



This is the 1st Affidavit of S. Andersen,
made on September 10, 2026

No. S-146129
Kelowna Registry

IN THE SUPREME COURT OF BRITISH COLUMBIA

BETWEEN:

ULOAN SOLUTIONS INC.

PETITIONER

AND:

1290185 B.C. LTD. doing business as SPARE ROOM CO
SELF STORAGE

RESPONDENT

AFFIDAVIT

I, Scott R. Andersen, Barrister and Solicitor, of Suite 1800, 1631 Dickson Avenue, in the City of Kelowna, Province of British Columbia, MAKE OATH AND SAY AS FOLLOWS:

1. I am a Partner with the law firm of Lawson Lundell LLP ("**Lawson**"), solicitors for C. Cheveldave & Associates Ltd. in its capacity as Court-Appointed Receiver (the "**Receiver**") of all of the assets, undertakings and properties of 1290185 B.C. Ltd. doing business as Spare Room Co. Self Storage, and as such have personal knowledge of the facts and matters herein deposed to by me, except where stated to be made upon information and belief in which case I believe such facts and matters to be true.
2. True copies of the accounts rendered herein to the Receiver for services performed by our offices for the period of time from July 28, 2025 to July 31, 2026 (the "**Accounts**") are attached as Exhibit "C" to the Affidavit of Cecil Cheveldave sworn herein on September 2, 2026. Although the work done is detailed in the narratives of the Accounts, a brief summary of the work done is set out below:

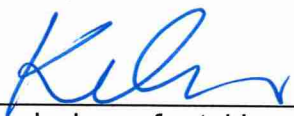
- (a) Reviewing and advising the Receiver on the draft Receivership Order and terms.
 - (b) Reviewing and advising the Receiver regarding claims having priority ahead of the applicant creditor, including corresponding with counsel for the Petitioner regarding same.
 - (c) Advising the Receiver and corresponding with various counterparties regarding information and document requests, including preparing and sending formal demand letters to Scotiabank and to Rodney Gelineau.
 - (d) Assisting with the filing of annual report for the Company herein.
 - (e) Advising the Receiver regarding the difficulties encountered and enforcement options.
 - (f) Corresponding with counsel for the first mortgagee (Michael Wilson) and second mortgagee (Graham Mack) in regard to the foreclosure of the Penticton property and advising the Receiver regarding that proceeding generally.
 - (g) Advising the Receiver regarding the application to approve the proposed transaction herein.
3. For the period of July 28, 2025, to July 31, 2026, Lawson spent a total of 39.1 hours broken down as follows:

Timekeeper	Rate	Amount
Scott R. Andersen	1.9 hours @ \$550/hour	\$1,045.00
Scott R. Andersen	35.5 hours @ \$590/hour	\$20,945.00
Peter MacPherson	0.4 hours @ \$665/hour	\$266.00
Kim Cuadra	0.1 hours @ \$275/hour	\$27.50
Saneeta Atwal	1.2 hours @ \$305/hour	\$366
	Total	\$22,649.50

4. Of the 39.1 hours spent, I recorded 37.4 hours (or 95.7% of the time). I was thus primarily responsible for the legal services provided to the Receiver. My practice is to record the time spent each day using timekeeping software called "ExpertTime". The program has a timer that I activate when I begin working on the file and that I stop when I stop working on the file. As a result, the time captured accurately reflects the amount of time actually spent working on the matter. My practice is to write reasonably detailed narratives describing the work done throughout the day as the work is done. Throughout, we have billed the matter based strictly upon the time spent with no premium added and at the timekeeper's standard hourly rates. On January 1, 2026, my standard hourly rate for non-Vancouver based work increased from \$550 to \$590 per hour.
5. In mid August 2026, the Receiver asked us for an estimate to prepare application materials to have the proposed credit bid transaction approved and to have the receiver discharged and all professional fees approved. Based on the unbilled work in progress we had at the time (which was approximately \$3,500) and the estimated time to prepare and speak to the application and to then complete the transaction, we provided an estimate of \$45,000 inclusive of taxes for our final account.
6. I am a member in good standing of the Law Society of British Columbia and has been so since 2005. My practice is devoted primarily to the areas of litigation, bankruptcy and insolvency. Attached and marked as **Exhibit "A"** is a true copy of my profile.
7. Peter MacPherson is a member in good standing of the Law Society of British Columbia and has been so since 2002. Mr. MacPherson's practice is devoted primarily to the areas of corporate commercial law and real estate.
8. Kim Cuadra and Saneeta Atwal are paralegals employed by Lawson.
9. All of the time recorded in the Accounts was for legal services requested by, and at the instruction of, the Receiver herein.

10. I swear this Affidavit in support of an application to pass the Accounts.
11. Attached and marked as **Exhibit "B"** is a true copy the letter dated May 27, 2026 from Canada Revenue Agency to C. Cheveldave & Associates Ltd. confirming that the deemed trust claim herein was for \$44,933.77 pertaining to unremitted payroll deductions.

SWORN BEFORE ME at the City)
 of Kelowna, in the Province of)
 British Columbia, this 10th day of)
 September, 2026)



 A Commissioner for taking Oaths
 for British Columbia



 SCOTT R. ANDERSEN

Kim Eloise Cuadra
 A Commissioner for Taking Affidavits for British Columbia
 c/o Lawson Lundell LLP
 #1800 - 1631 Dickson Avenue, Kelowna, BC V1Y 0B5
 Expiry date of appointment: July 31, 2029

This is **Exhibit "A"** referred to in the
Affidavit of Scott R. Andersen made before
me on September 10, 2026

A handwritten signature in blue ink, appearing to be 'K. L. ...', is written over a horizontal line.

A Commissioner for taking
Affidavits for British Columbia

Scott R. Andersen

Partner

EXPERTISE

Litigation & Dispute Resolution

CONTACT

scott.andersen@lawsonlundell.com
250.979.8546

OFFICES

Kelowna • Vancouver



Scott is a commercial litigator with a broad practice representing clients in corporate and commercial disputes at all levels of court in British Columbia and Alberta. Scott is known for his practical, resolution-focused approach, while also advocating firmly and effectively when litigation is required to protect his clients' interests.

A significant portion of Scott's practice focuses on insolvency and restructuring matters. He has acted for creditors, debtors, and insolvency professionals in a wide range of engagements, and regularly advises on the use of court remedies to locate and recover misappropriated assets or to set aside improper transactions.

He works out of Lawson Lundell's Vancouver and Kelowna offices and has been based in Kelowna since 2018, following 14 years of practice in downtown Vancouver.

When not at work, Scott spends his free time competing with, or at least trying to keep up with, his three boys on the basketball court, tennis court or golf course.

Expertise

Practices

- [Arbitration](#)
- [Commercial Litigation](#)
- [Insolvency & Restructuring](#)
- [Litigation & Dispute Resolution](#)

Experience

Commercial Litigation

- Counsel for the Receiver to successfully bring proceedings in regard to a corporate opportunity of the debtor company that was wrongfully taken by one of the debtor's directors and shareholders: 2023 BCSC 1566 and 2024 BCSC 598.
- Counsel to the claimant in a commercial arbitration in which he successfully challenged the manufacturer's purported termination of the client's evergreen and exclusive distribution rights upon which the client's business depended. An interim injunction enabled the client's business to continue without interruption during the proceedings.
- Trial counsel to DTZ Barnicke Limited in a commercial lease dispute involving allegations of professional negligence of the real estate brokers and of the tenant's solicitor.
- Counsel to a plaintiff, who had been the victim of a multimillion fraud, in obtaining a Norwich Pharmacal order so that it could review the defendant's bank records and documents (without the defendant's knowledge) so that the stolen funds could be located and secured.
- Counsel to the plaintiff in a partnership dispute involving a \$65 million development property located in Richmond, British Columbia.
- Trial counsel to the plaintiff in a professional negligence action against a solicitor regarding the advice and structure of a secured loan transaction, successful at trial overturned on appeal on causation: 2008 BCSC 9, reversed 2009 BCCA 483.
- Counsel to the plaintiff Superior Plus LP dba Allroc in proceedings to successfully recover \$5 million owing for goods supplied, which amount was secured in full before judgment was obtained.
- Counsel to the plaintiff supplier GL&V Canada Inc. dba Ovivo Water in proceedings to successfully recover approximately \$300,000 owing for goods supplied, which amount was secured in full before judgment was obtained.
- Counsel to the plaintiff partner in legal proceedings arising from the partner's departure giving rise to termination pay and the applicability and enforceability of a non-compete clause.
- Counsel to a plaintiff trucking company in proceedings to recover \$600,000 on a labour and material bond following the bankruptcy of the client's customer which was successfully resolved by expanding the proceedings to include a claim of professional negligence against the client's former solicitor.
- Counsel to the plaintiffs in regard to five real estate development projects on Vancouver Island, in which the plaintiffs had invested \$12.5 million.
- Counsel to the plaintiff Bank of China in an action involving fraud and misappropriation of approximately USD \$500 million.

Bankruptcy, Insolvency & Restructuring

- Counsel for the licensed insolvency trustee to successful have \$6.5 million of assets transferred from a husband to his wife pursuant to a separation agreement set aside as a transfer at undervalue pursuant to s. 96 of the *Bankruptcy and Insolvency Act*: 2024 BCSC 89.
- Counsel for the petitioning creditor seeking a bankruptcy order. Although a bankruptcy order was not made, the application resulted in the applicant creditor's claim becoming fully secured by a court ordered charge: 2023 BCSC 1238.

- Counsel for C.E. Craig & Associate Ltd., the licensed insolvency trustee, to successfully apply to have a bankruptcy discharge annulled. The bankrupt spouses had failed to disclose their interest in a residential property in Victoria that they had caused to have registered in a family member's name. The bankruptcy was annulled and the property vested in the estate, with the result that the creditors made a significantly higher recovery. 2022 BCSC 3566, aff'd 2022 BCCA 434.
- Counsel to PricewaterhouseCoopers Inc. the Trustee in Bankruptcy of two companies that were operating a "quasi bank" with capital of approximately \$38 million raised from approximately 450 creditors from the community of Burns Lakes, British Columbia.
- Counsel to The Bowra Group Inc. the Trustee in Bankruptcy of Rock Petrick in obtaining several search and seizure warrants pursuant to the *Bankruptcy and Insolvency Act* to enable the Trustee to locate and recover the bankrupt's assets. The bankrupt was found in contempt in regard to the statement of affairs sworn and for failing to deliver up assets as ordered and a custodial sentence was imposed: 2017 BCSC 1626 and 2017 BCSC 1780.
- Counsel for the participating creditors in proceedings brought pursuant to section 38 of the *Bankruptcy and Insolvency Act* to successfully recover damages from the principals of the bankrupt company in regard to their purchase for less than fair market value of assets from the company in the weeks prior to the bankruptcy: 2016 BCSC 2110.
- Counsel to Comerica Bank in successfully defending the enforceability of a \$21 million mortgage secured against a 142' ship under construction, the enforceability of which had been challenged based upon a contractual interpretation issue: 2013 FC 1266 affirmed 2015 FCA 46.
- Counsel to John Beverley & Associates, the Trustee in the Bankruptcy of Glenn Anderson in legal proceedings under the Bankruptcy and Insolvency Act to recover assets transferred to the bankrupt's son for insufficient consideration: 2013 BCSC 317.
- Counsel to the petitioner Home Hardware Stores Limited in bankruptcy and foreclosure proceedings involving one of its dealers.
- Counsel to Boale Wood & Company Ltd., the Receiver of Omineca Lama Ranch Inc., which company was operating an alpaca ranch having 200 head of alpaca from ranch located in a remote northern location.
- Counsel to a group of private lender petitioners in contentious foreclosure proceedings: 2013 BCSC 1339 affirmed on appeal. A credit-bid by the petitioners enabled them to purchase the lands be reduction of the judgment debt and still pursue the defendants for the balance owing.
- Counsel to the petitioner Abitibi-Consolidated Company of Canada in proceedings to successfully petition one of its logging contractors into bankruptcy: 2007 BCSC 371.
- Counsel to Investit Financial Inc., a major affected secured creditor, in proceedings filed pursuant to the *Companies Creditors Arrangements Act* in respect of the Shire Group of companies.

Rankings & Recognition

Acritas Stars

Scott R. Andersen

2017-2021

Speaking Engagements and Conferences

Annual Review of Insolvency Law Conference

Scott Andersen Discusses Fraudulent Transfer Concerns at the Annual Review of Insolvency Law Conference

Panelist

December 2024 Speaking Engagements

'Commercial Law' at UBC Commerce, Guest Lecture

October 2024 Speaking Engagements

'Commercial Law' at UBC Commerce, Guest Lecture

September 2024 Speaking Engagements

Creditors Remedies 2024 Course, CLE BC: 'Appointment of Receiver and GSA Enforcement,' Speaker

April 2024 Speaking Engagements || Conference

21st Annual Review of Insolvency Law Conference: 'Far Reaching Fraudulent Transfer Concerns,'

Panelist

February 2024 Speaking Engagements || Conference

2019 Real Estate Breakfast Roundtable

Presenter

October 2019 Seminars || Speaking Engagements

Involvement

Professional Activities

- Canadian Bar Association, Civil Litigation Subsection
- Canadian Bar Association, Insolvency Subsection, Past Co-Chair
- Law Society of British Columbia

Credentials

Education

- University of Victoria, LL.B., 2004
- University of British Columbia, B.Comm., Finance, 1999

Bar admissions

- Called to the British Columbia Bar, 2005

This is **Exhibit "B"** referred to in the
Affidavit of Scott R. Andersen made before
me on September 10, 2026

A handwritten signature in blue ink, appearing to read 'K. A.', is written over a horizontal line.

A Commissioner for taking
Affidavits for British Columbia



Canada Revenue Agency Agence du revenu
du Canada

Coastal and Central BC Tax Services Office
Surrey BC V3T 5W6

May 27, 2026

ATTENTION: CECIL CHEVELDAVE
C. CHEVELDAVE & ASSOCIATES LTD.
UNIT 2-1, 293 FIRST AVENUE
KAMLOOPS BC V2C 3J3

Dear Receiver:

Subject: 1290185 B.C. LTD.
Account number: 77933 8060 RP0001

We were told that you have been appointed as receiver for the above-named. There is a debt owed to the Canada Revenue Agency for source deductions amounting to \$125,239.61 for income tax and Canada Pension Plan (CPP) contributions, as well as employment insurance (EI) premiums.

Details of the debt are as follows:

Tax deductions:	\$ 46,807.83
CPP:	\$ 40,702.51
EI:	\$ 8,322.19
Penalties and interest:	\$ 29,407.08
Total:	\$125,239.61

Further to the Income Tax Act, the Canada Pension Plan, and the Employment Insurance Act, the following amounts, which are included in the above totals, are trust funds and form no part of the property, business, or estate of 1290185 B.C. LTD. in receivership.

Federal income tax:	\$ 23,548.79
Provincial income tax:	\$ 6,915.75
CPP employee part:	\$ 12,281.29
EI employee part:	\$ 2,187.94
Total:	\$ 44,933.77

Payment for the total amount of this trust, namely \$44,933.77, must be made to the Receiver General for Canada out of the realization of any property that is subject to these statutory trusts in priority to all other creditors.

.../2



National Insolvency Office
9755 King George Boulevard
Surrey BC V3T 5W6

Local : 236-334-0580
Fax : 250-363-3042
Web site : canada.ca/taxes

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Please let us know when payment of this trust amount and the remaining balance of \$80,305.84 will be made.

This letter also serves as notice that should payment be made for any amount described in subsection 153(1) of the Income Tax Act for periods before or after your appointment, you must withhold tax deductions and remit payments in accordance with that subsection and sections 101 and 108 of the Income Tax Regulations.

Also, see section 5 of the Employment Insurance Act and section 8 of the Canada Pension Plan Regulations.

For more information or clarification, please call me at (236)334-0580.

Yours truly,



A. Wong-de Leon
Resource/Complex Case Officer