



This is the 3<sup>rd</sup> affidavit of  
Frank Seminara in this case  
and was made on July 19<sup>th</sup>, 2021

No. H-200452  
Vancouver Registry

**IN THE SUPREME COURT OF BRITISH COLUMBIA**

BETWEEN:

VANCOUVER CITY SAVINGS CREDIT UNION

Petitioner

AND:

1188322 B.C. LTD.  
MILE'S END MOTORS LTD.  
DAVID CHRISTIAN BENTIL  
WESTBANK HOLDINGS LTD.  
MANN MORTGAGE INVESTMENT CORPORATION  
NEXTGEAR CAPITAL CORPORATION  
ROYAL BANK OF CANADA  
ALL TENANTS AND OCCUPIERS OF THE SUBJECT  
LANDS

Respondents

**AFFIDAVIT**

I, Frank Seminara, of 183 Terminal Avenue, the City of Vancouver, in the Province of British Columbia, SWEAR THAT:

1. I am the Account Manager – Special Accounts Department – Risk Division of the Petitioner herein, and as such, I am authorized to swear this Affidavit on behalf of the Petitioner and have personal knowledge of the matters and facts hereinafter set forth, except where the same are stated to be based upon information and belief, and where so stated I verily believe the same to be true.

2. I have read the Order Nisi granted in this matter and the Petitioner's Notice of Application and confirm that capitalized terms are as defined in those documents, unless otherwise defined herein.
3. At the Hearing of the Order Nisi, the Petitioner agreed to adjourn their application for judgment against the Respondents, 1188322 B.C. LTD., Mile's End Motors Ltd. and David Christian Bentil on the basis that interest would continue to accrue at the loan rates.
4. As of July 26, 2021 \$4,909,675.92 remains due and owing to the Petitioner, under 1188322 Loan #1, 1188322 Loan #2, Miles End Loan #1, Miles End Loan #2, and Miles End Loan #3, collectively. Attached hereto and marked as **Exhibit "A"** to this my Affidavit, are true copies of payout statements in relation to each of the loans.
5. The lands that are the subject of the Order Nisi of Foreclosure are currently listed for sale by the Receiver at the price of \$4,698,000 and am advised that the other assets controlled by the Receiver are of little value.
6. I make this Affidavit in support of an application in this Honourable Court to grant judgment against the Respondents, 1188322 B.C. LTD., Mile's End Motors Ltd. and David Christian Bentil.

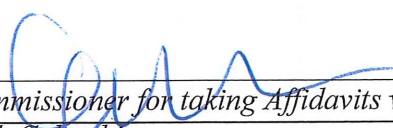
SWORN BEFORE ME at the City of  
Coquitlam, in the Province of British  
Columbia, this 19<sup>th</sup> day of July, 2021.

A Commissioner for taking Affidavits  
within British Columbia.

**ALAN A. FRYDENLUND, Q.C.**  
**BARRISTER & SOLICITOR**  
**29<sup>th</sup> FLOOR - 595 BURNARD ST.**  
**VANCOUVER, B.C. V7X 1J5**  
**(604) 691-7511**

  
**Frank Seminara**

This is Exhibit "A" referred to in the Affidavit #3  
of Frank Seminara sworn before me at Coquitlam,  
BC, this 19 day of July, 2021.

  
A Commissioner for taking Affidavits within  
British Columbia

**ALAN A. FRYDENLUND, Q.C.**  
**BARRISTER & SOLICITOR**  
**29th FLOOR - 595 BURNARD ST.**  
**VANCOUVER, B.C. V7X 1J5**  
**(604) 691-7511**

July 16, 2021

Re: 1188322 BC Ltd. payout balance effective July 26, 2021

**Rel# 91100166; Loan# 10100080190405**

Principal	\$ 3,344,254.05
Accrued interest to July 26, 2021	\$ 156,747.07
<b>Total</b>	<u><u>\$ 3,501,001.12</u></u>

Per diem interest: \$299.84

Interest rate: P + 0.68%

**Rel# 91100166; Loan# 10100081044940**

Principal	\$ 738,459.41
Accrued interest to July 26, 2021	\$ 23,581.54
<b>Total</b>	<u><u>\$ 762,040.95</u></u>

Per diem interest: \$92.74

Interest rate: P + 2.00%

**Rel# 91100166; Loan Costs #10100084556403 (D Manning)**

Principal	\$ 57,402.99
Accrued interest to July 26, 2021	\$ -
<b>Total</b>	<u><u>\$ 57,402.99</u></u>

Per diem interest: \$0.00

Interest rate: 0.00%

**Rel# 91100166; Loan Costs #10100084556403 (Owen Bird)**

Principal	\$ 19,944.63
Accrued interest to July 26, 2021	\$ -
<b>Total</b>	<u><u>\$ 19,944.63</u></u>

Per diem interest: \$0.00

Interest rate: 0.00%

Subtotal	\$ 4,340,389.69
Discharge Fee	\$ -
<b>TOTAL</b>	<u><u>\$ 4,340,389.69</u></u>

Prime rate as of July 16, 2021 is 2.45%

July 16, 2021

Re: Mile's End Motors Ltd. payout balance effective July 26, 2021

**Rel# 91106667; Op Loan# 10100080365379 (Facility #1)**

Principal	\$ 50,308.67
Accrued interest to July 26, 2021	\$ 122.82
<b>Total</b>	<b>\$ 50,431.49</b>

Per diem interest: \$4.82

Interest rate: P + 1.05%

**Rel# 91106667; Loan# 10100081045731 (Facility #3)**

Principal	\$ 275,875.11
Accrued interest to July 26, 2021	\$ 3,408.67
<b>Total</b>	<b>\$ 279,283.78</b>

Per diem interest: \$35.67

Interest rate: P + 2.22%

**Rel# 91106667; Loan# 10100081142702 (Facility #2)**

Principal	\$ 66,391.07
Accrued interest to July 26, 2021	\$ 738.09
<b>Total</b>	<b>\$ 67,129.16</b>

Per diem interest: \$6.61

Interest rate: P + 1.15%

**Rel# 91106667; Loan# 10100081143031 (Facility #2)**

Principal	\$ 59,963.00
Accrued interest to July 26, 2021	\$ 666.62
<b>Total</b>	<b>\$ 60,629.62</b>

Per diem interest: \$5.97

Interest rate: P + 1.15%

**Rel# 91106667; Loan# 10100081552157 (Facility #2)**

Principal	\$ 110,668.34
Accrued interest to July 26, 2021	\$ 1,128.29
<b>Total</b>	<b>\$ 111,796.63</b>

Per diem interest: \$11.01

Interest rate: P + 1.15%

**Rel# 91106667; USD chequing (in USD) #10100085260187**

Principal	\$ 15.33
Accrued interest to July 26, 2021	\$ 0.22
<b>Total</b>	<b>\$ 15.55</b>

Per diem interest: \$0.01

Interest rate: 21.00%

Subtotal	\$ 569,286.23
Discharge Fee	\$ -
<b>TOTAL</b>	<u><u>\$ 569,286.23</u></u>

Prime rate as of July 16, 2021 is 2.45%

---

No. H-200452  
Vancouver Registry

**IN THE SUPREME COURT OF BRITISH COLUMBIA**

Between

VANCOUVER CITY SAVINGS CREDIT UNION

Petitioner

AND

1188322 B.C. LTD.  
MILE'S END MOTORS LTD.  
DAVID CHRISTIAN BENTIL  
WESTBANK HOLDINGS LTD.  
MANN MORTGAGE INVESTMENT CORPORATION  
NEXTGEAR CAPITAL CORPORATION  
ROYAL BANK OF CANADA  
ALL TENANTS AND OCCUPIERS OF THE SUBJECT  
LANDS

Respondents

---

---

**AFFIDAVIT**

---

---

**OWEN BIRD LAW CORPORATION**

P.O. Box 49130  
Three Bentall Centre  
2900 - 595 Burrard Street  
Vancouver, BC V7X 1J5

Attention: Heather A. Frydenlund  
File No. 22868-0117