

Form 49
[Rule 13.19]

Clerk's Stamp:



COURT FILE NUMBER	2003 03284
COURT OF QUEEN'S BENCH OF ALBERTA	
JUDICIAL CENTRE	EDMONTON
PLAINTIFF	ROYAL BANK OF CANADA
DEFENDANTS	COPPERLINE EXCAVATING LTD., 1496986 ALBERTA LTD., SPRUCE CREEK CONTRACTING LTD., JAMIE BLACK, and LORI BLACK
DOCUMENT	<u>AFFIDAVIT</u>
ADDRESS FOR SERVICE AND CONTACT INFORMATION OF PARTY FILING THIS DOCUMENT	Dean A. Hitesman Dentons Canada LLP 2500 Stantec Tower 10220 – 103 Avenue Edmonton, Alberta T5J 0K4 Ph. (780) 423-7284 Fx. (780) 423-7276 File No.: 125665-8936/DAH

Sworn on June 16, 2020

I, Jessica Chohan, legally known as Jasdeep Chohan, of the City of Calgary in the Province of Alberta,
SWEAR AND SAY THAT:

1. I am a Senior Manager in the Special Loans and Advisory Services division of the Royal Bank of Canada ("**RBC**"), the Plaintiff in these proceedings, and as such have personal knowledge of the facts and matters hereinafter deposed to by me, except where stated to be based upon information and belief and where so stated I do verily believe the same to be true.
2. RBC is a bank chartered pursuant to the laws of Canada with offices in Edmonton and elsewhere throughout Alberta.
3. The Defendants, Copperline Excavating Ltd. ("**Copperline**"), 1496986 Alberta Ltd., Spruce Creek Contracting Ltd., and Jamie Black are customers and/or guarantors of customers of RBC. I am currently the person at RBC directly responsible for the administration of the accounts of the Defendants insofar as the matters raised in the Statement of Claim in these proceedings.
4. I am authorized to make this Affidavit on behalf of RBC.
5. This Affidavit is supplemental to my Affidavit filed in this Action on February 12, 2020.

THE LOANS

6. Copperline borrowed money from RBC which it agreed to repay to RBC with interest. As a result of such borrowing, Copperline is directly indebted to RBC as follows as at June 22, 2020:
- (a) Various VISA Business Credit Card Facilities - total aggregate outstanding balance as at June 22, 2020 of \$61,695.22 plus interest thereon and thereafter at 19.99%;
 - (b) Revolving Credit Line – Account No. 49103344-001 – outstanding balance as at June 22, 2020 of \$1,718,748.94 plus interest thereon and thereafter at the rate of 2.45% per annum above the prime rate of interest maintained by RBC from time to time ("**Prime**");
 - (c) Demand Loan – Account No. 04993-76155993-001 – outstanding balance as at June 22, 2020 of \$10,563.77 plus interest thereon and thereafter at the rate of 4.99% per annum above the Prime;
 - (d) Demand Loan – Account No. 04993-76156058-001 – outstanding balance as at June 22, 2020 of \$9,805.94 plus interest thereon and thereafter at the rate of 4.99% per annum above the Prime;
 - (e) Revolving Lease Line – outstanding balance as at June 22, 2020 of \$289,566.03;
 - (f) any additional credit extended or advanced by RBC to Copperline in the absolute discretion of RBC from and after June 22, 2020 plus interest thereon; and
 - (g) costs on a solicitor and own client basis,
7. Attached to my Affidavit and collectively marked as **Exhibit "A"** are true copies of entries made in the usual and ordinary course of business of RBC in books or records which were at the time of the making of the entries one of the ordinary books or records of RBC. The books or records are in the custody and control of RBC. **Exhibit "A"** evidences the Copperline Indebtedness.
8. I make this Affidavit *bona fide* in support of ongoing proceedings in the within Action.

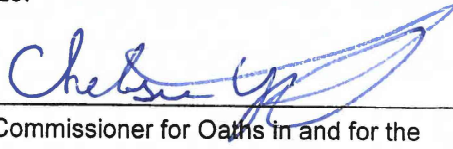
SWORN (OR AFFIRMED) BEFORE ME
at the City of Calgary, in the Province of
Alberta, this 16 day of June, 2020.

Commissioner for Oaths in and for the
Province of Alberta

Chelsea Young
Student-At-Law


Jessica Chohan

This is Exhibit "A" referred to in the Affidavit of
Jessica Chohan sworn before me on June 16,
2020.



A Commissioner for Oaths in and for the
Province of Alberta

Chelsea Young
Student-At-Law

PRINT NAME AND EXPIRY

RBC Royal Bank
Copperline Excavating Ltd.
Expected Payout based on o/s balances as @ June 22/20

Loan Number:	Loan Type:	Interest Rate:	Approved Limit:	Balance:	Accrued Interest:	Insurance:	Total:	Per Diem:	Notes
*****6680	VISA*	19.99%	1,000	\$ 546.78	\$ -	\$ -	\$ 546.78		
*****3502	VISA*	19.99%	2,500	\$ 80.55	\$ -	\$ -	\$ 80.55		
*****2542	VISA*	19.99%	2,500	\$ 2,475.02	\$ -	\$ -	\$ 2,475.02		
*****9844	VISA*	19.99%	2,500	\$ 2,606.32	\$ -	\$ -	\$ 2,606.32		
*****0185	VISA*	19.99%	2,500	\$ 2,570.71	\$ -	\$ -	\$ 2,570.71		
*****1360	VISA*	19.99%	2,500	\$ 2,597.11	\$ -	\$ -	\$ 2,597.11		
*****0702	VISA*	19.99%	46,000	\$ 50,818.73	\$ -	\$ -	\$ 50,818.73		
49103344-001	RCL*	RBP + 2.45%	1,960,076	\$ 1,712,541.57	\$ 6,207.37	\$ -	\$ 1,718,748.94	\$ 229.90	
04993-76155993-001	Demand	RBP + 4.99%	10,564	\$ 10,357.05	\$ 206.72	\$ -	\$ 10,563.77	\$ 1.42	
04993-76156058-001	Demand	RBP + 4.99%	9,806	\$ 9,614.05	\$ 191.89	\$ -	\$ 9,805.94	\$ 1.31	
	Revolving Lease Line		325,000	\$ 277,242.77	\$ 12,323.26	\$ -	\$ 289,566.03	\$ -	
Total Payout:				\$ 2,071,450.66	\$ 18,929.24	\$ -	\$ 2,090,379.90	\$ 232.63	

*-Please be advised this is a revolving facility and the balance is subject to change based on transactions presented.
Updated payout amounts will be required on the day of actual credit repayment.