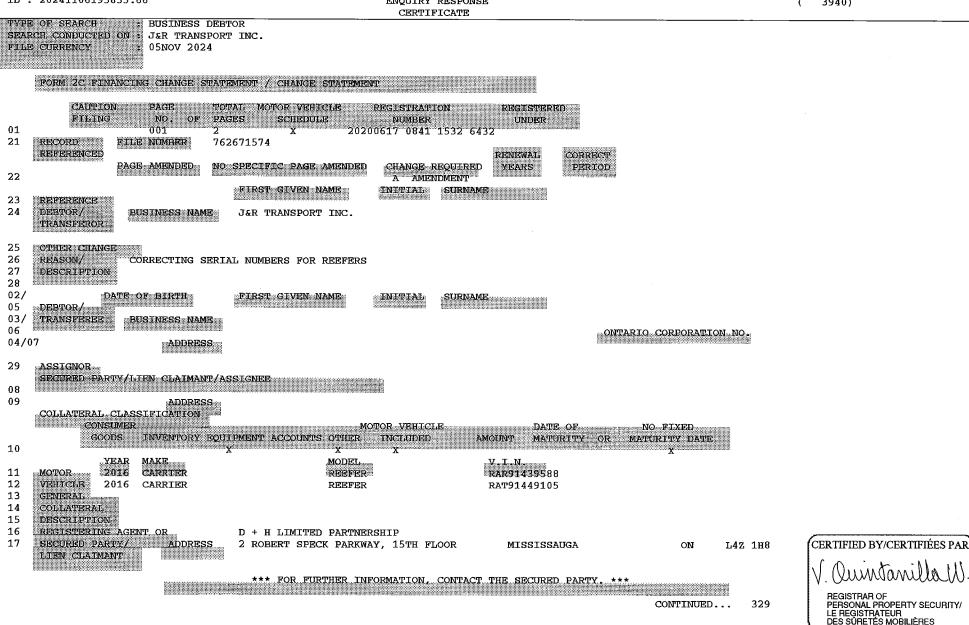
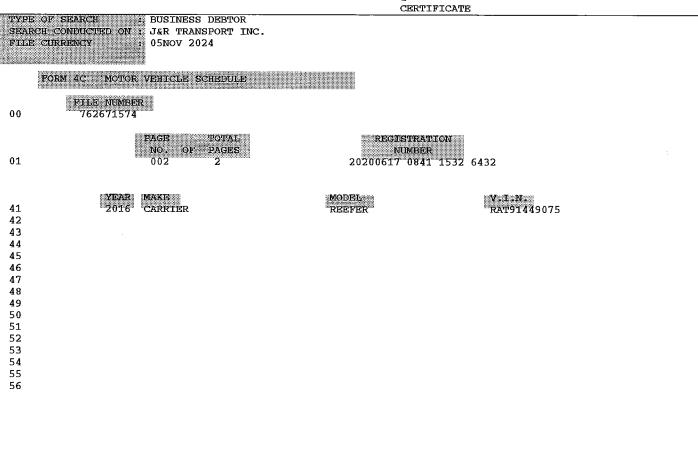
PROVINCE OF ONTARIO MINISTRY OF PUBLIC AND BUSINESS SERVICE DELIVERY PERSONAL PROPERTY SECURITY REGISTRATION SYSTEM ENQUIRY RESPONSE CEPTIFICATE

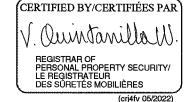


(crj2fv 05/2022)



*** FOR FURTHER INFORMATION, CONTACT THE SECURED PARTY. ***



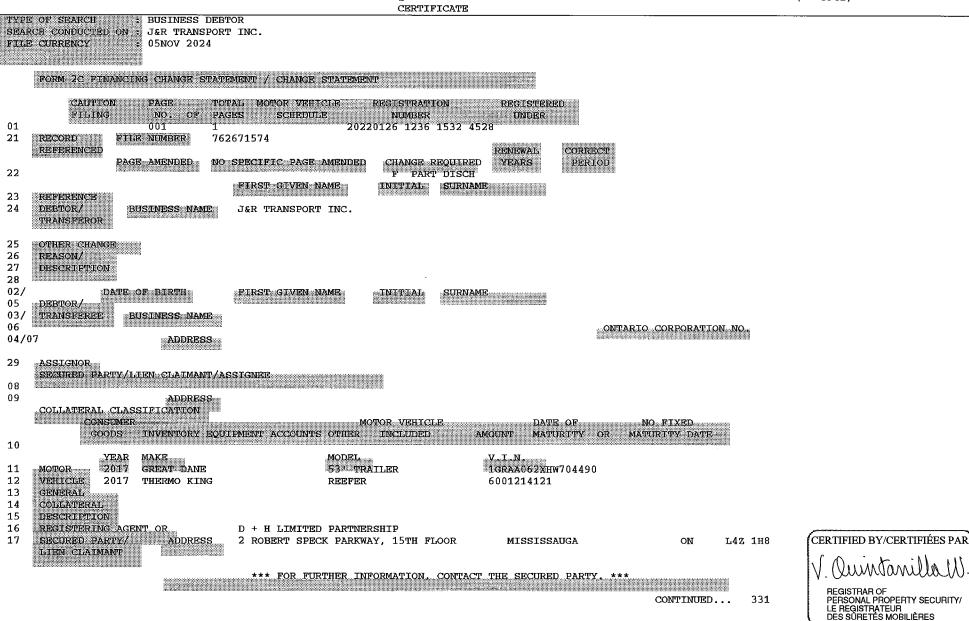


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PROVINCE OF ONTARIO MINISTRY OF PUBLIC AND BUSINESS SERVICE DELIVERY PERSONAL PROPERTY SECURITY REGISTRATION SYSTEM ENQUIRY RESPONSE CEPTIFICATE

REPORT : PSSR060 PAGE : 330 (3942)

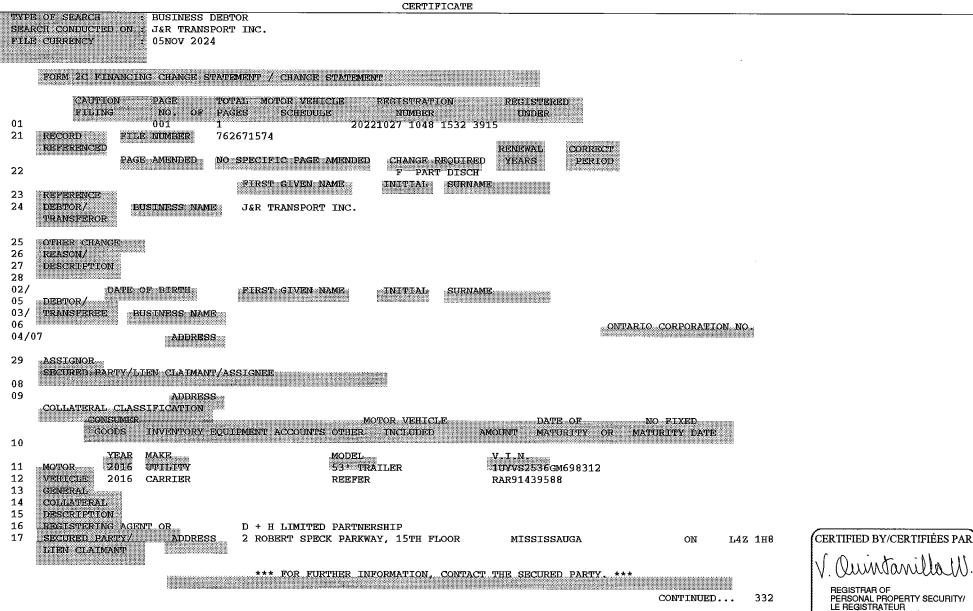




(crj2fv 05/2022)

PROVINCE OF ONTARIO MINISTRY OF PUBLIC AND BUSINESS SERVICE DELIVERY PERSONAL PROPERTY SECURITY REGISTRATION SYSTEM ENQUIRY RESPONSE CERTIFICATE

REPORT : PSSR060 PAGE : 331 (3943)



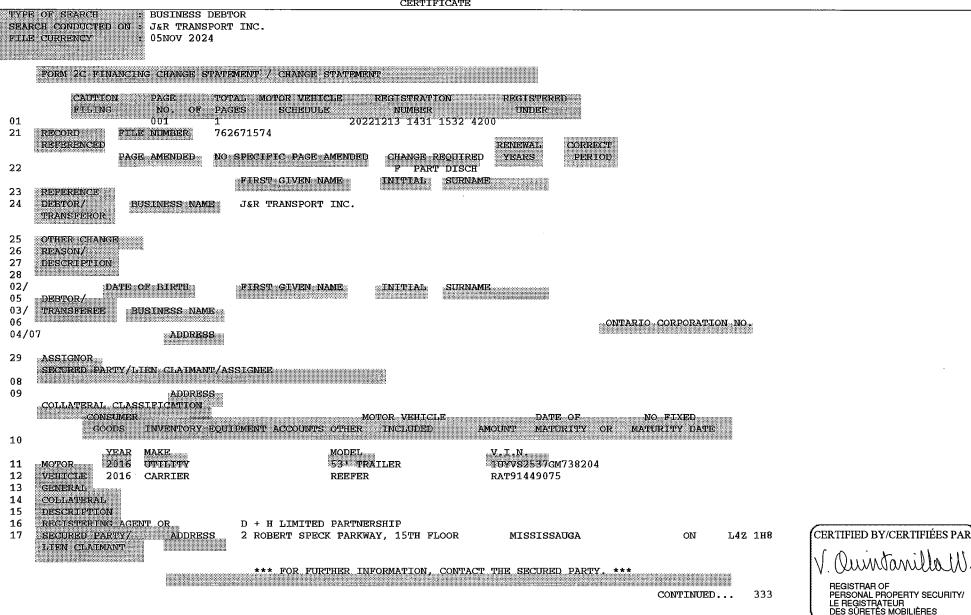


(crj2fv 05/2022)

DES SÜRETÉS MOBILIÈRES

PROVINCE OF ONTARIO MINISTRY OF PUBLIC AND BUSINESS SERVICE DELIVERY PERSONAL PROPERTY SECURITY REGISTRATION SYSTEM ENQUIRY RESPONSE CERTIFICATE

REPORT : PSSR060 PAGE : 332 (3944)



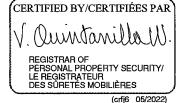
(crj2fv 05/2022)



TYPE OF SEARCH: BUSINESS DEBTORSEARCH CONDUCTED ON: J&R TRANSPORT INC.FILE CURRENCY: 05NOV 2024

INFORMATION RELATING TO THE REGISTRATIONS LISTED BELOW IS ATTACHED HERETO.

CONTINUED... 334

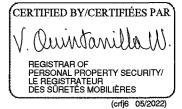




TYPE OF SEARCH: BUSINESS DEBTORSEARCH CONDUCTED ON: J&R TRANSPORT INC.FILE CURRENCY: 05NOV 2024

INFORMATION RELATING TO THE REGISTRATIONS LISTED BELOW IS ATTACHED HERETO.

| FILE NUMBER | REGISTRATION NUMBER | REGISTRATION NUMBER | REGISTRATION NUMBER | REGISTRATION NUMBER |
|-------------|-------------------------|-------------------------|-------------------------|-------------------------|
| | | | | |
| 796962429 | 20230907 1256 1532 7623 | 20240924 1354 1793 3671 | | |
| 796338747 | 20230817 1717 1532 1522 | 20240924 1353 1793 3670 | | |
| 795958731 | 20230804 1520 1532 7235 | 20240924 1352 1793 3668 | | |
| 795321342 | 20230717 1445 1532 4528 | 20240924 1352 1793 3667 | | |
| 795321513 | 20230717 1450 1532 4537 | 20240924 1351 1793 3666 | | |
| 794450187 | 20230619 1537 9214 6357 | 20240618 1442 1901 6626 | 20240618 1542 5064 9778 | |
| 794188188 | 20230609 1438 1530 0417 | 20240221 1442 1530 5690 | | |
| 794188197 | 20230609 1438 1530 0418 | 20240221 1442 1530 5691 | | |
| 793904904 | 20230601 1538 1532 8411 | | | |
| 793449144 | 20230518 1652 9214 6244 | | | |
| 793449324 | 20230518 1704 9214 6245 | 20240618 0935 1902 1462 | 20240618 1246 5064 9761 | |
| 792745947 | 20230427 1008 9214 6193 | 20230501 1103 9214 6199 | 20240627 1343 5064 0071 | 20240708 1222 5064 0338 |
| | 20240708 1246 1902 7973 | | | |
| 791708859 | 20230323 1110 1532 0469 | | | |
| 791465535 | 20230314 1340 6005 5793 | | | |
| 791207604 | 20230303 1547 9234 7089 | | | |
| 790747317 | 20230214 1002 1462 5739 | 20240719 1012 1462 7533 | | |
| 790720074 | 20230213 1530 5064 8708 | | | |
| 790720578 | 20230213 1551 5064 8720 | | | |
| 790722486 | 20230213 1704 5064 8759 | | | |
| 790722558 | 20230213 1713 5064 8763 | | | |
| 790722729 | 20230213 1723 5064 8764 | | | |
| 790722792 | 20230213 1729 5064 8768 | | | |
| 790341012 | 20230130 1151 5064 0731 | | | |
| 790356141 | 20230130 1727 5064 0964 | | | |
| 790235685 | 20230125 1640 9214 5892 | 20240617 1221 1902 1202 | 20240617 1511 5064 9727 | |
| 790196904 | 20230124 1402 1462 5432 | 20230518 1703 1462 7739 | 20230518 1703 1462 7740 | 20230523 1408 1462 8933 |
| 790084188 | 20230119 1225 5064 4285 | | | |
| 789957864 | 20230113 1531 5064 1728 | 20230116 1024 5064 2191 | | |
| 789927651 | 20230112 1515 6005 4783 | | | |
| | | | | |



Ontario 🕅

CONTINUED... 335



CONTINUED... 336

CERTIFIED BY/CERTIFIEES PAR V. QUUMTONUULAU. REGISTRAR OF PERSONAL PROPERTY SECURITY/ LE REGISTRATEUR DES SÜRETÉS MOBILIÈRES (orfj6 05/2022)

REPORT : PSSR060

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335

3947)

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PAGE

TYPE OF SEARCH: BUSINESS DEBTORSEARCH CONDUCTED ON: J&R TRANSPORT INC.FILE CURRENCY: 05NOV 2024

INFORMATION RELATING TO THE REGISTRATIONS LISTED BELOW IS ATTACHED HERETO.

| FILE NUMBER | REGISTRATION NUMBER | REGISTRATION NUMBER | REGISTRATION NUMBER | REGISTRATION NUMBER |
|------------------------|--|-------------------------|-------------------------|-------------------------|
| 789859485 786433572 | 20230110 1235 9102 4097 20220906 0934 5064 4614 | 20230206 1202 9102 4104 | 20241008 1403 1462 6766 | 20241016 1652 9171 3951 |
| 786395637 | 20220908 0934 5084 4814 20220902 1241 5064 4276 | | | |
| 786398526 | 20220902 1322 5064 4288 | 20220922 1810 5064 2966 | | |
| 786398742 | 20220902 1340 5064 4293 | | | |
| 785886849 | 20220817 1452 5064 5475 | | | |
| 784275768 | 20220623 1706 9102 4014 | | | |
| 783679356 | 20220606 1023 6005 0334 | | | |
| 783341766 | 20220526 1335 6005 0098 | | | |
| 783249309 | 20220524 1211 1902 2813 | | | |
| 783069741 | 20220517 1421 1901 8569 | | | |
| 782922159 | 20220512 1216 6005 9799 | | | |
| 782699094 | 20220505 1231 1590 1105 | | | |
| 782660718 | 20220504 1354 1901 4969 | | | |
| 782669961 | 20220504 1726 1901 5028 | | | |
| 782546553 | 20220502 1155 1590 0396 | 20220502 1202 1590 0401 | | |
| 782485272 | 20220429 1135 9214 4773 | | | |
| 782230707 782192286 | 20220421 1746 9214 4758 20220420 1654 1901 0146 | 20240619 1035 1902 2180 | 20240619 1058 5064 9808 | |
| 782192286 | 20220217 1013 1901 2321 | 20220421 1043 1902 2958 | | |
| 780474258 | 20220217 1013 1901 2321 20220215 1449 1530 2566 | | | |
| 780425040 | 20220213 1449 1550 2500 | | | |
| 777482946 | 20211020 1426 8077 2826 | | | |
| 776995308 | 20211004 1001 1462 2592 | | | |
| 776944512 | 20211001 1348 1901 9404 | | | |
| 775073763 | 20210804 1050 1532 1959 | | | |
| 774683505 | 20210722 1405 1462 9299 | 20241001 1403 1462 3802 | | |
| 773959212 | 20210629 1453 1901 4475 | 20210629 1541 1902 9727 | 20210716 1702 1462 7370 | |
| 773959482 | 20210629 1455 1901 4477 | 20210629 1524 1902 9721 | | |
| 773959509 | 20210629 1457 1902 9707 | 20210629 1545 1901 4493 | | |

TYPE OF SEARCH : BUSINESS DEBTOR SEARCH CONDUCTED ON : J&R TRANSPORT INC. FILE CURRENCY : 05NOV 2024

INFORMATION RELATING TO THE REGISTRATIONS LISTED BELOW IS ATTACHED HERETO.

| RTT.F | NUMBER | REGISTRATION | MIMDED |
|-------|--------|--------------|---------|
| гтпе | NOMDER | REGISTRATION | NUPIDER |

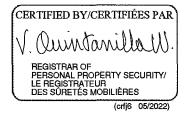
REGISTRATION NUMBER

REGISTRATION NUMBER

REGISTRATION NUMBER

| 773464626 | 20210614 1731 1901 0657 | | | |
|-----------|---------------------------------|-------------------------|-------------------------|-------------------------|
| 771347754 | 20210408 1004 146 2 8668 | | | |
| 762671574 | 20200615 0916 1532 1944 | 20200617 0841 1532 6432 | 20220126 1236 1532 4528 | 20221027 1048 1532 3915 |
| | 20221213 1431 1532 4200 | | | |

141 REGISTRATION(S) ARE REPORTED IN THIS ENQUIRY RESPONSE.





This is Exhibit "G" referred to in the Affidavit of Mark Lavecchia sworn before me this 8th day of November, 2024

Commissioner for Taking Affidavits

From: Lavecchia, Mark Sent: Friday, October 11, 2024 2:20 PM To: 'Jalwinder Brar' <<u>jalwinder@jrtrans.ca</u>> Subject: RE: RBC follow up

Hi Jalwinder,

Can you confirm the correct spelling of the addresses are: - **3018 US-20 BUS**, Belvidere, IL, 61008 instead 3018 US 20, Belvidere, IL, 61008 - **4951 West Jacquelyn Ave.**, Fresno, CA 93722 instead of 4951 west jackquleyen Ave, Fresno CA

Thanks,

Mark Lavecchia, CFA, MBA | Senior Manager, Special Loans and Advisory Services Royal Bank of Canada | 20 King Street West, 2nd Floor, Toronto, ON M5H 1C4 P: 437-243-3146 | E-mail: mark.lavecchia@rbc.com

From: Lavecchia, Mark
Sent: Friday, October 11, 2024 12:27 PM
To: 'Jalwinder Brar' <jalwinder@jrtrans.ca
Subject: RE: RBC follow up</pre>

Hi Jalwinder,

Thank you for the information. Do all of these have US plates?

Can you provide the contact information for each location.

Thanks,

Mark Lavecchia, CFA, MBA | Senior Manager, Special Loans and Advisory Services Royal Bank of Canada | 20 King Street West, 2nd Floor, Toronto, ON M5H 1C4 P: 437-243-3146 | E-mail: mark.lavecchia@rbc.com

From: Jalwinder Brar <<u>jalwinder@jrtrans.ca</u>> Sent: Friday, October 11, 2024 11:39 AM To: Lavecchia, Mark <<u>mark.lavecchia@rbc.com</u>> Subject: Re: RBC follow up

[External]/[Externe]

Following equipment are at 3018 US 20, Belvidere, IL, 61008

VIN 4V4W19EG2KN907568 4V4W19EG8KN902004 4V4W19EG3KN902010 4V4W19EG1KN901843 4V4W19EG2KN907442

- 1UYVS2533J2994732
- 1UYVS2537J2198162
- 1UYVS2533J2369327
- 1UYVS2537J2994703
- 1UYVS2532J2198313
- 1UYVS2538J2369131
- 1UYVS2535J2369152
- 1UYVS253XJ2994727
- 1UYVS2533J2369165

1UYVS2537J2369122

- 3AKJHHDRXMSMS4131 3AKJHHDRXMSMS3738 3AKJHHDR2MSMS4124 3AKJHHDR8MSMW4367 1UYVS2534HM762512
- 10110223341101702312
- 1UYVS2530K6589308
- 1UYVS2539K6589310
- 1UYVS2533K6589321
- 1UYVS2533K6634824

| 1UYVS2532K6634825 |
|-------------------|
| 1UYVS2535K6635022 |
| 1UYVS2531K6589317 |
| 1UYVS2538K6615203 |
| 1UYVS253XK6615218 |
| 1UYVS2538K6615220 |
| 1UYVS2532K6634820 |

Following trucks are in 4951 west jackquleyen Ave, Fresno CA

3AKJHHDR2MSMW4350

3AKJHHDR3MSMS3967

3AKJHHDR2MSMW4381

3AKJHHDR7MSMS4197

3AKJHHDR0MSMW4380

3AKJHHDR3MSMW4373

3AKJHHDR1MSMS3806

3AKJHHDR6MSMW4366

3AKJHHDR1MSMW4369

3AKJHHDR8MSMW4370

3AKJHHDRXMSMS4193

3AKJHHDR1MSMS3739

3AKJHHDROLSLK2075

3AKJHHDR8MSMS3964

3AKJHHDR1MSMW4338

1FUJHHDR3LLLK2082 1FUJHHDR4LLLK2088

3AKJHHDR6LSLK2050

3AKJHHDR3LSLM7875 3AKJHHDR7LSLK2011

3AKJHHDR9LSLK2074

On Oct 10, 2024, at 10:00 AM, Lavecchia, Mark <<u>mark.lavecchia@rbc.com</u>> wrote:

Good Morning Jalwinder,

Can you please provide an update. The Bank is requesting this information to be provided by the end of the day.

Thanks,

Mark Lavecchia, CFA, MBA | Senior Manager, Special Loans and Advisory Services Royal Bank of Canada | 20 King Street West, 2nd Floor, Toronto, ON M5H 1C4 P: 437-243-3146 | E-mail: <u>mark.lavecchia@rbc.com</u>

From: Jalwinder Brar <<u>jalwinder@jrtrans.ca</u>> Sent: Tuesday, October 8, 2024 5:10 PM To: Lavecchia, Mark <<u>mark.lavecchia@rbc.com</u>> Subject: Re: RBC follow up

[External]/[Externe]

Working On it

On Oct 8, 2024, at 5:05 PM, Lavecchia, Mark <<u>mark.lavecchia@rbc.com</u>> wrote:

Hi Jalwinder,

I wanted to follow up on my email. Can you please reply with the requested information.

Thanks,

Mark Lavecchia, CFA, MBA | Senior Manager, Special Loans and Advisory Services Royal Bank of Canada | 20 King Street West, 2nd Floor, Toronto, ON M5H 1C4 P: 437-243-3146 | E-mail: <u>mark.lavecchia@rbc.com</u>

From: Lavecchia, Mark Sent: Monday, October 7, 2024 3:31 PM To: 'Jalwinder Brar' <<u>jalwinder@jrtrans.ca</u>> Subject: RBC follow up

Hi Jalwinder,

Thank you for speaking with me. As discussed in our call, please provide a list with the following information:

- Truck/trailer identification for all RBC and HSBC Canada leases
- Full address of where they are being stored
- Contact information at the storage facilities
- jurisdiction of plates

Please provide the above information by the end of the day.

Thanks,

Mark Lavecchia, CFA, MBA | Senior Manager, Special Loans and Advisory Services Royal Bank of Canada | 20 King Street West, 2nd Floor, Toronto, ON M5H 1C4 P: 437-243-3146 | E-mail: <u>mark.lavecchia@rbc.com</u>

From: Lavecchia, Mark
Sent: Monday, October 7, 2024 2:05 PM
To: 'Jalwinder Brar' <jalwinder@jrtrans.ca
Subject: RE: RBC: Introduction to Mark Lavecchia

Good Afternoon Jalwinder,

I tried calling but got your voicemail. Please call me back when you are available.

Thanks,

Mark Lavecchia, CFA, MBA | Senior Manager, Special Loans and Advisory Services Royal Bank of Canada | 20 King Street West, 2nd Floor, Toronto, ON M5H 1C4 P: 437-243-3146 | E-mail: <u>mark.lavecchia@rbc.com</u>

From: Lavecchia, Mark
Sent: Friday, October 4, 2024 3:52 PM
To: 'Jalwinder Brar' <jalwinder@jrtrans.ca>
Subject: RE: RBC: Introduction to Mark Lavecchia

Hi Jalwinder,

I'll call you at 2pm on Monday.

Thanks,

Mark Lavecchia, CFA, MBA | Senior Manager, Special Loans and Advisory Services Royal Bank of Canada | 20 King Street West, 2nd Floor, Toronto, ON M5H 1C4 P: 437-243-3146 | E-mail: <u>mark.lavecchia@rbc.com</u>

From: Jalwinder Brar <jalwinder@jrtrans.ca>
Sent: Friday, October 4, 2024 3:15 PM
To: Lavecchia, Mark <<u>mark.lavecchia@rbc.com</u>>
Subject: Re: RBC: Introduction to Mark Lavecchia

[External]/[Externe]

Sent from my iPhone

On Oct 4, 2024, at 2:46 PM, Lavecchia, Mark <<u>mark.lavecchia@rbc.com</u>> wrote:

Hi Jalwinder,

Thanks for your reply. Are you available this afternoon or Monday for a call?

Please provide a time when you are available and the best number to reach you at.

Thanks,

Mark Lavecchia, CFA, MBA | Senior Manager, Special Loans and Advisory Services Royal Bank of Canada | 20 King Street West, 2nd Floor, Toronto, ON M5H 1C4 P: 437-243-3146 | E-mail: <u>mark.lavecchia@rbc.com</u>

From: Jalwinder Brar <<u>jalwinder@jrtrans.ca</u>>
Sent: Friday, October 4, 2024 1:35 PM
To: Lavecchia, Mark <<u>mark.lavecchia@rbc.com</u>>
Subject: Re: RBC: Introduction to Mark Lavecchia

[External]/[Externe]

Hello Mark

I got your email, sorry I was in states doing some meeting to secure work, due to recent loss of our big account for freight our operations was greatly disturbed and our fuel card stopped

I will reach out to you soon

On Oct 4, 2024, at 9:12 AM, Lavecchia, Mark <<u>mark.lavecchia@rbc.com</u>> wrote:

Good Morning Jalwinder,

I wanted to follow up as I have not received a reply.

Are you available today for a call?

Thanks,

Mark Lavecchia, CFA, MBA | Senior Manager, Special Loans and Advisory Services Royal Bank of Canada | 20 King Street West, 2nd Floor, Toronto, ON M5H 1C4 P: 437-243-3146 | E-mail: mark.lavecchia@rbc.com

From: Lavecchia, Mark
Sent: Tuesday, October 1, 2024 12:08 PM
To: 'jalwinder@jrtrans.ca' <jalwinder@jrtrans.ca>
Subject: RBC: Introduction to Mark Lavecchia

Hi Jalwinder,

As per the attached letter, I have taken over the management of your RBC accounts.

I tried to reach you by phone on the following numbers but you were unavailable: 289-654-1746 and 219-999-5175.

Please call me back as the Bank urgently needs to speak with you.

Thanks,

Mark Lavecchia, CFA, MBA | Senior Manager, Special Loans and Advisory Services Royal Bank of Canada | 20 King Street West, 2nd Floor, Toronto, ON M5H 1C4 P: 437-243-3146 | E-mail: <u>mark.lavecchia@rbc.com</u>

If you received this email in error, please advise the sender (by return email or otherwise) immediately. You have consented to receive the attached electronically at the above-noted email address; please retain a copy of this confirmation for future reference.

Si vous recevez ce courriel par erreur, veuillez en aviser l'expéditeur immédiatement, par retour de courriel ou par un autre moyen. Vous avez accepté de recevoir le(s) document(s) ci-joint(s) par voie électronique à l'adresse courriel indiquée ci-dessus; veuillez conserver une copie de cette confirmation pour les fins de reference future.

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Si vous recevez ce courriel par erreur, veuillez en aviser l'expéditeur immédiatement, par retour de courriel ou par un autre moyen. Vous avez accepté de recevoir le(s) document(s) ci-joint(s) par voie électronique à l'adresse courriel indiquée ci-dessus; veuillez conserver une copie de cette confirmation pour les fins de reference future.

This is Exhibit "H" referred to in the Affidavit of Mark Lavecchia sworn before me this 8th day of November, 2024

Commissioner for Taking Affidavits

AIRD BERLIS

Jeremy Nemers Direct: 416.865.7724 E-mail:jnemers@airdberlis.com

October 17, 2024

DELIVERED BY REGULAR MAIL, REGISTERED MAIL and EMAIL: <u>jalwinder@jrtrans.ca</u>

J&R Transport Inc. 2233 Argentia Road, Suite 306 Mississauga, ON L5N 2X7

Re: Royal Bank of Canada ("RBC") loans to J&R Transport Inc. (the "Debtor")

We are the lawyers for RBC in connection with its lending arrangements with the Debtor.

The Debtor is indebted to RBC with respect to certain credit facilities (the "**Credit Facilities**") made available by RBC to the Debtor, pursuant to and under the terms of:

- a) the credit agreement entered into between RBC and the Debtor dated May 2, 2024 (as same may have been amended, replaced, restated or supplemented from time to time, the "Primary Credit Agreement");
- b) the credit card agreements entered into between RBC and the Debtor dated May 13, 2016 and June 2, 2024 (collectively, and as same may have been amended, replaced, restated or supplemented from time to time, the "Credit Card Agreements");
- c) the master lease agreement entered into between RBC and the Debtor dated July 17, 2023 (as same may have been amended, replaced, restated or supplemented from time to time, the "Primary Master Lease Agreement"), and the leasing schedules entered into thereunder (the "Primary Leasing Schedules"); and
- d) the master equipment lease agreement entered into between RBC (then HSBC Bank Canada) and the Debtor dated June 12, 2023 (as same may have been amended, replaced, restated or supplemented from time to time, the "HSBC Master Lease Agreement"), and the leasing schedules entered into thereunder (the "HSBC Leasing Schedules" and, together with the Primary Credit Agreement, the Credit Card Agreements, the Primary Master Lease Agreement, the Primary Leasing Schedules and the HSBC Master Lease Agreement, the "Credit Agreements").

Certain of the Credit Facilities are repayable on demand. One or more Event of Default (as defined under the applicable Credit Agreements) has also occurred.

Except for the leasing Credit Facilities in respect of which no monetary default is currently outstanding (the "Additional Leases"), the following amounts are owing to RBC as of October 16, 2024 for principal and interest (plus costs and expenses) pursuant to the balance of the Credit Facilities under the Credit Agreements:

| Revolving demand facility | CDN \$2,109,435.61 |
|---|--------------------|
| Lease per HSBC Leasing Schedule 35606001 (901000014316) | 668,448.43 |
| Lease per HSBC Leasing Schedule 35606002 (901000014317) | 1,331,271.56 |
| Mastercard facility | 1,460.10 |
| · · · · · · · · · · · · · · · · · · · | CDN \$4,110,615.70 |
| | |
| Lease per Primary Leasing Schedule 201000075263 | USD \$373,491.49 |
| Lease per Primary Leasing Schedule 201000075667 | 587,401.66 |
| Lease per Primary Leasing Schedule 201000075881 | 391,959.60 |
| Lease per Primary Leasing Schedule 201000081269 | 166,111.36 |
| Lease per Primary Leasing Schedule 201000081976 | 148,690.58 |
| Lease per Primary Leasing Schedule 201000076107 | 140,504.32 |
| Lease per Primary Leasing Schedule 201000081382 | 277,551.28 |
| Lease per Primary Leasing Schedule 201000080735 | 138,507.69 |
| Lease per Primary Leasing Schedule 201000082114 | 371,668.06 |
| Visa card facility | 124,332.78 |
| | USD \$2,720,218.82 |

On behalf of RBC, and without prejudice to making further demand in respect of other amounts outstanding to RBC, including, without limitation, in respect of the Additional Leases, we hereby make formal demand for payment of **CDN \$4,110,615.70 plus USD \$2,720,218.82**, together with accruing interest and any and all costs and expenses (including, without limitation, any legal and other professional fees) incurred by RBC (collectively, the "**Specified Indebtedness**"). Payment is required to be made immediately. Interest continues to accrue on the Specified Indebtedness at the rates established by the Credit Agreements, and any other agreement, as applicable.

The Specified Indebtedness is secured by, *inter alia*, the general security agreement dated June 1, 2023 granted by the Debtor in favour of RBC, which grants RBC, amongst other things, a security interest in any and all of the Debtor's property, assets and undertakings (collectively, the **"Security"**).

If payment of the Specified Indebtedness is not received immediately, RBC shall take whatever steps it may consider necessary or appropriate to collect and recover the amounts owing to it, including, without limitation, the appointment of an interim receiver, receiver and/or receiver and manager of the Debtor, in which case RBC will also be seeking all costs associated with doing so.

On behalf of RBC, we hereby enclose a Notice of Intention to Enforce Security delivered pursuant to subsection 244(1) of the *Bankruptcy and Insolvency Act* (Canada) (the "**BIA Notice**"), which BIA Notice includes the Additional Leases as part of the total amount of indebtedness secured by the Security.

RBC hereby reserves its rights to initiate proceedings within the ten (10) day period set out in the BIA Notice, if circumstances warrant such proceedings.

Please govern yourself accordingly.

567

AIRD BERLIS

Yours truly,

AIRD & BERLIS LLP

Jus n-

Jeremy Nemers

Encl. cc: Client (by email)

AIRD BERLIS

NOTICE OF INTENTION TO ENFORCE SECURITY (*Bankruptcy and Insolvency Act*, Subsection 244(1))

DELIVERED BY REGULAR AND REGISTERED MAIL

TO: J&R Transport Inc. 2233 Argentia Road, Suite 306 Mississauga, ON L5N 2X7

insolvent company / person

TAKE NOTICE that:

- 1. Royal Bank of Canada ("**RBC**"), a secured creditor, intends to enforce its security on the property, assets and undertakings of J&R Transport Inc. (the "**Debtor**"), including, without limiting the generality of the foregoing, all assets, undertakings and personal property of the Debtor.
- 2. The security that is to be enforced (the "**Security**") is in the form of, *inter alia*, the general security agreement dated June 1, 2023 granted by the Debtor in favour of RBC, which grants RBC, amongst other things, a security interest in any and all of the Debtor's property, assets and undertakings.
- 3. As at October 16, 2024, the total amount of the indebtedness secured by the Security is the sum of **CDN \$4,110,615.70 plus USD \$2,933,447.99** in principal and interest, plus accruing interest and recovery costs and fees of RBC (including, without limitation, RBC's legal and other professional fees).
- 4. RBC will not have the right to enforce the Security until after the expiry of the ten (10) day period after this notice is sent, unless the Debtor consents to an earlier enforcement.

DATED at Toronto this 17th day of October, 2024.

ROYAL BANK OF CANADA by its lawyers, Aird & Berlis LLP

Jeremy Nemers

Brookfield Place, Suite 1800 181 Bay Street, Box 754 Toronto, ON M5J 2T9 Tel: 416-863-1500 Fax: 416-863-1515

Note: This Notice is given for precautionary purposes only and there is no acknowledgement that any person to whom this Notice is delivered is insolvent, or that the provisions of the *Bankruptcy and Insolvency Act* apply to the enforcement of this security. 62028792.3

AIRD BERLIS

Jeremy Nemers Direct: 416.865.7724 E-mail:jnemers@airdberlis.com

October 17, 2024

DELIVERED BY REGULAR MAIL, REGISTERED MAIL and EMAIL: <u>jalwinder@jrtrans.ca</u>

Jalwinder Brar 10036 Tenth Line Georgetown, ON L7G 0N2

Re: Royal Bank of Canada ("RBC") loans to J&R Transport Inc. (the "Debtor")

We are the lawyers for RBC in connection with its lending arrangements with the Debtor.

The Debtor is indebted to RBC with respect to certain credit facilities (the "**Credit Facilities**") made available by RBC to the Debtor, pursuant to and under the terms of:

- a) the credit agreement entered into between RBC and the Debtor dated May 2, 2024 (as same may have been amended, replaced, restated or supplemented from time to time, the "Primary Credit Agreement");
- b) the credit card agreements entered into between RBC and the Debtor dated May 13, 2016 and June 2, 2024 (collectively, and as same may have been amended, replaced, restated or supplemented from time to time, the "Credit Card Agreements"); and
- c) the master lease agreement entered into between RBC and the Debtor dated July 17, 2023 (as same may have been amended, replaced, restated or supplemented from time to time, the "Master Lease Agreement"), and the leasing schedules entered into thereunder (the "Leasing Schedules" and, together with the Primary Credit Agreement, the Credit Card Agreements and the Master Lease Agreement, the "Specified Credit Agreements").

Certain of the Credit Facilities are repayable on demand. One or more Event of Default (as defined under the applicable Specified Credit Agreements) has also occurred.

You, Jalwinder Brar (the "**Guarantor**"), personally guaranteed the Debtor's obligations to RBC, including, without limitation, those under the Specified Credit Agreements, pursuant to the written guarantee and postponement of claim granted to RBC in the limited principal amount of \$1,950,000.00 dated June 1, 2023 (the "**Guarantee**").

Except for the leasing Credit Facilities in respect of which no monetary default is currently outstanding, the following amounts are owing to RBC as of October 16, 2024 for principal and interest (plus costs and expenses) pursuant to the balance of the Credit Facilities under the Specified Credit Agreements:

| Revolving demand facility | CDN \$2,109,435.61 |
|---|--------------------|
| Mastercard facility | 1,460.10 |
| | CDN \$2,110,895.71 |
| | |
| Lease per Primary Leasing Schedule 201000075263 | USD \$373,491.49 |
| Lease per Primary Leasing Schedule 201000075667 | 587,401.66 |
| Lease per Primary Leasing Schedule 201000075881 | 391,959.60 |
| Lease per Primary Leasing Schedule 201000081269 | 166,111.36 |
| Lease per Primary Leasing Schedule 201000081976 | 148,690.58 |
| Lease per Primary Leasing Schedule 201000076107 | 140,504.32 |
| Lease per Primary Leasing Schedule 201000081382 | 277,551.28 |
| Lease per Primary Leasing Schedule 201000080735 | 138,507.69 |
| Lease per Primary Leasing Schedule 201000082114 | 371,668.06 |
| Visa card facility | 124,332.78 |
| | USD \$2,720,218.82 |

On behalf of RBC, and without prejudice to making further demand in respect of other amounts outstanding to RBC, we hereby make formal demand on you, the Guarantor, for payment of **\$1,950,000.00**, together with accruing interest and any and all costs and expenses (including, without limitation, any legal and other professional fees) incurred by RBC (collectively, the "**Specified Guaranteed Indebtedness**"). Payment is required to be made immediately. Interest continues to accrue on the Specified Guaranteed Indebtedness at the rates established by the Specified Credit Agreements, the Guarantee and any other agreement, as applicable.

If payment of the Specified Guaranteed Indebtedness is not received immediately, RBC shall take whatever steps it may consider necessary or appropriate to collect and recover the amounts owing to it, including, without limitation, the commencement of civil legal proceedings against you, the Guarantor, in which case RBC will also be seeking all costs associated with doing so.

Please govern yourself accordingly.

Yours truly,

AIRD & BERLIS LLP

11-

Jeremy Nemers

cc: Client (by email)

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AIRD BERLIS

This is Exhibit "I" referred to in the Affidavit of Mark Lavecchia sworn before me this 8th day of November, 2024

Commissioner for Taking Affidavits



| CANADA POST CANADA | REGISTERED DOMESTIC CUSTOMER RECEIPT | RECOMMANDÉ RÉGIME INTÉRIEUR REÇU DU CLIENT |
|------------------------------------|--|---|
| REGISTERED M | IAIL 3 | ereiny Nemers |
| Jalwinder Brar 10036 Tenth Line | | FOR DELIVERY CONFIRMATION DE LA LIVEAUSON canadapost ca or/ou 1 888 550-6333 |
| | | CPC Treaking Number Numbre de repárage de la SCP RN 856 268 982 CA |
| 33-086-584 (17-12) | | and the second second second |





REGISTERED Fragile and perishable articles are not indemnified against damage. Indemnity and fees information is available on



CANADA POST CANADA

Tracking number:

RN856268979CA

Delivered

Shipping service: Registered Mail Delivery standard: Oct. 18

Latest updates

| Date | Time | Location | Progress | Post office |
|---------|----------|-----------------|----------------------------------|-------------|
| Oct. 18 | 12:42 pm | | Signature available | |
| Oct. 18 | 12:42 pm | MISSISSAUGA, ON | Delivered | - |
| Oct. 18 | 10:19 am | MISSISSAUGA,ON | Item out for delivery | |
| Oct. 18 | 4:48 am | MISSISSAUGA,ON | Item processed | |
| Oct. 17 | 7:54 pm | MISSISSAUGA, ON | Item processed | |
| Oct. 17 | 12:11 pm | TORONTO,ON | Item accepted at the Post Office | |

Signature Required

© 2019 Canada Post Corporation

CANADA POST CANADA

Tracking number: RN856268982CA

Check delivery progress Shipping service: Registered Mail Delivery standard: Nov. 7

| Latest updates | | | | |
|---|--------------|----------------|---|--------------------|
| Date | Time | Location | Progress | Post office |
| Nov. 7 | 9:19 am | | Signature available | |
| Nov. 7 | 9:19 am | TORONTO,ON | Item successfully returned to sender's delivery partner | |
| Nov. 7 | 6:35 am | | Signature available | |
| Nov. 7 | 6:35 am | TORONTO,ON | Item successfully returned to sender's delivery partner | |
| Nov. 7 | 6:18 am | TORONTO,ON | The item being returned to the sender went out for delivery. | |
| Nov. 7 | 5:33 am | TORONTO,ON | Item processed | |
| Nov. 6 | 9:40 am | TORONTO,ON | Item being returned rescheduled for delivery next business day. | |
| Nov. 5 | 10:16 am | GEORGETOWN,ON | Item has been returned and is enroute to the Sender | |
| Nov. 5 | 10:16 am | GEORGETOWN,ON | Item was unclaimed by recipient. Item being returned to sender. | |
| Oct. 23 | 4:52 pm | GEORGETOWN,ON | Final Notice; Item will be returned to sender if not collected within 10 days | MOUNTAINVIEW PO |
| Oct. 18 | 2:42 pm | GEORGETOWN,ON | Item available for pickup at Post Office | MOUNTAINVIEW PO |
| Oct. 18 | 2:19 pm | GEORGETOWN,ON | Notice card left indicating where and when to pick up item | |
| Oct. 18 | 8:40 am | GEORGETOWN,ON | Item out for delivery | |
| Oct. 18 | 5:54 am | GEORGETOWN,ON | Item processed | |
| Oct. 17 | 7:54 pm | MISSISSAUGA,ON | Item processed | |
| Oct. 17 | 12:11 pm | TORONTO,ON | Item accepted at the Post Office | |
| Features and op Signature Requir Signature Requir | ed on Returr | 1 | | |

© 2019 Canada Post Corporation

TAB 5

ONTARIO SUPERIOR COURT OF JUSTICE (COMMERCIAL LIST)

BETWEEN:

ROYAL BANK OF CANADA

Applicant

- and -

J&R TRANSPORT INC.

Respondent

APPLICATION UNDER SUBSECTION 243(1) OF THE BANKRUPTCY AND INSOLVENCY ACT, R.S.C. 1985, c. B-3, AS AMENDED AND SECTION 101 OF THE COURTS OF JUSTICE ACT, R.S.O. 1990, c. C.43, AS AMENDED

CONSENT

The undersigned, msi Spergel inc. ("**Spergel**"), hereby consents to the appointment of Spergel as receiver, without security, of all the assets, undertakings and properties of J&R Transport Inc. (the "**Debtor**") acquired for, or used in relation to a business carried on by the Debtor and all proceeds thereof, all pursuant to the provisions of section 243(1) of the *Bankruptcy and Insolvency Act*, R.S.C. 1985, c. B-3, as amended, and section 101 of the *Courts of Justice Act*, R.S.O. 1990, c. C.43, as amended.

DATED at Toronto, this 11th day of November, 2024.

msi Spergel inc.

Per: Pukl

Name: Mukul Manchanda Title: Managing Partner I have authority to bind the Corporation.

- and - J&R TRANSPORT INC.

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Applicant

Respondent

Court File No. CV-24-00731252-00CL

ONTARIO SUPERIOR COURT OF JUSTICE (COMMERCIAL LIST)

Proceedings commenced at Toronto

CONSENT TO ACT AS RECEIVER

AIRD & BERLIS LLP

Barristers and Solicitors Brookfield Place 181 Bay Street, Suite 1800 Toronto, ON M5J 2T9

Sanjeev P.R. Mitra (LSO# 37934U)

Tel: (416) 865-3085 Fax: (416) 863-1515 Email: smitra@airdberlis.com

Jeremy Nemers (LSO# 66410Q)

Tel: (416) 865-7724 Email: jnemers@airdberlis.com

Calvin Horsten (LSO# 90418I) Tel: (416) 865-3077 Email: chorsten@airdberlis.com

Lawyers for Royal Bank of Canada

TAB 6

Court File No. CV-24-00731252-00CL

ONTARIO SUPERIOR COURT OF JUSTICE (COMMERCIAL LIST)

BETWEEN:

ROYAL BANK OF CANADA

Applicant

- and -

J&R TRANSPORT INC.

Respondent

APPLICATION UNDER SUBSECTION 243(1) OF THE BANKRUPTCY AND INSOLVENCY ACT, R.S.C. 1985, c. B-3, AS AMENDED AND SECTION 101 OF THE COURTS OF JUSTICE ACT, R.S.O. 1990, c. C.43, AS AMENDED

SERVICE LIST

(current as of November 12, 2024)

| TO: | AIRD & BERLIS LLP |
|---------|---------------------------------------|
| | Brookfield Place |
| | 181 Bay Street, Suite 1800 |
| | Toronto, ON M5J 2T9 |
| | Sanjeev P. R. Mitra |
| | Tel: (416) 865-3085 |
| | Email: smitra@airdberlis.com |
| | |
| | Jeremy Nemers |
| | Tel: (416) 865-7724 |
| | Email: jnemers@airdberlis.com |
| | Calvin Horsten |
| | Tel: (416) 865-3077 |
| | Email: <u>chorsten@airdberlis.com</u> |
| | |
| | Lawyers for the Applicant |
| | |
| AND TO: | MSI SPERGEL INC. |
| | 200 Yorkland Boulevard, Suite 1100 |
| | Toronto ON M2J 5C1 |
| | |

| | Mukul Manchanda |
|---------|---|
| | Email: mmanchanda@spergel.ca |
| | Eman. <u>mmanchanda(@sperger.ca</u> |
| | Proposed Receiver |
| AND TO: | J&R Transport Inc. |
| | 2233 Argentia Road, Suite 306 |
| | Mississauga, ON L5N 2X7 |
| | |
| | Jalwinder Brar |
| | Email: jalwinder@jrtrans.ca |
| | Respondent |
| AND TO: | JALWINDER BRAR |
| | 10036 Tenth Line |
| | Georgetown, ON L7G 0N2 |
| | |
| | Email: jalwinder@jrtrans.ca |
| | Guarantor |
| AND TO: | OFFICE OF THE SUPERINTENDENT OF BANKRUPTCY |
| | 151 Yonge Street 4th Floor |
| | Toronto ON M5C 2W7 |
| | |
| | Tel: (416) 973-6441 |
| | Email: osbservice-bsfservice@ised-isde.gc.ca |
| | |
| AND TO: | DEPARTMENT OF JUSTICE CANADA |
| | Ontario Regional Office |
| | 120 Adelaide Street West, Suite 400 |
| | Toronto, ON M5H 1T1 |
| | Email: AGC-PGC.Toronto-Tax-Fiscal@justice.gc.ca |
| | |
| AND TO: | HIS MAJESTY THE KING IN RIGHT OF CANADA |
| | as represented by Ministry of Finance |
| | Legal Services Branch |
| | Revenue Collections Branch – Insolvency Unit |
| | 33 King Street West, P.O. Box 627 |
| | Oshawa, ON L1H 8H5 |
| | Email: insolvency.unit@ontario.ca |
| | |

PPSA Registrants:

| AND TO: | ARUNDEL CAPITAL CORPORATION |
|---------|--|
| AND IO. | 3007 14th Street SW, Suite 201 |
| | Calgary, AB T2T 3V6 |
| | Calgary, AD 121 5 VO |
| AND TO: | BODKIN, A DIVISION OF BENNINGTON FINANCIAL CORP. |
| | 102-1465 North Service Road East |
| | Oakville, ON L6H 1A7 |
| | |
| AND TO: | BRANDT FINANCE LTD. AND BRANDT TRACTOR LTD. |
| | Box 3856 Highway 1 East |
| | Regina, SK S4P 3R8 |
| AND TO: | CLE CAPITAL INC. |
| | 301-3390 South Service Road |
| | Burlington, ON L7N 3J5 |
| | |
| AND TO: | COAST CAPITAL EQUIPMENT FINANCE LTD. |
| | 800-9900 King George Boulevard |
| | Surrey, BC V3T 0K7 |
| AND TO: | COMPASS EQUIPMENT FINANCE INC. |
| | 475 Seamen Street |
| | Stoney Creek, ON L8E 2R2 |
| | |
| AND TO: | CONCENTRA BANK |
| | c/o Commercial Leasing |
| | 2055 Albert Street, Box 3030 |
| | Regina, SK S4P 3G8 |
| AND TO: | CWB NATIONAL LEASING INC. |
| | 1525 Buffalo Place (3137431, 3099594, 3101374, 3104624, 3139439) |
| | Winnipeg, MB R3T 1L9 |
| | |
| AND TO: | DAIMLER TRUCK FINANCIAL SERVICES CANADA |
| | CORPORATION |
| | 2680 Matheson Boulevard East, Suites 202 |
| | Mississauga, ON L4W 0A5 |
| AND TO: | DAIMLER TRUCK FINANCIAL SERVICES CANADA |
| | CORPORATION |
| | 2680 Matheson Boulevard East, Suites 500 |
| | Mississauga, ON L4W 0A5 |
| | |

| AND TO: | DE LAGE LANDEN FINANCIAL SERVICES CANADA INC. |
|---------|---|
| | 3450 Superior Court, Unit 1 |
| | Oakville, ON L6L 0C4 |
| AND TO: | DELTA TRUCK REPAIR CENTRE INC. |
| | 50 Northface Crescent |
| | Brampton, ON L6R 2Y2 |
| AND TO: | EAGLE TOWING & RECOVERY |
| | 6972 Airport Road |
| | Mississauga, ON L4T 4J5 |
| AND TO: | FIRST FINANCIAL CANADIAN LEASING LTD. |
| | c/o Cassels Brock & Blackwell LLP |
| | 40 King Street West, Suite 2100 |
| | Toronto, ON M9H 3C2 |
| AND TO: | MAYA LEASING CORP. |
| | 215 Advance Boulevard, Unit 7 |
| | Brampton, ON L6T 4V9 |
| AND TO: | MERCADO CAPITAL CORPORATION |
| | 1900-13450 102 Avenue |
| | Surrey, BC V3T 5Y1 |
| AND TO: | MERCEDES-BENZ FINANCIAL SERVICES CANADA |
| | CORPORATION |
| | 2680 Matheson Boulevard East, Suite 500 |
| | Mississauga, ON L4W 0A5 |
| AND TO: | MERIDIAN ONECAP CREDIT CORP. |
| | 204-3185 Willingdon Green |
| | Burnaby, BC V5G 4P3 |
| | 4710 Kingsway, Suite 1500 |
| | Burnaby, BC V5H 4M2 |
| AND TO: | MITSUBISHI HC CAPITAL CANADA INC. |
| | 301-3390 South Service Road |
| | Burlington, ON L7N 3J5 |
| AND TO: | MITSUBISHI HC CAPITAL CANADA LEASING, INC. |
| | 401-1100 Burloak Drive |
| | Burlington, ON L7L 6B2 |
| | |
| | |

| AND TO: | PNC EQUIPMENT FINANCE, |
|---------|---|
| | A DIVISION OF PNC BANK CANADA BRANCH |
| | 2140-130 King Street West |
| | Toronto, ON M5X 1E4 |
| AND TO: | PNC VENDOR FINANCE CORPORATION CANADA |
| | 2-4145 North Service Road |
| | Burlington, On L7L 6A3 |
| AND TO: | RIORDAN LEASING INC. |
| | 1158 King Street East |
| | Kitchener, ON N2G 2N4 |
| AND TO: | TFG FINANCIAL CORPORATION |
| | 400-4180 Lougheed Highway |
| | Burnaby, BC V5C 6A7 |
| AND TO: | THE BANK OF NOVA SCOTIA |
| | 10 Wright Boulevard |
| | Stratford, ON N5A 7X9 |
| AND TO: | TOYOTA INDUSTRIES COMMERCIAL FINANCE CANADA, INC. |
| | 630-401 The West Mall |
| | Toronto, ON M9C 5J5 |
| AND TO: | TPINE LEASING CAPITAL CORPORATION |
| | 6050 Dixie Road |
| | Mississauga, ON L5T 1A6 |
| AND TO: | VFS CANADA INC. |
| | 238 Wellington Street East, 3 rd Floor |
| | Aurora, ON L4G 1J5 |
| AND TO: | WELLS FARGO EQUIPMENT FINANCE COMPANY |
| | 1290 Central Parkway West, Suite 900 |
| | Mississauga, ON L5C 4R3 |

EMAIL SERVICE LIST

smitra@airdberlis.com; jnemers@airdberlis.com; chorsten@airdberlis.com; mmanchanda@spergel.ca; jalwinder@jrtrans.ca; osbservice-bsfservice@ised-isde.gc.ca; AGC-PGC.Toronto-Tax-Fiscal@justice.gc.ca; insolvency.unit@ontario.ca; - and - J&R TRANSPORT INC. Respondent

Court File No. CV-24-00731252-00CL

ONTARIO SUPERIOR COURT OF JUSTICE (COMMERCIAL LIST)

Proceedings commenced at Toronto

APPLICATION RECORD - VOLUME II (Returnable December 3, 2024)

AIRD & BERLIS LLP Brookfield Place 181 Bay Street, Suite 1800 Toronto, ON M5J 2T9

Sanjeev P. R. Mitra (LSO # 37934U) Tel: (416) 865-3085 Email: <u>smitra@airdberlis.com</u>

Jeremy Nemers (LSO # 66410Q) Tel: (416) 865-7724 Email: jnemers@airdberlis.com

Calvin Horsten (LSO # 90418I) Tel: (416) 865-3077 Email: <u>chorsten@airdberlis.com</u>

Lawyers for Royal Bank of Canada