24 **56300 00**

Exempt - Exemption / CPP/QPP EI PPIP
28
RPC/RRQ AE RPAP

Employment code / Code d'emploi
29

Employee's QPP contributions - see over / Cotisations de l'employé au RRQ - voir au verso
17

CPP/QPP pensionable earnings / Gains ouvrant droit à pension - RPC/RRQ
26 **61600 00**

Employee's EI premiums / Cotisations de l'employé à l'AE
18 **889 54**

Union dues / Cotisations syndicales
44

RPP contributions / Cotisations à un RPA
20

Charitable donations / Dons de bienfaisance
46

Pension adjustment / Facteur d'équivalence
52

RPP or DPSP registration number / N° d'agrément d'un RPA ou d'un RPDB
50

Employee's PPIP premiums - see over / Cotisations de l'employé au RPAP - voir au verso
55

PPIP insurable earnings / Gains assurables du RPAP
56

E22001 18
SHALCHI ALIREZA
901 CITADEL TERR NW
CALGARY AB T3G 3X3
CANADA

1

Other information (see over) / Autres renseignements (voir au verso)	Box - Case	Amount - Montant	Box - Case	Amount - Montant
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Employer's name - Nom de l'employeur
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Year / Année: **2021**

Employment income / Revenus d'emploi

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14 **74880 00** 22 **14931 84**

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Employee's CPP contributions - see over / Cotisations de l'employé au RPC - voir au verso
16 **3166 45**

EI insurable earnings / Gains assurables d'AE
24 **56300 00**

Exempt - Exemption / CPP/QPP EI PPIP
28
RPC/RRQ AE RPAP

Employment code / Code d'emploi
29

Employee's QPP contributions - see over / Cotisations de l'employé au RRQ - voir au verso
17

CPP/QPP pensionable earnings / Gains ouvrant droit à pension - RPC/RRQ
26 **61600 00**

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18 **889 54**

Union dues / Cotisations syndicales
44

RPP contributions / Cotisations à un RPA
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Charitable donations / Dons de bienfaisance
46

Pension adjustment / Facteur d'équivalence
52

RPP or DPSP registration number / N° d'agrément d'un RPA ou d'un RPDB
50

Employee's PPIP premiums - see over / Cotisations de l'employé au RPAP - voir au verso
55

PPIP insurable earnings / Gains assurables du RPAP
56

Employee's name and address - Nom et adresse de l'employé

E22001 18
SHALCHI ALIREZA
901 CITADEL TERR NW
CALGARY AB T3G 3X3
CANADA

1

Other information (see over) / Autres renseignements (voir au verso)	Box - Case	Amount - Montant	Box - Case	Amount - Montant
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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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, 20²³

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Agence du revenu du Canada

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 Impôt sur le revenu retenu - ligne 43700

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 Numéro d'assurance sociale

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 Cotisations de l'employé au RPC - voir au verso

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Exempt - Exemption
 CPP/QPP EI PPIP
 RPC/RRQ AE RPAP

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 Code d'emploi

29

Employee's QPP contributions - see over
 Cotisations de l'employé au RRQ - voir au verso

17

CPP/QPP pensionable earnings
 Gains ouvrant droit à pension - RPC/RRQ

26 **56680 00**

Employee's EI premiums - line 31200
 Cotisations de l'employé à l'AE - ligne 31200

18 **197 20**

Union dues - line 21200
 Cotisations syndicales - ligne 21200

44

RPP contributions - line 20700
 Cotisations à un RPA - ligne 20700

20

Charitable donations - line 34900
 Dons de bienfaisance - ligne 34900

46

Pension adjustment - line 20600
 Facteur d'équivalence - ligne 20600

52

RPP or DPSP registration number
 N° d'agrément d'un RPA ou d'un RPDB

50

Employee's PPIP premiums - see over
 Cotisations de l'employé au RPAP - voir au verso

55

PPIP insurable earnings
 Gains assurables du RPAP

56

E222001 18
SHALCHI ALIREZA
 901 CITADEL TERR NW
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1

Other Information (see over) Autres renseignements (voir au verso)	Box - Case	Amount - Montant	Box - Case	Amount - Montant	Box - Case	Amount - Montant	Box - Case	Amount - Montant
		57	3120 00	58	5200 00			
	59	7800 00	60	6240 00				

Employer's name - Nom de l'employeur
SEAMA SHALCHI-MOGHADDAM PROFESSIONAL COR
 304-11420 27 ST SE
 CALGARY AB T2Z 3R6
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Canada Revenue Agency

Agence du revenu du Canada

T4

Statement of Remuneration Paid
 État de la rémunération payée

Year / Année: **2020**

Employment income - line 10100
 Revenus d'emploi - ligne 10100

Income tax deducted - line 43700
 Impôt sur le revenu retenu - ligne 43700

14 **56680 00** 22 **11353 82**

Social insurance number
 Numéro d'assurance sociale

12 **653989913**

Province of employment
 Province d'emploi

10 **AB**

Employee's CPP contributions - see over
 Cotisations de l'employé au RPC - voir au verso

16 **2830 16**

El insurable earnings
 Gains assurables d'AE

24 **54200 00**

Exempt - Exemption
 CPP/QPP EI PPIP
 RPC/RRQ AE RPAP

Employment code
 Code d'emploi

29

Employee's QPP contributions - see over
 Cotisations de l'employé au RRQ - voir au verso

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CPP/QPP pensionable earnings
 Gains ouvrant droit à pension - RPC/RRQ

26 **56680 00**

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Pension adjustment - line 20600
 Facteur d'équivalence - ligne 20600

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RPP or DPSP registration number
 N° d'agrément d'un RPA ou d'un RPDB

50

Employee's PPIP premiums - see over
 Cotisations de l'employé au RPAP - voir au verso

55

PPIP insurable earnings
 Gains assurables du RPAP

56

Employee's name and address - Nom et adresse de l'employé

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1

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		57	3120 00	58	5200 00			
	59	7800 00	60	6240 00				

For English information see back of copy 2
 Renseignements en français : verso de la copie 3

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For English information see back of copy 2
 Renseignements en français : verso de la copie 3

3

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SEAMA SHALCHI-MOGHADDAM PROFESSIONAL COR
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Agence du revenu du Canada

Year / Année: **2021**

T4
Statement of Remuneration Paid
État de la rémunération payée

Social insurance number / Numéro d'assurance sociale: **653989913**

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Exempt - Exemption
 CPP/QPP EI PPIP
 RPC/RRQ AE RPAP

14	Employment income / Revenus d'emploi	74880 00	22	Income tax deducted / Impôt sur le revenu retenu	14931 84
10	Province of employment / Province d'emploi	AB	16	Employee's CPP contributions - see over / Cotisations de l'employé au RPC - voir au verso	3166 45
24	Employee's EI premiums / Cotisations de l'employé à l'AE	889 54	24	EI insurable earnings / Gains assurables d'AE	56300 00
28	Employee's QPP contributions - see over / Cotisations de l'employé au RRQ - voir au verso		26	CPP/QPP pensionable earnings / Gains ouvrant droit à pension - RPC/RRQ	61600 00
29	Employee's PPIP premiums - see over / Cotisations de l'employé au RPAP - voir au verso		44	Union dues / Cotisations syndicales	
	Pension adjustment / Facteur d'équivalence		46	Charitable donations / Dons de bienfaisance	
	RPP contributions / Cotisations à un RPA		50	RPP or DPSP registration number / N° d'agrément d'un RPA ou d'un RPDB	
			55	PPIP insurable earnings / Gains assurables du RPAP	

Other information (see over) / Autres renseignements (voir au verso)	Box - Case	Amount - Montant	Box - Case	Amount - Montant	Box - Case	Amount - Montant	Box - Case	Amount - Montant

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 T4 (21) Protected B when completed / Protégé B une fois rempli

Employer's name - Nom de l'employeur
SEAMA SHALCHI-MOGHADDAM PROFESSIONAL COR
304-11420 27 ST SE
CALGARY AB T2Z 3R6
CANADA



Canada Revenue Agency
 Year / Année: **2021**

Agence du revenu du Canada

T4
Statement of Remuneration Paid
État de la rémunération payée

Social insurance number / Numéro d'assurance sociale: **653989913**

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CANADA

Exempt - Exemption
 CPP/QPP EI PPIP
 RPC/RRQ AE RPAP

14	Employment income / Revenus d'emploi	74880 00	22	Income tax deducted / Impôt sur le revenu retenu	14931 84
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29	Employee's PPIP premiums - see over / Cotisations de l'employé au RPAP - voir au verso		44	Union dues / Cotisations syndicales	
	Pension adjustment / Facteur d'équivalence		46	Charitable donations / Dons de bienfaisance	
	RPP contributions / Cotisations à un RPA		50	RPP or DPSP registration number / N° d'agrément d'un RPA ou d'un RPDB	
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Employee's name and address - Nom et adresse de l'employé
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