

JOINT AFFIDAVIT OF PRIVATE LOAN

(For Consumer Proposal and Related Legal Purposes)

Province of Ontario

City of Toronto

We, [redacted] both of the City of Toronto, in the Province of Ontario, MAKE OATH AND SAY AS FOLLOWS:

1. Personal Capacity

We are adult individuals residing in Toronto, Ontario. Each of us has personal knowledge of the matters deposed to herein.

2. Loan Relationship

We jointly confirm that [redacted] advanced money to [redacted] as a private loan, based on mutual trust and oral agreement between the parties.

3. Loan Amount

We state and affirm that the total principal amount loaned is [redacted].

4. Date and Method of Advance

The loan was advanced in one or more installments prior to Octo[redacted]. Due to the informal and private nature of the arrangement, the funds were provided primarily in cash and/or informal transfers, without contemporaneous formal loan documentation.

5. Purpose of This Affidavit

This Joint Affidavit is made to formally confirm the existence, amount, and authenticity of the private loan, including for use in connection with consumer proposal proceedings and related financial, legal, or administrative matters.

6. Interest

We confirm that any interest applicable to the loan is to be calculated at a rate consistent with the prevailing rate of the Bank of Canada, unless otherwise mutually agreed in writing.

7. Genuine Debt

We jointly affirm that this loan represents a true and genuine financial obligation, and that no part of this Affidavit has been made falsely, fraudulently, or for an improper purpose.

8. Voluntary Declaration

We each make this solemn declaration conscientiously believing it to be true, and knowing that it is of the same force and effect as if made under oath.

SIGNATURES:

[redacted]
[redacted]

2025.12.26

2025.12.26

I was personally present
when the document was signed

[redacted] Notary Public

Dec. 26, 2025