



This is the 1st affidavit
of Channie Yoon in this case
and was made on June 16, 2025

No. VLC-S-S-253697
Vancouver Registry

IN THE SUPREME COURT OF BRITISH COLUMBIA

BETWEEN:

INSTITUTIONAL MORTGAGE CAPITAL CANADA INC., in
its capacity as general partner of IMC LIMITED PARTNERSHIP

PETITIONER

AND:

MORTISE (SCOTT ROAD RESIDENTIAL) HOLDINGS LTD.,
MORTISE (SCOTT ROAD OFFICE) HOLDINGS LTD.,
MORTISE (SCOTT ROAD COMMERCIAL) HOLDINGS LTD.,
1048799 B.C. LTD., BALJIT SINGH JOHAL, BANCORP
BALANCED MORTGAGE FUND II LTD., BANCORP
GROWTH MORTGAGE FUND II LTD., BANCORP
FINANCIAL SERVICES INC., MANDATE MANAGEMENT
CORPORATION, G4 CONSTRUCTION LTD., BULAND
CONSTRUCTION LTD., LIFETIME CONSTRUCTION LTD.,
BEST CANADIAN HOMES LTD., GILL 22 CONSTRUCTION
LTD., 1370395 B.C. LTD., HARJUS CONSTRUCTION LTD.,
AND 1507718 B.C. LTD.

RESPONDENTS

AFFIDAVIT

FORM 109 (RULE 22-2(2) AND (7))

I, Channie Yoon, legal administrative assistant, of 3200 - 650 West Georgia Street, in the City of Vancouver, Province of British Columbia, AFFIRM AND SAY AS FOLLOWS:

1. I am a legal administrative assistant with Harper Grey LLP, solicitors for the respondents, Mortise (Scott Road Residential) Holdings Ltd., Mortise (Scott Road Office) Holdings Ltd., Mortise (Scott Road Commercial) Holdings Ltd., 1048799 B.C. Ltd. and Baljit Johal, and as such I have personal knowledge of the matters and facts herein deposed to save and except where the same are stated to be made upon information and belief and as to the latter I verily believe them to be true.
2. Attached hereto and marked as **Exhibit "A"** to this my affidavit is a true copy of the Rent Roll of the subject lands as at April 1, 2025.

3. Attached hereto and marked as **Exhibit "B"** to this my affidavit is a true copy of the email between Navjeet Gill of Mortise and the representative of the petitioner on August 1, 2024.
4. Attached hereto and marked as **Exhibit "C"** to this my affidavit is a true copy of the email thread between Navjeet Gill of Mortise and the representatives of the petitioner from December 2, 2024 to January 14, 2025.
5. Attached hereto and marked as **Exhibit "D"** to this my affidavit is a true copy of the email thread between Navjeet Gill of Mortise and the representatives of the petitioner from September 5, 2024 to November 28, 2024.

AFFIRMED BEFORE ME at Vancouver,
in British Columbia, on June 16, 2025



A Commissioner for taking affidavits within
British Columbia

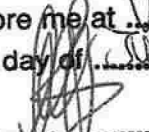
SALMAN Y. BHURA
Barrister and Solicitor
3200 VANCOUVER CENTRE
650 W. GEORGIA ST.
VANCOUVER, B.C. V6B 4P7



Channie Yoon

(Print name or affix stamp of commissioner)

1048799 B.C. LTD - Rent Roll (As of April 01, 2025)											
Unit #	Tenant	Lease Term	Area(ft ²)	Monthly Basic Rent	Annual Basic Rent	Rent \$/sf.	GST	Additional Rents	GST	Total Monthly	Annual (excl GST)
100	Nav Sweets	Feb 1, 2025 - Jan 31, 2027	1,842	4,912.00	58,944.00	32.00	245.60	1,535.00	76.75	6,769.35	77,364.00
101	Nav Sweets	Feb 1, 2025 - Jan 31, 2027	1,686	4,496.00	53,952.00	32.00	224.80	1,405.00	70.25	6,196.05	70,812.00
102	Nav Sweets	Feb 1, 2025 - Jan 31, 2027	700	1,866.67	22,400.00	32.00	93.33	583.33	29.17	2,572.50	29,400.00
102- Back	Nav Sweets *	TBD - Jan 31, 2027	2,447								
103	Gurjit Gill **	September 1, 2024 - August 31, 2029	3,647	9,725.33	116,704.00	32.00	486.27	2,000.00	100.00	12,311.60	140,704.00
104	Vacant***	Just projections	2,663								
105	Frontier****	Oct 1, 2024 - Sept 30, 2026	12,927	26,931.25	323,175.00	25.00	1,346.56			28,277.81	323,175.00
106	Delta Ice Cream	Nov 15, 2019 - Nov 15, 2029	2,687	6,719.72	80,636.64	30.01	335.99			7,055.71	80,636.64
107	Desi Rasoi	Jan 15, 2025 - Jan 14, 2030	3,959	9,897.50	118,770.00	30.00	494.88	3,299.17	164.96	13,691.54	158,360.00
201	Skye Marketing	Jan 15, 2025 - Jan 14, 2026	2,000	5,500.00	66,000.00	33.00	275.00	1,666.67		7,441.67	86,000.00
202	Skye Marketing	Jan 15, 2025 - Jan 14, 2026	350	1,000.00	12,000.00	34.29	50.00	291.67		1,341.67	15,500.00
2nd Floor - Backspace	Vacant	Just projections	200	583.33	7,000.00	35.00	29.17			612.50	7,000.00
203	UTA	Month to Month	350	1,000.00	12,000.00	34.29	50.00			1,050.00	12,000.00
204	Orca Transport	Month to Month	400	1,000.00	12,000.00	30.00	50.00			1,050.00	12,000.00
Totals and Averages			35,858	73,631.80	883,581.64	27.11	3,681.59	10,780.83	441.13	88,370.39	1,012,951.64
* Nav Sweets is finalizing the lease for this space											
** Gurjit Gill excersied their option to renew and is negotiating new lease rate											
*** Space is vacant on purpose											
****Frontier Lease is under Arbitration to establish fair market rents. Tenant is paying old rents in the meantime											

This is Exhibit "A" referred to in the
 affidavit of Channie Yoon
 sworn before me at Vancouver BC
 this 16 day of June 2025

 A Commissioner for taking Affidavits
 within British Columbia

Navjeet Gill

From: Shankavi Shanmugalingam <shankavi.s@imservicing.ca>
Sent: August 1, 2024 1:45 PM
To: Navjeet Gill
Cc: Darren Schmidt
Subject: RE: [External] 1048799 B.C. LTD - 8140 120th Street, Surrey

This is Exhibit "B" referred to in the
 affidavit of Channie Yoon
 sworn before me at Vancouver BC
 this 16 day of June 2025

[Signature]
 A Commissioner for taking Affidavits
 within British Columbia

Hi Navjeet,

We have already submitted payments to be drafted for today.

We will repull your August 1st payment on August 7th, but unfortunately we are not able to debit payments on the 7th of every month.

Thank you



Shankavi Shanmugalingam
Servicing Officer
 Direct: 416-814-2598
 E-mail: shankavi.s@imservicing.ca

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From: Navjeet Gill <navjeet@mortisegroup.com>
Sent: Thursday, August 1, 2024 4:10 PM
To: Saliou Khouma <saliou.khouma@imservicing.ca>
Subject: 1048799 B.C. LTD - 8140 120th Street, Surrey

CAUTION: External

Hi Saliou,

Apologies for reaching out at the last minute – but my credit union informed me that due to a new policy, they will be holding all cheques/drafts for 5 days and as such, the payment to be processed for today (\$131,574.18) will not go through.

I was not informed of this policy previously and they maintained their position despite the rental cheques being a consistent monthly deposit with no returns. Can you please reschedule the PAD for August 7th?

Going forward, is it possible to change the payment date to the 7th of each month?

I am attaching the account statement from today for your reference. Please advise at your earliest opportunity.

Best Regards,

Navjeet Gill
 Mortise Group of Companies
 Unit 104 - 9450 120th Street, Surrey, B.C., V3V 4B9
 Office: [778.926.0093](tel:778.926.0093)

Email: Navjeet@mortisegroup.com

Website: www.mortisegroup.com

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This email has been scanned for spam and viruses by Proofpoint Essentials. Click [here](#) to report this email as spam.

Navjeet Gill

From: Vincent Slawski-Slawski <Vincent.Slawski@imcapital.com>
Sent: January 14, 2025 2:30 PM
To: Navjeet Gill
Cc: Joe Saso; Jeff O'Brien
Subject: Re: [External] 8140 120th Street, Surrey - Renewal

Hi Nav,

Thank you , I sent out a meetings invite for tomorrow. Look forward to speaking then.

Regards,

Vincent

This is Exhibit "C" referred to in the
 affidavit of Charlie Yoon
 sworn before me at Vancouver BC
 this 16 day of June 2025

.....
 A Commissioner for taking Affidavits
 within British Columbia

Vincent Slawski
 Analyst
 Direct: 416-814-2513
 E-mail: vincent.slawski@imcapital.com

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From: Navjeet Gill <navjeet@mortisegroup.com>
Sent: Tuesday, January 14, 2025 5:06:55 PM
To: Vincent Slawski-Slawski <Vincent.Slawski@imcapital.com>
Cc: Joe Saso <joe.saso@imcapital.com>; Jeff O'Brien <jeff.obrien@imcapital.com>
Subject: RE: [External] 8140 120th Street, Surrey - Renewal

CAUTION: External

Hi Vincent,

10 am works. From my understanding, Darren was informed about the 2nd mortgage, and everything was disclosed.

Let's chat tomorrow morning.

Best Regards,

Navjeet Gill
 Mortise Group of Companies

From: Vincent Slawski-Slawski <Vincent.Slawski@imcapital.com>
Sent: January 14, 2025 2:05 PM
To: Navjeet Gill <navjeet@mortisegroup.com>
Cc: Joe Saso <joe.saso@imcapital.com>; Jeff O'Brien <jeff.obrien@imcapital.com>
Subject: RE: [External] 8140 120th Street, Surrey - Renewal

Hi Nav,

As part of our renewal process, we pulled a title search for 8140 120th Street. When we pulled the title search on the subject property, we noticed a subordinate charge under Bancorp Balanced Mortgage Fund registered on November 11th, 2024. We would like to understand what the proceeds were used for and the nature of the charge.

Do you have time tomorrow for a call tomorrow to discuss, let me know if 10 am or 10 30 am PST works for you? I can send an invite out.

Thanks again,

Vincent



Vincent Slawski
Analyst

Direct: 416-814-2513

E-mail: vincent.slawski@imcapital.com

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From: Vincent Slawski-Slawski
Sent: Tuesday, January 14, 2025 3:21 PM
To: Navjeet Gill <navjeet@mortisegroup.com>
Cc: Joe Saso <joe.saso@imcapital.com>
Subject: RE: [External] 8140 120th Street, Surrey - Renewal

Hi Nav,

Noting that you mentioned Cushman Wakefield for the sale of the property, can you please provide the contact at Cushman Wakefield that you were planning to use?

Regards,

Vincent



Vincent Slawski
Analyst

Direct: 416-814-2513

E-mail: vincent.slawski@imcapital.com

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From: Vincent Slawski-Slawski
Sent: Tuesday, January 14, 2025 2:26 PM
To: Navjeet Gill <navjeet@mortisegroup.com>
Cc: Joe Saso <joe.saso@imcapital.com>
Subject: RE: [External] 8140 120th Street, Surrey - Renewal

Hi Nav,

Thank you for sending that over, please provide the remainder whenever possible.

Regards,

Vincent



Vincent Slawski

Analyst

Direct: 416-814-2513

E-mail: vincent.slawski@imcapital.com

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From: Navjeet Gill <navjeet@mortisegroup.com>
Sent: Tuesday, January 14, 2025 1:16 PM
To: Vincent Slawski-Slawski <Vincent.Slawski@imcapital.com>
Cc: Joe Saso <joe.saso@imcapital.com>
Subject: RE: [External] 8140 120th Street, Surrey - Renewal

CAUTION:External

Hi Vincent,

I have asked the architect to provide some progress drawings.

With respect to the pending items:

5. Summary of The Mortise Group Assets including Address, Construction Start, Completion Date, Sales/Presales, Sale Status, Current Value, Current Debt, Equity, Mortise Ownership %, Mortise Equity
If you could please send over the Cashflow schedule for 2025 that was mentioned on the call for Mortise Group and any further info on current liquidity. – See attached
Can you please provide closing contracts for the cashflow items that are outlined in the cashflow statement for 2025, regarding the Q2 2025 items. Specifically the Ridge JV (5 units) event for \$1.2MM, and 12- Unit TH for \$1.0MM. Can you please provide supporting documentation on those two cashflow events and specific dates of when those units are supposed to close. As well can you please specify the existing debt on the properties listed on your cashflow statement. –

See attached sale contract of Unit 507 (ridge). The 12 unit TH contract is forthcoming and we are pushing for April end completion. 7

10. NW Statement – Baljit Singh Johal – Litigation

Understanding you said that the active litigation with the JV partner is on good terms could you send over the working copy of the consent settlement and mutual discharge. – Will send over the copy tomorrow with the Architect letter. Please provide whenever possible. – This will need some additional time as we are going back and forth on some terms.

Best Regards,

Navjeet Gill
Mortise Group of Companies

From: Vincent Slawski-Slawski <Vincent.Slawski@imcapital.com>
Sent: January 13, 2025 1:15 PM
To: Navjeet Gill <navjeet@mortisegroup.com>
Cc: Joe Saso <joe.saso@imcapital.com>
Subject: RE: [External] 8140 120th Street, Surrey - Renewal

Hi Nav,

Hope you're doing well,

Thanks for sending that info over, can you please provide us with your updated development plan that you are planning to submit to the city in February 2025?

Would be helpful to see, thanks again.

Regards,

Vincent

IMC INSTITUTIONAL
MORTGAGE
CAPITAL

Vincent Slawski
Analyst

Direct: 416-814-2513
E-mail: vincent.slawski@imcapital.com

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From: Vincent Slawski-Slawski
Sent: Monday, January 13, 2025 12:21 PM
To: Navjeet Gill <navjeet@mortisegroup.com>

Cc: Joe Saso <joe.saso@imcapital.com>
Subject: RE: [External] 8140 120th Street, Surrey - Renewal

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Hi Nav,

Thank you for sending that over, we will follow up with any questions or comments. Thank you!

Regards,

Vincent



Vincent Slawski

Analyst

Direct: 416-814-2513

E-mail: vincent.slawski@imcapital.com

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From: Navjeet Gill <navjeet@mortisegroup.com>
Sent: Monday, January 13, 2025 12:13 PM
To: Vincent Slawski-Slawski <Vincent.Slawski@imcapital.com>
Cc: Joe Saso <joe.saso@imcapital.com>
Subject: RE: [External] 8140 120th Street, Surrey - Renewal

CAUTION:External

Hi Vincent,

Requested information is as follows:

2. What is the new exit plan for the loan – another sale?

Any info on the broker (understanding you mentioned Cushman Wakefield) and potential interested parties for the sale would be helpful. – Will provide additional information on this soon. Thank you for the update. Please let us know if you receive any tangible offers or interest. – Spoke to an interest party this morning, they should be putting together an offer soon.

3. Development plan update

As mentioned if you could please send over the letter from your architect regarding the proposed development and associated timelines. – Architect was away and he is currently working on this. I am expecting to receive it sometime tomorrow. Please provide whenever possible. – See attached.

4. Current rent roll – See attached

An updated rent roll / proforma for 2025 with your plans to lease up tenants and fill vacancies would be helpful as mentioned. – See attached

Can you please provide the leases for the updated tenants that you mentioned with the projected rent roll for 2025, noting that a number of them are finalizing in Jan/Feb 2025.

- Updated Nav Sweets lease for 100-101, and 102 if they finalize the lease back. – Tenant has verbally agreed to unit 100 & 101 on basic rent of \$32/sf, discounted additional rents of \$8/sf

and a 3-year renewal. They are contemplating unit 102 and will let us know before end of next week. 9

- Gurjit Gill updated lease starting September 1st, 2024. – Waiting for tenant's lawyer to advise on acceptance of early termination terms. Mutually agreed rents are: \$32/sf basic rent, additional rents of \$10/sf.
- Frontier if the lease is finalized as of today. – Pending response on rents.
- Desi Rasoi finalized lease terms. – See attached signed lease.
- Trasnat lease and relation to Skye Marketing as mentioned. – Formal lease not in place, monthly lease is \$5,875. Project marketed: <https://www.lifeatslate.ca/>

5. Summary of The Mortise Group Assets including Address, Construction Start, Completion Date, Sales/Presales, Sale Status, Current Value, Current Debt, Equity, Mortise Ownership %, Mortise Equity
If you could please send over the Cashflow schedule for 2025 that was mentioned on the call for Mortise Group and any further info on current liquidity. – See attached

Can you please provide closing contracts for the cashflow items that are outlined in the cashflow statement for 2025, regarding the Q2 2025 items. Specifically the Ridge JV (5 units) event for \$1.2MM, and 12- Unit TH for \$1.0MM. Can you please provide supporting documentation on those two cashflow events and specific dates of when those units are supposed to close. As well can you please specify the existing debt on the properties listed on your cashflow statement.

10. NW Statement – Baljit Singh Johal – Litigation

Understanding you said that the active litigation with the JV partner is on good terms could you send over the working copy of the consent settlement and mutual discharge. – Will send over the copy tomorrow with the Architect letter. Please provide whenever possible. –

I will have further information sent on items 5 & 10 within today.

Best Regards,

Navjeet Gill
Mortise Group of Companies

From: Vincent Slawski-Slawski <Vincent.Slawski@imcapital.com>
Sent: January 8, 2025 6:22 AM
To: Navjeet Gill <navjeet@mortisegroup.com>
Cc: Joe Saso <joe.saso@imcapital.com>
Subject: RE: [External] 8140 120th Street, Surrey - Renewal

Hi Navjeet,

Good morning, hope you're doing well. Just following up here on the items we requested and any updates. Thanks a lot.

Regards,

Vincent

IMC INSTITUTIONAL
MORTGAGE
CAPITAL

Vincent Slawski
Analyst
Direct: 416-814-2513

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From: Vincent Slawski-Slawski
Sent: Monday, January 6, 2025 2:56 PM
To: Navjeet Gill <navjeet@mortisegroup.com>
Cc: Joe Saso <joe.saso@imcapital.com>
Subject: RE: [External] 8140 120th Street, Surrey - Renewal

Hi Nav,

Thanks for joining us on the call today. As we discussed, please see below for the items we requested.

1. What has been done with the purchaser deposit proceeds?
Can you provide a copy of the APS and the project that the \$3.2MM of deposit went towards. – See attached copy of the CPS. The deposit was utilized to move construction forward on Pinnacle (<https://www.lifeatpinnacle.ca/>)
Can you provide a copy of the written agreement to release the deposit, noting the language in the APS requires that both parties are required in written agreement to release the deposit or to apply to court for determination for deposit issue. A summary of the legal opinion from your solicitor would be helpful as you mentioned.
2. What is the new exit plan for the loan – another sale?
Any info on the broker (understanding you mentioned Cushman Wakefield) and potential interested parties for the sale would be helpful. – Will provide additional information on this soon. Thank you for the update. Please let us know if you receive any tangible offers or interest.
3. Development plan update
As mentioned if you could please send over the letter from your architect regarding the proposed development and associated timelines. – Architect was away and he is currently working on this. I am expecting to receive it sometime tomorrow. Please provide whenever possible.
4. Current rent roll – See attached
An updated rent roll / proforma for 2025 with your plans to lease up tenants and fill vacancies would be helpful as mentioned. – See attached
Can you please provide the leases for the updated tenants that you mentioned with the projected rent roll for 2025, noting that a number of them are finalizing in Jan/Feb 2025.
 - Updated Nav Sweets lease for 100-101, and 102 if they finalize the lease back.
 - Gurjit Gill updated lease starting September 1st, 2024.
 - Frontier if the lease is finalized as of today.
 - Desi Rasoi finalized lease terms.
 - Trasnat lease and relation to Skye Marketing as mentioned.
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11
\$1.2MM, and 12- Unit TH for \$1.0MM. Can you please provide supporting documentation on those two cashflow events and specific dates of when those units are supposed to close. As well can you please specify the existing debt on the properties listed on your cashflow statement.

10. NW Statement – Baljit Singh Johal – Litigation

Understanding you said that the active litigation with the JV partner is on good terms could you send over the working copy of the consent settlement and mutual discharge. – Will send over the copy tomorrow with the Architect letter. Please provide whenever possible.

Thanks again,

Vincent



Vincent Slawski
Analyst

Direct: 416-814-2513

E-mail: vincent.slawski@imcapital.com

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From: Navjeet Gill <navjeet@mortisegroup.com>
Sent: Monday, January 6, 2025 2:16 PM
To: Vincent Slawski-Slawski <Vincent.Slawski@imcapital.com>
Cc: Joe Saso <joe.saso@imcapital.com>
Subject: RE: [External] 8140 120th Street, Surrey - Renewal

CAUTION: External

I am in the waiting room. I am so sorry – I am not sure how I missed this at 11 am.

Best Regards,

Navjeet Gill
Mortise Group of Companies

From: Vincent Slawski-Slawski <Vincent.Slawski@imcapital.com>
Sent: January 6, 2025 11:12 AM
To: Navjeet Gill <navjeet@mortisegroup.com>
Cc: Joe Saso <joe.saso@imcapital.com>
Subject: RE: [External] 8140 120th Street, Surrey - Renewal

Hi Navjeet,

We are on the teams call at the moment, can you let us know if you can make it? If not no problem, just let us know a time and we can reschedule. Thank you very much. 12

Regards,

Vincent

From: Vincent Slawski-Slawski <Vincent.Slawski@imcapital.com>

Sent: Friday, January 3, 2025 4:26 PM

To: Navjeet Gill <navjeet@mortisegroup.com>

Cc: Darren Schmidt <darren.schmidt@imcapital.com>; Jeff O'Brien <jeff.obrien@imcapital.com>; IMS Admin <admin@imservicing.ca>; Ryan Fernandes <ryan.fernandes@imcapital.com>; Joe Saso <joe.saso@imcapital.com>

Subject: Re: [External] 8140 120th Street, Surrey - Renewal

Hi Nav,

Great, thank you I will send an invite for that time.

Thanks,

Vincent

Vincent Slawski

Analyst

Direct: 416-814-2513

E-mail: vincent.slawski@imcapital.com

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From: Navjeet Gill <navjeet@mortisegroup.com>

Sent: Friday, January 3, 2025 16:20

To: Vincent Slawski-Slawski <Vincent.Slawski@imcapital.com>

Cc: Darren Schmidt <darren.schmidt@imcapital.com>; Jeff O'Brien <jeff.obrien@imcapital.com>; IMS Admin <admin@imservicing.ca>; Ryan Fernandes <ryan.fernandes@imcapital.com>; Joe Saso <joe.saso@imcapital.com>

Subject: RE: [External] 8140 120th Street, Surrey - Renewal

CAUTION:External

Hi Vincent,

Yes, 11 am works for me.

Thank you

Best Regards,

Navjeet Gill
Mortise Group of Companies

From: Vincent Slawski-Slawski <Vincent.Slawski@imcapital.com>

Sent: January 3, 2025 11:58 AM

To: Navjeet Gill <navjeet@mortisegroup.com>

Cc: Darren Schmidt <darren.schmidt@imcapital.com>; Jeff O'Brien <jeff.obrien@imcapital.com>; IMS Admin <admin@imservicing.ca>; Ryan Fernandes <ryan.fernandes@imcapital.com>; Joe Saso <joe.saso@imcapital.com>

Subject: RE: [External] 8140 120th Street, Surrey - Renewal

Hi Nav,

Hope you're doing well, do you have time on Monday to have a chat with Joe and I? I can send an invite out for 11 AM PST if that works for you? Please let me know if that time slot works.

Regards,

Vincent



Vincent Slawski
Analyst

Direct: 416-814-2513

E-mail: vincent.slawski@imcapital.com

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From: Joe Saso <joe.saso@imcapital.com>

Sent: Thursday, January 2, 2025 4:39 PM

To: Navjeet Gill <navjeet@mortisegroup.com>; Vincent Slawski-Slawski <Vincent.Slawski@imcapital.com>

Cc: Darren Schmidt <darren.schmidt@imcapital.com>; Jeff O'Brien <jeff.obrien@imcapital.com>; IMS Admin <admin@imservicing.ca>; Ryan Fernandes <ryan.fernandes@imcapital.com>

Subject: Re: [External] 8140 120th Street, Surrey - Renewal

Thanks Nav!



Joe Saso

Director, Senior Underwriter

Direct: 416-814-2515

E-mail: joe.saso@imcapital.com

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From: Navjeet Gill <navjeet@mortisegroup.com>

Sent: Thursday, January 2, 2025 4:27:04 PM

To: Vincent Slawski-Slawski <Vincent.Slawski@imcapital.com>

Cc: Darren Schmidt <darren.schmidt@imcapital.com>; Jeff O'Brien <jeff.obrien@imcapital.com>; IMS Admin <admin@imservicing.ca>; Joe Saso <joe.saso@imcapital.com>; Ryan Fernandes <ryan.fernandes@imcapital.com>

Subject: RE: [External] 8140 120th Street, Surrey - Renewal

CAUTION: External

Hi Vincent,

Happy New Year and I hope the holidays went well.

Status of the requested information is as follows:

1. What has been done with the purchaser deposit proceeds?

Can you provide a copy of the APS and the project that the \$3.2MM of deposit went towards. – See attached copy of the CPS. The deposit was utilized to move construction forward on Pinnacle (<https://www.lifeatpinnacle.ca/>)

2. What is the new exit plan for the loan – another sale?

Any info on the broker (understanding you mentioned Cushman Wakefield) and potential interested parties for the sale would be helpful. – Will provide additional information on this soon.

3. Development plan update

As mentioned if you could please send over the letter from your architect regarding the proposed development and associated timelines. – Architect was away and he is currently working on this. I am expecting to receive it sometime tomorrow.

4. Current rent roll – See attached

An updated rent roll / proforma for 2025 with your plans to lease up tenants and fill vacancies would be helpful as mentioned. – See attached

5. Summary of The Mortise Group Assets including Address, Construction Start, Completion Date, Sales/Presales, Sale Status, Current Value, Current Debt, Equity, Mortise Ownership %, Mortise Equity

If you could please send over the Cashflow schedule for 2025 that was mentioned on the call for Mortise Group and any further info on current liquidity. – See attached

10. NW Statement – Baljit Singh Johal – Litigation

Understanding you said that the active litigation with the JV partner is on good terms could you send over the working copy of the consent settlement and mutual discharge. – Will send over the copy tomorrow with the Architect letter.

Thank you

Best Regards,

15

Navjeet Gill
Mortise Group of Companies

From: Vincent Slawski-Slawski <Vincent.Slawski@imcapital.com>
Sent: January 2, 2025 6:57 AM
To: Navjeet Gill <navjeet@mortisegroup.com>
Cc: Darren Schmidt <darren.schmidt@imcapital.com>; Jeff O'Brien <jeff.obrien@imcapital.com>; IMS Admin <admin@imservicing.ca>; Joe Saso <joe.saso@imcapital.com>; Ryan Fernandes <ryan.fernandes@imcapital.com>
Subject: RE: [External] 8140 120th Street, Surrey - Renewal

Hello Nav,

Hope you had a happy new year!

I am just reaching out to follow up on the items that I mentioned below in my previous email and to see what is the status of the information that we requested when we spoke just before the end of last year. Thanks again.

Regards,

Vincent



Vincent Slawski
Analyst
Direct: 416-814-2513
E-mail: vincent.slawski@imcapital.com

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From: Vincent Slawski-Slawski
Sent: Wednesday, December 18, 2024 4:10 PM
To: Navjeet Gill <navjeet@mortisegroup.com>
Cc: Darren Schmidt <darren.schmidt@imcapital.com>; Jeff O'Brien <jeff.obrien@imcapital.com>; IMS Admin <admin@imservicing.ca>; Joe Saso <joe.saso@imcapital.com>; Ryan Fernandes <ryan.fernandes@imcapital.com>; IMS Admin <admin@imservicing.ca>
Subject: RE: [External] 8140 120th Street, Surrey - Renewal

Hi Nav,

Thanks for taking our call today, nice to speak with you. As mentioned on the call please provide the supporting documents on the items that we mentioned below. Understanding that is the holidays and people will be away on vacation. Thank you very much!

1. What has been done with the purchaser deposit proceeds? – Funds were used in moving other construction ready projects.

16

Can you provide a copy of the APS and the project that the \$3.2MM of deposit went towards.

2. What is the new exit plan for the loan – another sale? – We are currently fielding inquiries for sale but are also concurrently working on rezoning the property by Q3 2025.

Any info on the broker (understanding you mentioned Cushman Wakefield) and potential interested parties for the sale would be helpful.

3. Development plan update – See attached with supplementary items

As mentioned if you could please send over the letter from your architect regarding the proposed development and associated timelines.

4. Current rent roll – See attached

An updated rent roll / proforma for 2025 with your plans to lease up tenants and fill vacancies would be helpful as mentioned.

5. Summary of The Mortise Group Assets including Address, Construction Start, Completion Date, Sales/Presales, Sale Status, Current Value, Current Debt, Equity, Mortise Ownership %, Mortise Equity – Attached

If you could please send over the Cashflow schedule for 2025 that was mentioned on the call for Mortise Group and any further info on current liquidity.

10. NW Statement – Baljit Singh Johal – Litigation

Understanding you said that the active litigation with the JV partner is on good terms could you send over the working copy of the consent settlement and mutual discharge.

Vincent



Vincent Slawski

Analyst

Direct: 416-814-2513

E-mail: vincent.slawski@imcapital.com

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From: Joe Saso <joe.saso@imcapital.com>

Sent: Wednesday, December 18, 2024 10:10 AM

To: Navjeet Gill <navjeet@mortisegroup.com>; Ryan Fernandes <ryan.fernandes@imcapital.com>; IMS Admin <admin@imservicing.ca>

Cc: Darren Schmidt <darren.schmidt@imcapital.com>; Jeff O'Brien <jeff.obrien@imcapital.com>; IMS Admin <admin@imservicing.ca>; Vincent Slawski-Slawski <Vincent.Slawski@imcapital.com>

Subject: RE: [External] 8140 120th Street, Surrey - Renewal

Thanks Nav. That works. I'll update the invite.

17

Thanks

From: Navjeet Gill <navjeet@mortisegroup.com>
Sent: Wednesday, December 18, 2024 10:08 AM
To: Joe Saso <joe.saso@imcapital.com>; Ryan Fernandes <ryan.fernandes@imcapital.com>; IMS Admin <admin@imservicing.ca>
Cc: Darren Schmidt <darren.schmidt@imcapital.com>; Jeff O'Brien <jeff.obrien@imcapital.com>; IMS Admin <admin@imservicing.ca>; Vincent Slawski-Slawski <Vincent.Slawski@imcapital.com>
Subject: Re: [External] 8140 120th Street, Surrey - Renewal

CAUTION: External

Hi Joe ,

Can we have the call at 11.30 AM PST instead? I got an appointment at 10 am and another one at 12.30 pm. Or I can do 2 pm PST if that works for you.

Get Outlook for iOS

From: Joe Saso <joe.saso@imcapital.com>
Sent: Wednesday, December 18, 2024 3:24:24 AM
To: Navjeet Gill <navjeet@mortisegroup.com>; Ryan Fernandes <ryan.fernandes@imcapital.com>; IMS Admin <admin@imservicing.ca>
Cc: Darren Schmidt <darren.schmidt@imcapital.com>; Jeff O'Brien <jeff.obrien@imcapital.com>; IMS Admin <admin@imservicing.ca>; Vincent Slawski-Slawski <Vincent.Slawski@imcapital.com>
Subject: Re: [External] 8140 120th Street, Surrey - Renewal

Good morning Nav,

Are you free for a call this morning at 11 am PST to discuss the questions I sent you last night? Vince and I are trying to complete a write up to get a short term extension (likely max 60 days beyond maturity) to the existing loan, and would appreciate any info you can provide.

I will send out a teams invite and if another time works, please let me know.

Thanks

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CAPITAL

Joe Saso
Director, Senior Underwriter
Direct: 416-814-2515
E-mail: joe.saso@imcapital.com

18

From: Joe Saso

Sent: Tuesday, December 17, 2024 6:20:10 PM

To: Navjeet Gill <navjeet@mortisegroup.com>; Ryan Fernandes <ryan.fernandes@imcapital.com>; IMS Admin <admin@imservicing.ca>

Cc: Darren Schmidt <darren.schmidt@imcapital.com>; Jeff O'Brien <jeff.obrien@imcapital.com>; IMS Admin <admin@imservicing.ca>

Subject: RE: [External] 8140 120th Street, Surrey - Renewal

Hi Nav,

Further to your email Friday, we have some additional questions highlighted in yellow below:

1. What has been done with the purchaser deposit proceeds? – Funds were used in moving other construction ready projects.

Can you please specify on what project the deposits were used, and the dollar amount allocated? Could you please provide a copy of the APS as well just so we could better understand the nature of the deposit.

2. What is the new exit plan for the loan – another sale? – We are currently fielding inquiries for sale but are also concurrently working on rezoning the property by Q3 2025.

Can you provide an update on the marketing plan/process that you will use to field the sale of the property?

3. Development plan update – See attached with supplementary items

Given the comments from the city on the design and transportation configuration are dated from Jan 28th, 2022, what is the latest correspondence with the city, and have you implemented the comments mentioned in both those reports? Can you provide any development changes since you received those comments and what you had proposed (2 six-story mixed-use buildings).

Can you confirm that you haven't submitted any active development proposals regarding the subject property development?

Do you have any commentary from the city regarding the timeline you mentioned in terms of a 3rd reading by Q3 2025, and if you still are on track for submission in February 2025 for your development plan?

Can you also please provide a current planning opinion/letter regarding the proposed development?

4. Current rent roll – See attached

What is the plan for the current tenants in the building given that occupancy and rental income have deteriorated?

Are you in conversation with any prospective tenants until you obtain your 3rd reading?

We would like to better understand as the majority of leases expire at the end of 2024 and or Jan 2025, are you in talks to extend with current tenants or plan to obtain new tenants to fill the vacant space.

5. Appraisal Update – Land & Income – See attached – Received Thank you.
6. 2023 property level operating statement – Pending – Received Thank you.

- 19
7. 2024 property level operating statement – Pending - Received Thank you.
 8. Summary of The Mortise Group Assets including Address, Construction Start, Completion Date, Sales/Presales, Sale Status, Current Value, Current Debt, Equity, Mortise Ownership %, Mortise Equity – Attached

Understanding the majority of Mortise Group's Net worth is tied up within development properties is there any indication of the cash flow coming from the portfolio and or a sense of current liquidity?

9. 2023 FS
 - a. Mortise Res – Bare Trust (NIL)
 - b. Mortise Comm – Bare Trust (NIL)
 - c. Mortise Office – Bare Trust (NIL)
 - d. 1048799 B.C. Ltd – Will get accountant to prepare. 2022 attached, with internally prepared 2023 Balance sheet. Received Thank you.
10. NW Statement – Baljit Singh Johal – attached our template – . Received Thank you.

Can you please provide info about the current litigation that Baljit Johal is involved with regarding a JV partner, info on the consent settlement and mutual discharge agreement would be helpful.

Happy to hop on a call to discuss tomorrow if additional context is needed. Please let us know your availability.

Thanks

From: Navjeet Gill <navjeet@mortisegroup.com>
Sent: Friday, December 13, 2024 2:29 PM
To: Joe Saso <joe.saso@imcapital.com>; Ryan Fernandes <ryan.fernandes@imcapital.com>; IMS Admin <admin@imservicing.ca>
Cc: Darren Schmidt <darren.schmidt@imcapital.com>; Jeff O'Brien <jeff.obrien@imcapital.com>; IMS Admin <admin@imservicing.ca>
Subject: RE: [External] 8140 120th Street, Surrey - Renewal

CAUTION:External

Hi Joe,

Please see attached the following:

2023 Operating Statement
2024 Operating Statement (Prorated till Jun 2024)
Signed PNW

How is the renewal coming along?

Best Regards,

Navjeet Gill
Mortise Group of Companies

From: Joe Saso <joe.saso@imcapital.com>
Sent: December 11, 2024 5:01 PM

20

To: Navjeet Gill <navjeet@mortisegroup.com>; Ryan Fernandes <ryan.fernandes@imcapital.com>; IMS Admin <admin@imservicing.ca>
Cc: Darren Schmidt <darren.schmidt@imcapital.com>; Jeff O'Brien <jeff.obrien@imcapital.com>; IMS Admin <admin@imservicing.ca>
Subject: Re: [External] 8140 120th Street, Surrey - Renewal

Thanks Nav for the docs and updates.

Much appreciated.



Joe Saso
Director, Senior Underwriter
Direct: 416-814-2515
E-mail: joe.saso@imcapital.com

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From: Navjeet Gill <navjeet@mortisegroup.com>
Sent: Wednesday, December 11, 2024 5:10:59 PM
To: Joe Saso <joe.saso@imcapital.com>; Ryan Fernandes <ryan.fernandes@imcapital.com>; IMS Admin <admin@imservicing.ca>
Cc: Darren Schmidt <darren.schmidt@imcapital.com>; Jeff O'Brien <jeff.obrien@imcapital.com>; IMS Admin <admin@imservicing.ca>
Subject: RE: [External] 8140 120th Street, Surrey - Renewal

CAUTION: External

Hi Joe,

The requested information is as follows:

1. What has been done with the purchaser deposit proceeds? – Funds were used in moving other construction ready projects.
2. What is the new exit plan for the loan – another sale? – We are currently fielding inquiries for sale but are also concurrently working on rezoning the property by Q3 2025.
3. Development plan update – See attached with supplementary items
4. Current rent roll – See attached
5. Appraisal Update – Land & Income – See attached
6. 2023 property level operating statement – Pending
7. 2024 property level operating statement – Pending
8. Summary of The Mortise Group Assets including Address, Construction Start, Completion Date, Sales/Presales, Sale Status, Current Value, Current Debt, Equity, Mortise Ownership %, Mortise Equity – Attached
9. 2023 FS

21

- a. Mortise Res – Bare Trust (NIL)
- b. Mortise Comm – Bare Trust (NIL)
- c. Mortise Office – Bare Trust (NIL)
- d. 1048799 B.C. Ltd – Will get accountant to prepare. 2022 attached, with internally prepared 2023 Balance sheet.

10. NW Statement – Baljit Singh Johal – attached our template – Pending

I will send over the Op statements and the signed PNW later today.

Thank you

Best Regards,

Navjeet Gill

Mortise Group of Companies

From: Joe Saso <joe.saso@imcapital.com>

Sent: December 10, 2024 12:15 PM

To: Ryan Fernandes <ryan.fernandes@imcapital.com>; IMS Admin <admin@imservicing.ca>; Navjeet Gill <navjeet@mortisegroup.com>

Cc: Darren Schmidt <darren.schmidt@imcapital.com>; Jeff O'Brien <jeff.obrien@imcapital.com>; IMS Admin <admin@imservicing.ca>

Subject: Re: [External] 8140 120th Street, Surrey - Renewal

Thanks Ryan for the introduction. Pleasure to meet you Nav and look forward to hearing from you.

Thanks



Joe Saso

Director, Senior Underwriter

Direct: 416-814-2515

E-mail: joe.saso@imcapital.com

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From: Ryan Fernandes <ryan.fernandes@imcapital.com>

Sent: Tuesday, December 10, 2024 3:10:50 PM

To: IMS Admin <admin@imservicing.ca>; Navjeet Gill <navjeet@mortisegroup.com>

Cc: Darren Schmidt <darren.schmidt@imcapital.com>; Joe Saso <joe.saso@imcapital.com>; Jeff O'Brien <jeff.obrien@imcapital.com>; IMS Admin <admin@imservicing.ca>

Subject: RE: [External] 8140 120th Street, Surrey - Renewal

Hello Nav,

Just following up on the information request. I know it is a lot.

22

I also want to introduce you to two of our senior underwriters, Joe Saso and Jeff O'Brien. They will be looking through your request once the appropriate file update information is received.

I am available to assist you as needed as well.

Thanks,



Ryan Fernandes
Director, Funds Management
Direct: 416-814-2512
Cell: 647-822-6060
E-mail: ryan.fernandes@imcapital.com

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From: IMS Admin
Sent: Friday, December 6, 2024 4:46 PM
To: Navjeet Gill <navjeet@mortisegroup.com>; Ryan Fernandes <ryan.fernandes@imcapital.com>
Cc: Darren Schmidt <darren.schmidt@imcapital.com>; IMS Admin <admin@imservicing.ca>; Joe Saso <joe.saso@imcapital.com>
Subject: RE: [External] 8140 120th Street, Surrey - Renewal

Hello Nav,

This will be a full file update. Can you please provide the following information?

1. What has been done with the purchaser deposit proceeds?
2. What is the new exit plan for the loan – another sale?
3. Development plan update
4. Current rent roll
5. Appraisal Update – Land & Income
6. 2023 property level operating statement
7. 2024 property level operating statement
8. Summary of The Mortise Group Assets including Address, Construction Start, Completion Date, Sales/Presales, Sale Status, Current Value, Current Debt, Equity, Mortise Ownership %, Mortise Equity
9. 2023 FS
 - a. Mortise Res
 - b. Mortise Comm
 - c. Mortise Office
 - d. 1048799 B.C. Ltd
10. NW Statement – Baljit Singh Johal – attached our template

Thanks,



Ryan Fernandes
Director, Funds Management
Direct: 416-814-2512
Cell: 647-822-6060
E-mail: ryan.fernandes@imcapital.com

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From: Navjeet Gill <navjeet@mortisegroup.com>
Sent: Wednesday, December 4, 2024 5:36 PM
To: Ryan Fernandes <ryan.fernandes@imcapital.com>
Cc: Darren Schmidt <darren.schmidt@imcapital.com>; IMS Admin <admin@imservicing.ca>
Subject: RE: [External] 8140 120th Street, Surrey - Renewal

CAUTION:External

Hi Ryan,

Just following up on the DD list. Please send it over at your earliest opportunity.

Best Regards,

Navjeet Gill
Mortise Group of Companies

From: Ryan Fernandes <ryan.fernandes@imcapital.com>
Sent: December 2, 2024 7:57 PM
To: Navjeet Gill <navjeet@mortisegroup.com>
Cc: Darren Schmidt <darren.schmidt@imcapital.com>; IMS Admin <admin@imservicing.ca>
Subject: Re: [External] 8140 120th Street, Surrey - Renewal

Hello Nav,

I will send you a list of due diligence we will need to process your request.

These things happen but I know we were expecting a full repayment.

Thanks,

Ryan

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From: Navjeet Gill <navjeet@mortisegroup.com>
Sent: Monday, December 2, 2024 4:07:28 PM
To: Ryan Fernandes <ryan.fernandes@imcapital.com>
Cc: Darren Schmidt <darren.schmidt@imcapital.com>; IMS Admin <admin@imservicing.ca>
Subject: 8140 120th Street, Surrey - Renewal

CAUTION:External

24

Hello Ryan,

As discussed on Friday, the sale on the subject property did not materialize. We'd like to ask for a 1-year renewal for this loan while we work on new sale leads.

Please advise at your earliest opportunity.

Thank you

Best Regards,

Navjeet Gill

Mortise Group of Companies

Unit 104 - 9450 120th Street , Surrey , B.C . , V3V 4B9

Office: 778.926.0093

Email: Navjeet@mortisegroup.com

Website: www.mortisegroup.com

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Channie Yoon

From: IMS Admin <admin@imsservicing.ca>
Sent: Thursday, November 28, 2024 9:03 AM
To: Navjeet Gill; Ryan Fernandes
Cc: Darren Schmidt; IMS Admin
Subject: RE: [External] Payout Statement - Loan #300-0212 120th Street Mixed Use - Nov 30

Sounds good. Not closing this month or not closing period?

Thanks,

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Ryan Fernandes
Director, Funds Management
 Direct: 416-814-2512
 Cell: 647-822-6060
 E-mail: ryan.fernandes@imcapital.com

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This is Exhibit "D" referred to in the
 affidavit of Channie Yoon
 sworn before me at Vancouver BC
 this 13 day of June 2025

 A Commissioner for taking Affidavits
 within British Columbia

From: Navjeet Gill <navjeet@mortisegroup.com>
Sent: Thursday, November 28, 2024 11:53 AM
To: Ryan Fernandes <ryan.fernandes@imcapital.com>
Cc: Darren Schmidt <darren.schmidt@imcapital.com>; IMS Admin <admin@imsservicing.ca>
Subject: RE: [External] Payout Statement - Loan #300-0212 120th Street Mixed Use - Nov 30

CAUTION: External

Hi Ryan,

My apologies – I didn't realize you were calling me. I have had a lot of spam calls from Ontario/Quebec numbers since my switch to Telus (not to mention issues with contacts missing!).

The sale is not closing – please proceed with pulling the payment.

Best Regards,

Navjeet Gill
 Mortise Group of Companies

From: Ryan Fernandes <ryan.fernandes@imcapital.com>
Sent: November 28, 2024 8:37 AM
To: Navjeet Gill <navjeet@mortisegroup.com>
Cc: Darren Schmidt <darren.schmidt@imcapital.com>; IMS Admin <admin@imsservicing.ca>
Subject: RE: [External] Payout Statement - Loan #300-0212 120th Street Mixed Use - Nov 30

Hello Navjeet,

You have not responded to my many phone calls about the sale closing. We have a cutoff of today to pull payments in accordance with the loan documents.

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Unless you can provide confirmation from the purchaser's counsel that the sale will close this week, we are pulling the Dec 1 payment.

Thanks,



Ryan Fernandes
Director, Funds Management
Direct: 416-814-2512
Cell: 647-822-6060
E-mail: ryan.fernandes@imcapital.com

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From: Ryan Fernandes
Sent: Wednesday, November 27, 2024 7:06 PM
To: Navjeet Gill <navjeet@mortisegroup.com>
Subject: RE: [External] Payout Statement - Loan #300-0212 120th Street Mixed Use - Nov 30

Hello Navjeet,

We have not heard back from you yet regarding the sale of the 120th street property.

Do you have an update?

I am guessing that closing is being delayed and an extension to the APS is required?

We will have to pull the Dec 1 payment.

Thanks,



Ryan Fernandes
Director, Funds Management
Direct: 416-814-2512
Cell: 647-822-6060
E-mail: ryan.fernandes@imcapital.com

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From: Ryan Fernandes
Sent: Monday, November 25, 2024 10:54 AM
To: Navjeet Gill <navjeet@mortisegroup.com>
Subject: RE: [External] Payout Statement - Loan #300-0212 120th Street Mixed Use - Nov 30

Sounds good. I have sent a calendar placeholder.

Thanks,



Ryan Fernandes
Director, Funds Management
Direct: 416-814-2512
Cell: 647-822-6060
E-mail: ryan.fernandes@imcapital.com

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From: Navjeet Gill <navjeet@mortisegroup.com>
Sent: Monday, November 25, 2024 10:53 AM
To: Ryan Fernandes <ryan.fernandes@imcapital.com>
Subject: Re: [External] Payout Statement - Loan #300-0212 120th Street Mixed Use - Nov 30

CAUTION: External

Hi Ryan,

Are available later this afternoon for a call? Say 4 PM your time?

Get [Outlook for iOS](#)

From: Ryan Fernandes <ryan.fernandes@imcapital.com>
Sent: Wednesday, November 20, 2024 7:02:59 AM
To: Navjeet Gill <navjeet@mortisegroup.com>
Subject: RE: [External] Payout Statement - Loan #300-0212 120th Street Mixed Use - Nov 30

Good morning Navjeet,

Anything we need to know about this repayment?

Nov 30th is a Saturday.

Please provide me with an update as the end of the month is approaching quickly.

Thanks,



Ryan Fernandes
Director, Funds Management
Direct: 416-814-2512
Cell: 647-822-6060
E-mail: ryan.fernandes@imcapital.com

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From: Ryan Fernandes
Sent: Thursday, November 14, 2024 11:59 AM
To: Navjeet Gill <navjeet@mortisegroup.com>
Cc: Darren Schmidt <darren.schmidt@imcapital.com>; Jeff O'Brien <jeff.obrien@imcapital.com>; Jean Monardo

<jean.monardo@imservicing.ca>; IMS Admin <admin@imservicing.ca>

Subject: Payout Statement - Loan #300-0212 120th Street Mixed Use - Nov 30

Importance: High

Hello Navjeet,

Are you still tracking for payout at the end of the month via sale?

I have attached a payout statement as of today's date. It is valid until the end of the month. Let me know if you have any questions.

Note, interest rate has been updated to reflect step up rate and reduction in prime.

Please have your counsel send us discharge documents for review and execution when available.

Thanks,



Ryan Fernandes
Director, Funds Management

Direct: 416-814-2512

Cell: 647-822-6060

E-mail: ryan.fernandes@imcapital.com

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From: Ryan Fernandes

Sent: Monday, October 28, 2024 7:16 PM

To: Navjeet Gill <navjeet@mortisegroup.com>; IMS Admin <admin@imservicing.ca>; Darren Schmidt <darren.schmidt@imcapital.com>

Cc: Jeff O'Brien <jeff.obrien@imcapital.com>

Subject: RE: [External] URGENT: Sep 1 Mortgage Payment Returned - Loan #300-0212 120th Street Mixed Use

Hello Navjeet,

I wanted to let you know that the loan rate steps up effective November 1 to P+7%, floor of 10.50% and our intention is to enforce the rate change.

Is the Nov 30th loan repayment date via property sale still tracking?

Thanks,



Ryan Fernandes
Director, Funds Management

Direct: 416-814-2512

Cell: 647-822-6060

E-mail: ryan.fernandes@imcapital.com

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From: Navjeet Gill <navjeet@mortisegroup.com>

Sent: Wednesday, September 25, 2024 7:25 PM

To: IMS Admin <admin@imservicing.ca>; Darren Schmidt <darren.schmidt@imcapital.com>; Ryan Fernandes <ryan.fernandes@imcapital.com>

Cc: Jeff O'Brien <jeff.obrien@imcapital.com>

Subject: RE: [External] URGENT: Sep 1 Mortgage Payment Returned - Loan #300-0212 120th Street Mixed Use

CAUTION:External

Hi Ryan,

Apologies for the delay – please see attached the following:

1. Contract of Purchase and Sale
2. Addendum re Share Purchase
3. Deposit Copies

Thank you

Best Regards,

Navjeet Gill

Mortise Group of Companies

Unit 104 - 9450 120th Street, Surrey, B.C., V3V 4B9

Office: 778.926.0093

Email: Navjeet@mortisegroup.com

Website: www.mortisegroup.com

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From: IMS Admin <admin@imservicing.ca>

Sent: September 23, 2024 10:49 AM

To: Navjeet Gill <navjeet@mortisegroup.com>; Darren Schmidt <darren.schmidt@imcapital.com>; Ryan Fernandes <ryan.fernandes@imcapital.com>

Cc: IMS Admin <admin@imservicing.ca>; Jeff O'Brien <jeff.obrien@imcapital.com>

Subject: RE: [External] URGENT: Sep 1 Mortgage Payment Returned - Loan #300-0212 120th Street Mixed Use

Hello Nav,

I hope you had a great weekend. I am just following up on the signed purchase and sale agreement for your payout target of Nov 30th.

Can you please provide the documentation to us?

Thanks,

IMC INSTITUTIONAL
MORTGAGE
CAPITAL

Ryan Fernandes
Director, Funds Management
Direct: 416-814-2512

Cell: 647-822-6060
E-mail: ryan.fernandes@imcapital.com

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From: Navjeet Gill <navjeet@mortisegroup.com>

Sent: Sunday, September 15, 2024 4:00 PM

To: Darren Schmidt <darren.schmidt@imcapital.com>; Ryan Fernandes <ryan.fernandes@imcapital.com>

Cc: IMS Admin <admin@imservicing.ca>; Jeff O'Brien <jeff.obrien@imcapital.com>

Subject: Re: [External] URGENT: Sep 1 Mortgage Payment Returned - Loan #300-0212 120th Street Mixed Use

CAUTION: External

Hi Darren

Sorry - Yes Monday 10 am PST is good.

Get [Outlook for iOS](#)

From: Darren Schmidt <darren.schmidt@imcapital.com>

Sent: Sunday, September 15, 2024 9:37:04 AM

To: Navjeet Gill <navjeet@mortisegroup.com>; Ryan Fernandes <ryan.fernandes@imcapital.com>

Cc: IMS Admin <admin@imservicing.ca>; Jeff O'Brien <jeff.obrien@imcapital.com>

Subject: RE: [External] URGENT: Sep 1 Mortgage Payment Returned - Loan #300-0212 120th Street Mixed Use

Hi Navjeet following up on this – does Monday Sept 16 at 10am Vcr time ok for a call? Ideally Baljit can also join but regardless I would like to have a call to get an update.

Thx Darren

Darren Schmidt

Managing Director

Institutional Mortgage Capital

Commerce Court West
199 Bay Street, Suite 1900
P.O. Box 271
Toronto, ON M5L 1E9

Direct: +1.416.814.2592

Cell : +1.416.617.2735
E-mail: Darren.Schmidt@imcapital.com

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From: Darren Schmidt

Sent: Thursday, September 12, 2024 6:05 PM

To: Navjeet Gill <navjeet@mortisegroup.com>; Ryan Fernandes <ryan.fernandes@imcapital.com>

Cc: IMS Admin <admin@imservicing.ca>; Jeff O'Brien <jeff.obrien@imcapital.com>

Subject: RE: [External] URGENT: Sep 1 Mortgage Payment Returned - Loan #300-0212 120th Street Mixed Use

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Hi Navjeet, how about Monday at 10am Vancour time? If that works I can send around a calendar – thx Darren

Darren Schmidt

Managing Director

Institutional Mortgage Capital

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From: Navjeet Gill <navjeet@mortisegroup.com>

Sent: Thursday, September 12, 2024 5:32 PM

To: Darren Schmidt <darren.schmidt@imcapital.com>; Ryan Fernandes <ryan.fernandes@imcapital.com>

Cc: IMS Admin <admin@imservicing.ca>; Jeff O'Brien <jeff.obrien@imcapital.com>

Subject: RE: [External] URGENT: Sep 1 Mortgage Payment Returned - Loan #300-0212 120th Street Mixed Use

You don't often get email from navjeet@mortisegroup.com. [Learn why this is important](#)

CAUTION:External

Hi Darren,

Apologies for the delayed response. Does Monday for our call instead? I will be out of the office tomorrow attending to a couple of personal matters.

Thanks

Best Regards,

Navjeet Gill

Mortise Group of Companies

Unit 104 - 9450 120th Street, Surrey, B.C., V3V 4B9

Office: [778.926.0093](tel:778.926.0093)

Email: Navjeet@mortisegroup.com

Website: www.mortisegroup.com

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From: Darren Schmidt <darren.schmidt@imcapital.com>

Sent: September 11, 2024 11:56 AM

To: Ryan Fernandes <ryan.fernandes@imcapital.com>; Navjeet Gill <navjeet@mortisegroup.com>

Cc: IMS Admin <admin@imservicing.ca>; Jeff O'Brien <jeff.obrien@imcapital.com>

Subject: RE: [External] URGENT: Sep 1 Mortgage Payment Returned - Loan #300-0212 120th Street Mixed Use

Hi Navjeet – I am tagging on to Ryan's email.

I am hoping to perhaps have a call in the next day or two to understand what your intentions are with this loan. Given that the loan step up date is November 1, 2024 and maturity date February 1, 2025.

I thought I may have heard that you were contemplating selling property?

Is it possible to discuss at Friday Sept 13 at 10am (PST).

Thank you and best regards - Darren

Darren Schmidt

Managing Director

Institutional Mortgage Capital

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From: Ryan Fernandes <ryan.fernandes@imcapital.com>

Sent: Thursday, September 5, 2024 3:52 PM

To: Navjeet Gill <navjeet@mortisegroup.com>

Cc: IMS Admin <admin@imservicing.ca>; Darren Schmidt <darren.schmidt@imcapital.com>

Subject: RE: URGENT: Sep 1 Mortgage Payment Returned - Loan #300-0212 120th Street Mixed Use

Hello Navjeet,

Thanks for responding.

Do you have some kind of proof that the funds are in the account (bank statement) and that the credit union account has a hold on the deposits?

Just like a regular bill payment, we would normally keep charging NSF fees daily until the funds are received or issue a demand letter.

The investors expect these payments in a timely manner.

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Alternatively, can you wire the funds from another source and then reimburse yourself when the deposited funds are freed?

Thanks,



Ryan Fernandes
Director, Funds Management

Direct: 416-814-2512
Cell: 647-822-6060
E-mail: ryan.fernandes@imcapital.com

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From: Navjeet Gill <navjeet@mortisegroup.com>

Sent: Thursday, September 5, 2024 1:00 PM

To: Ryan Fernandes <ryan.fernandes@imcapital.com>

Cc: IMS Admin <admin@imservicing.ca>; Darren Schmidt <darren.schmidt@imcapital.com>

Subject: RE: URGENT: Sep 1 Mortgage Payment Returned - Loan #300-0212 120th Street Mixed Use

CAUTION:External

Hi Ryan,

My apologies for this, but CSCU (FI where the PAD is from) has enacted a blanket 5-day hold on all deposits across their system. Can you please process the PAD for September 11th? There are sufficient funds deposited in the account but they are all on hold.

Please advise.

Best Regards,

Navjeet Gill

Mortise Group of Companies

Unit 104 - 9450 120th Street, Surrey, B.C., V3V 4B9

Office: 778.926.0093

Email: Navjeet@mortisegroup.com

Website: www.mortisegroup.com

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From: Ryan Fernandes <ryan.fernandes@imcapital.com>

Sent: September 5, 2024 8:36 AM

To: Navjeet Gill <navjeet@mortisegroup.com>

Cc: IMS Admin <admin@imservicing.ca>; Darren Schmidt <darren.schmidt@imcapital.com>

Subject: [External] URGENT: Sep 1 Mortgage Payment Returned - Loan #300-0212 120th Street Mixed Use

Importance: High

Hello,

We received returned funds your Sep1st payment of \$127,428.77. We are looking to redraft funds tonight with an NSF fee. Total amount due will be \$127,428.77+ \$150 = \$127,578.77. Please confirm if we are okay to proceed. 36

Thanks,



Ryan Fernandes
Director, Funds Management

Direct: 416-814-2512

Cell: 647-822-6060

E-mail: ryan.fernandes@imcapital.com

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