



**INVESTMENTS LTD.  
c/o ADM HOLDINGS INC.**

**Z-20456**

Re: New Resto at 123 St-Paul  
Purchase order #KI56

Attention: Mr. Jack Ddd

PERSONAL AND CONFIDENTIAL

DATE

**SPECIMEN ONLY**

**SOLVENCY REPORT ON INDIVIDUAL #8**

**Mr. George Mmm**

Current address: 4321 Bois Street, St-Lal, Quebec J0J OJO  
Telephone: 450 874-5612 (listed by Canada 411 under "G. MacDonald")  
Cell phone: 514 984-2367  
Email: [Georged-1@gmail.com](mailto:Georged-1@gmail.com)

Please note that the information contained in this report was prepared for your specific needs only and concerning the possible signature of a commercial lease with your firm.

**General information on your subject**

From the information gathered by the Association, it was revealed that your subject was born on July 7, 19XX. Your subject would presently be married to Ms. Amanda Ttt under the separated as to property regime. The couple would have 2 dependent children.

**1) Property at 4321 Bois Street, St-Lal, Quebec**

Your subject has been residing at the above-mentioned address as sole owner since October 20XX. According to your subject, that property would have a current market value of approx. \$825,000.

A verification with the City Hall of St-Lal revealed that this property is registered under the sole name of **George Mmm**. The municipal assessment value is \$267,800 for the land and \$403,100 for the building, for a total of \$670,900. This property is located on the new Quebec cadastral survey #101010.

**Land register of Quebec**

The Association proceeded to a verification with the Land register of Quebec done on DATE (certification date: DATE) in order to confirm property titles and to verify the possible existence of mortgage liens registered on that property. Our verification has revealed:

Mr. George Mmm

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- Oct. 5, 20XX: deed of sale #123456  
Vendor: Albert Cc  
Purchaser: George Mmm  
Amount: \$675,500 (paid cash without balance of sale)
- Oct. 5, 20XX: mortgage #145670  
Creditor: Caisse Desjardins Notre-Dame  
Debtor: George Mmm  
Amount: \$675,000 (lien **not cancelled** at the time of verification)  
According to the mortgage deed, it appears that this amount recorded by the Caisse included an additional amount of security since the amount actually disbursed at that date was rather \$423,000.

At the time of our verification with the Land register of Quebec no other entries (mortgage or privilege) were traced on that property.

The information gathered from the Land register of Quebec confirms that Mr. George Mmm acquired in October 20XX this property. This verification also reveals that the only mortgage currently not cancelled is a mortgage registered by Caisse Desjardins Notre-Dame in October 20XX for a maximum of \$675,000.

## 2) Condominium at 23-345, Chargne St., Longueuil, Quebec

Your subject has also been shown as sole owner of the condominium located at the above-mentioned address since August 20XX. According to your subject, that property would have a current market value of approx. \$450,000.

A verification with the City Hall of Longueuil revealed that this property is registered under the sole name of **George Mmm**. The municipal assessment value is \$84,600 for the land and \$173,400 for the building, for a total of \$258,000. This property is located on the new Quebec cadastral survey #2345678.

### Land register of Quebec

The Association proceeded to a verification with the Land register of Quebec done on DATE (certification date: DATE) in order to confirm property titles and to verify the possible existence of mortgage liens registered on that property. Our verification has revealed:

- March 23, 20XX: deed of sale #3456789  
Vendor: Steve Www  
Purchaser: George Mmm  
Amount: \$280,000, paid cash without balance of sale
- March 18, 20XX: mortgage #3456213  
Creditor: Royal Bank of Canada  
Debtor: George Mmm  
Amount: \$212,000, entry **not cancelled** at the time of verification

At the time of our verification with the Land register of Quebec no other entries (mortgage or privilege) were traced on that property.

According to the information obtained by the Association, Mr. George Mmm acquired this property in March 20XX. This property is presently submitted to only one mortgage lien, being a 1<sup>st</sup> rank mortgage registered by the Royal Bank of Canada in March 20XX for a maximum of \$212,000.

**Professional occupation**

As professional occupation, your subject is involved as president and shareholder of the following companies which operates different restaurants.

**0001-0001 Québec Inc.**

Your subject is shown as president and third shareholders of the company 0001-0001 Québec Inc. doing business as Restaurant Vvv (12, rue St-Ppp, Montréal, Québec, tel. 514 111-2222).

A verification with the Québec Enterprise Register revealed that this company is operating under a Québec provincial charter dated July 13, 20XX, registered on July 13, 20XX under #10000000; last report produced: current updating declaration recorded on December 1, 20XX.

President & 3 <sup>rd</sup> shareholder .....	<u>George Mmm</u>
Vice-president and 2 <sup>nd</sup> shareholder.....	Pietro Xxx
Treasurer and 1 <sup>st</sup> shareholder .....	Anna Hhh

**0002-0002 Québec Inc.**

Your subject is also shown as president and major shareholder of 0002-0002 Québec Inc. doing business as Resto-Bar (1 Place Rr, Montréal, Québec, H2Y 2V2).

A verification with the Québec Enterprise Register revealed that this company is operating under a Québec provincial charter dated March 9, 20XX, registered on March 9, 20XX under #10000010; last report produced: current updating declaration recorded on July 11, 20XX.

President & major shareholder.....	<u>George Mmm</u>
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**0003-0003 Québec Inc.**

Your subject is also shown as president and 1<sup>st</sup> shareholder of 0003-0003 Québec Inc. doing business as Restaurant Eee (395 avenue Eee, Brossard, Québec, J0J J0J).

A verification with the Québec Enterprise Register revealed that this company is operating under a Québec provincial charter dated July 6, 20XX, registered on July 6, 20XX under #10000002 last report produced: 20XX annual declaration recorded on February 28, 20XX.

President and 1 <sup>st</sup> shareholder .....	<u>George Mmm</u> Through George Holdings Inc.
Vice-president and 3 <sup>rd</sup> shareholder .....	Pietro Xxx Through Gestion Pietro Inc.
Treasurer and 2 <sup>nd</sup> shareholder .....	Anna Hhh

Mr. George Mmm

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### **Declared income**

Your subject reported having a gross income of \$125,000 per year.

### **Québec Register of Personal and Movable Real Rights (RDPRM)**

The Association consulted the RDPRM as of DATE (certification date) in order to trace the rights registered under George Mmm, born on July 7, 19XX. This consultation revealed the following entries:

- Jan. 3, 20XX:                      Marriage contract #XX-000615-0001  
    Husband:                        George Mmm  
    Wife:                             Amanda Ttt  
    Matrimonial regime:        Separated as to property notarized on July 9, 20XX

Our verification has revealed no other entries (conventional hypothec without delivery or others) on the possible movable assets of your subject.

### **Office of the Superintendent of Bankruptcy (OSB)**

The Association consulted the Bankruptcy and Insolvency Records Search database published by the Office of the Superintendent of Bankruptcy (OSB) in Ottawa, Ontario on DATE (covering from 1978 to DATE). This search revealed no personal bankruptcies and/or consumer proposals under the name of George Mmm, born on July 7, 19XX.

### **Banking references**

Your subject banks with **Caisse Desjardins Notre-Dame**, 120, Alexandre, St-Xyz, Quebec, tel. 450 373-4055, fax: 450 373-0436.

A verification with this financial institution confirmed:

1. Joint chequing account: opened for over 3 years; average balances: low 5 figures (\$10,000-\$30,000) at the time of our verification.
2. Joint savings account; average balances: mid-4 figures (\$4,000-\$6,000) at the time of our verification.
3. Mortgage under the name of your subject: opened in October 20XX, original amount: \$423,000, remaining balance: \$389,021.33 at the time of our verification, instalments: \$545 every 2 weeks, well paid and up to date; secured by a 1<sup>st</sup> rank lien on the property at 4321 Bois Street, St-Lal, Quebec.
  - No returned cheques were reported.
  - This financial institution reported no other deposit or loan under the name of your subject.

Mr. George Mmm

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Your subject deals with **Royal Bank of Canada**, branch at 7250, Taschereau Blvd, Brossard, Quebec, tel. 450 923-5130.

Your subject forwarded to our office a mortgage statement issued by the Royal Bank of Canada confirming the following information:

1. Mortgage loan: current balance as of December 31, 20XX: \$132,341.21; secured by a first rank lien on the condominium at 23-345, Chargne St., Longueuil, Quebec;
- Your subject would have no other deposit or loan with this financial institution at the present time.

### **Credit card(s)**

At the time of the preparation of this report, your subject would utilize the following credit cards:

1. Visa Desjardins, credit limit: \$2,000; balance due: \$698.23 at the time of our verification with Visa Desjardins;
2. MasterCard Bank of Montreal, credit limit: \$3,000; balance due: approx. \$750 at the time of the preparation of this report.
3. American Express, credit limit: not reported; no significant balance due on this card at the time of the preparation of this report.

### **Car vehicles**

Your subject is the registered owner of a 20XX Honda Civic which would presently be free of any important lien and would have a current market value of approximately \$10,000.

### **Other assets**

Your subject also have an investment portfolio with RBC Dominion Valeurs Mobilières Inc., 1, Place Vile-Marie, Montreal, Quebec, tel. 514 878-7000 c/o Mr. LII. A verification with Mr. LII confirmed an investment portfolio showing a balance of \$47,321.01 at the time of our verification.

### **Other assets / liabilities**

At the time of the preparation of this report, our Association did not have the evidence of any other important assets under your subject personal name, such as land, building, RRSP, Canada or Quebec saving bonds, or others. In turn, our Association did not have the evidence of any other important liabilities under the personal name of your subject, except for those already mentioned in this report.

### **Project**

At the time of the preparation of this report, Mr. George Mmm intend to start the activities of another restaurant in one of your premises. According to your subject, this is a project totaling \$300,000.

Your subject intends to invest personally \$100,000 coming from his personal equity.

Mr. George Mmm

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Your subject also mentioned that a loan of \$250,000 has already been pre-approved by the Royal Bank of Canada. A verification with Mr. Ccc, account manager, confirmed that this loan has already been approved but not yet disbursed.

Your subject intends to operate this business through a new company to be incorporated in the near future in which he should be shown as President and shareholder at 100%.

**Legal Files** (civil litigation and criminal records)

The Association carried out, through the SOQUIJ website, a verification of the court records databases (civil and criminal) covering the province of Quebec under the name of George Mmm (born on July 7, 19XX) and residing at the addresses mentioned in this report. This verification traced the following litigation:

- :December 17, 20XX: Originating Application relating to unpaid account.  
Amount: \$2,123.14  
Plaintiff(s) Peggy Laberge, from Montréal (Québec);  
Defendant(s) George Mmm (residing at that time at 4321 Bois Street, St-Lal, Quebec).  
Last filing: March 17, 20XX: this claim ended by an out-of-court settlement;

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The information given above is in answer to your specific inquiry only and is communicated subject to the following conditions: That the information furnished by Provincial Association of Credit (3217937 Canada Inc.) shall be revealed upon request and under certain conditions accordingly to the Act Respecting the Protection of Personal Information in the Private Sector to the subject of the inquiry, that the facts upon which this information is based were obtained by the Provincial Association of Credit as your agents and employee, from sources deemed reliable, the accuracy of which information is, however, in no way guaranteed.

**The inquirer in accepting this report agrees to be responsible for any damages arising from a violation of any of the above.**