

**ONTARIO
SUPERIOR COURT OF JUSTICE
COMMERCIAL LIST**

B E T W E E N :

ROYAL BANK OF CANADA

Applicant

- and -

**RJ PACKAGING INCORPORATED operating as CUSTOM FOOD PACKAGING,
SMIT RAMESH JANI, MITALI SMIT JANI and JAYANTKUMAR NAGJIBHAI
PACHASARA**

Respondents

APPLICATION UNDER subsection 243(1) of the *Bankruptcy and Insolvency Act*,
R.S.C. 1985, c. B-3, as amended, and section 101 of the *Courts of Justice Act*,
R.S.O. 1990, c. C.43, as amended

**SUPPLEMENTARY APPLICATION RECORD
OF THE APPLICANT, ROYAL BANK OF CANADA
(re: Motion for Order appointing Receiver)
(Returnable on August 19, 2021)**

Date: August 12, 2021

MINDEN GROSS LLP
Barristers and Solicitors
2200 - 145 King Street West
Toronto ON M5H 4G2

Rachel Moses (LSO# 42081V)
rmoses@mindengross.com
Tel: 416-369-4115
Fax: 416-864-9223

Lawyers for the Applicant,
Royal Bank of Canada

TO: **SERVICE LIST**

SERVICE LIST

(re: Motion to appoint Receiver, returnable on August 19, 2021)

NO.	NAME	METHOD OF SERVICE
1.	<p>MILAD HAGHANI PROFESSIONAL CORPORATION o/a HAGHANI LAW OFFICE LEX VILLA LLP</p> <p>203 - 3018 New Street Burlington, ON L7N 1M5</p> <p>203 - 27 Major MacKenzie Drive East Richmond Hill, ON L4C 1G6</p> <p>Milad Haghani Tel. 905-635-5862 Fax. 905-635-5689 Cell. 289-776-7480 E-Mail: milad@haghanilaw.ca</p> <p>Lawyer for the Respondents</p>	<p>BY E-MAIL TO: milad@haghanilaw.ca</p>
2.	<p>MSI SPERGEL INC. 505 Consumers Road, Suite 200, Toronto ON M2J 4V8</p> <p>Mukul Manchanda Tel: (416) 498-4314 E-mail: mmanchanda@spergel.ca</p> <p>Proposed Receiver</p>	<p>BY E-MAIL TO: mmanchanda@spergel.ca</p>
3.	<p>HARRISON PENSA LLP 450 Talbot Street London ON N6A 5J6</p> <p>Melinda Vine Tel: (519) 661-6705 E-Mail: mvine@harrisonpensa.com</p> <p>Lawyers for msi Spergel inc.</p>	<p>BY E-MAIL TO: mvine@harrisonpensa.com</p>

NO.	NAME	METHOD OF SERVICE
4.	<p>HER MAJESTY THE QUEEN IN RIGHT OF ONTARIO as represented by Ministry of Finance Legal Services Branch 77 Bay Street, 11th Floor Toronto ON M5G 2C8</p> <p>Attention: Anthony R. Golding Senior Counsel, Ministry of Finance Tel: (416) 938-5069 E-Mail: anthony.golding@ontario.ca</p>	<p>BY E-MAIL TO: anthony.golding@ontario.ca</p>
5.	<p>CANADA REVENUE AGENCY c/o Department of Justice Ontario Regional Office The Exchange Tower, Box 36 130 King Street West, Suite 3400 Toronto ON M5X 1K6</p> <p>Attention: Diane Winters Tel: (416) 952-8563 E-Mail: diane.winters@justice.gc.ca</p>	<p>BY E-MAIL TO: diane.winters@justice.gc.ca</p>
6.	<p>INSOLVENCY UNIT Province of Ontario E-Mail: insolvency.unit@ontario.ca</p>	<p>BY E-MAIL TO: insolvency.unit@ontario.ca</p>
7.	<p>VW CREDIT CANADA INC. 4865 Marc-Blain Street, Suite 300 Montreal QC H4R 3B2</p> <p>Attention: Maya Al Khatib E-Mail: infoinsurance@vwcredit.com</p>	<p>BY E-MAIL TO: infoinsurance@vwcredit.com</p>

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TAB 1

Court File No. CV-21-00665286-00CL

**ONTARIO
SUPERIOR COURT OF JUSTICE
COMMERCIAL LIST**

B E T W E E N :

ROYAL BANK OF CANADA

Applicant

- and -

**RJ PACKAGING INCORPORATED operating as CUSTOM FOOD PACKAGING,
SMIT RAMESH JANI, MITALI SMIT JANI and JAYANTKUMAR NAGJIBHAI
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APPLICATION UNDER subsection 243(1) of the *Bankruptcy and Insolvency Act*,
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R.S.O. 1990, c. C.43, as amended

AFFIDAVIT OF PAULINE LEITGEB

I, **PAULINE LEITGEB**, of the City of Toronto, in the Province of Ontario,

MAKE OATH AND SAY AS FOLLOWS:

1. I am a law clerk employed by the law firm of Minden Gross LLP, lawyers for the applicant, Royal Bank of Canada ("**RBC**") in this matter. I work with Rachel Moses, a partner at Minden Gross LLP, who has carriage of this matter on behalf of RBC and as such I have knowledge of the matters to which I hereinafter depose.

- 2 -

2. Attached collectively as **Exhibit "A"** are copies of RBC Business Account Statements for RJ Packaging Incorporated, Account No. 03252-104-719-0, for the period from September 30, 2020 to July 30, 2021.

SWORN BY Pauline Leitgeb of the City of)
 Toronto, in the Province of Ontario,)
BEFORE ME at the City of Toronto, in the)
 Province of Ontario, on August 12, 2021 in)
 accordance with O. Reg. 431/20,)
 Administering Oath or Declaration)
 Remotely.)


 Rachel Moses (Aug 12, 2021 08:41 EDT)

Commissioner for taking affidavits
 (or as may be)


 Pauline Leitgeb (Aug 12, 2021 08:37 EDT)

PAULINE LEITGEB

#4856016 | 4122089

TAB A

This is **Exhibit “A”** referred to
in the Affidavit of **Pauline Leitgeb**
sworn this 12th
day of August, 2021



Rachel Moses (Aug 12, 2021 08:41 EDT)

.....
Commissioner for taking affidavits (*or as may be*)



ROYAL BANK OF CANADA
P.O. BOX 4047 TERMINAL A
TORONTO ON M5W 1L5

Business Account Statement

RBDDA30000_6610568 E D 03252 00234

RJ PACKAGING INCORPORATED
UNIT 1A
45 BASALTIC ROAD
CONCORD ON L4K 1G5

September 30, 2020 to October 30, 2020

Account number: 03252 104-719-0

How to reach us:

Please contact your RBC Banking representative or call
1-800-Royal®2-0
(1-800-769-2520)
www.rbcroyalbank.com/business

Account Summary for this Period

Business Current Account

Royal Bank of Canada

6240 DIXIE RD, MISSISSAUGA, ON L5T 1A6

Opening balance on September 30, 2020	\$10,414.53
Total deposits & credits (26)	+ 149,139.61
Total cheques & debits (70)	- 156,848.86
Closing balance on October 30, 2020	= \$2,705.28

Account Activity Details

Date	Description	Cheques & Debits (\$)	Deposits & Credits (\$)	Balance (\$)
	Opening balance			10,414.53
30 Sep	LOAN PAYMENT	10,000.00		414.53
01 Oct	e-Transfer sent anmol	2,000.00		
	INTERAC e-Transfer fee	1.50		-1,586.97
	Online Banking transfer - 1246		5,000.00	
	BR TO BR - 0192	5,000.00		
	Cheque over limit fees	5.00		
	Misc Payment PAY-FILE FEES	2.00		-1,593.97
	LOAN CREDIT		5,000.00	3,406.03
02 Oct	e-Transfer sent truck	300.00		
	e-Transfer sent matis	809.80		
	INTERAC e-Transfer fee	1.50		
	INTERAC e-Transfer fee	1.50		2,293.23



Business Account Statement

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September 30, 2020 to October 30, 2020
Account number: 03252 104-719-0

Account Activity Details - continued

Date	Description	Cheques & Debits (\$)	Deposits & Credits (\$)	Balance (\$)
02 Oct	Interac purchase - 4457 REX HOTEL (TORO)	104.80		2,188.43
05 Oct	e-Transfer sent Smit Jani	800.00		
	INTERAC e-Transfer fee	1.50		1,386.93
	e-Transfer - Request Money		300.00	
	Interac purchase - 8873 BARKLEY OPTICIA	300.00		
	e-Transfer - Request Money fee	1.50		
	Utility Bill Pmt Enbridge Gas Pre-authorized	74.47		
	Misc Payment ALECTRA UTIL	426.96		
	Cheque - 67	1,200.00		-316.00
06 Oct	Reversed Cheque - 67		1,200.00	
	VSA DEP11119302		13,742.94	
	Interac purchase - 3880 URBAN PLANET 13	56.49		
	Interac purchase - 3540 LCBO/RAO #601	68.95		
	Interac purchase - 9740 GUESS FACTORY #	175.13		
	Activity fee	449.91		13,876.46
	LOAN PAYMENT	10,000.00		3,876.46
07 Oct	e-Transfer sent Smit Jani	800.00		
	e-Transfer sent Mohit Munjal Personal	1,200.00		
	INTERAC e-Transfer fee	1.50		
	INTERAC e-Transfer fee	1.50		1,873.46
	Online Banking transfer - 1029		8,000.00	
	Misc Payment KORNER OFFICE I		1,635.72	
	Interac purchase - 2063 TSWIRL CREPE	12.41		
	Interac purchase - 0685 BOMBAY CHOWPATT	20.77		
	BR TO BR - 0157	100.00		
	BR TO BR - 0157	4,000.00		
	BR TO BR - 0157	4,000.00		
	Cheque over limit fees	5.00		
	Loan VW CREDIT CAN	805.38		2,565.62
08 Oct	Online Banking transfer - 7326	500.00		
	Online Banking transfer - 8423	500.00		1,565.62
09 Oct	Misc Payment STRIPE		1,509.13	
	Interac purchase - 0748 BEST BUY #926	430.51		
	Cheque - 68	2,400.00		244.24
13 Oct	e-Transfer sent abhi	202.00		
	INTERAC e-Transfer fee	1.50		40.74
	Online Banking transfer - 0166		40,000.00	



ROYAL BANK OF CANADA
P.O. BOX 4047 TERMINAL A
TORONTO ON M5W 1L5

Business Account Statement

September 30, 2020 to October 30, 2020

Account number: 03252 104-719-0

Account Activity Details - continued

Date	Description	Cheques & Debits (\$)	Deposits & Credits (\$)	Balance (\$)
13 Oct	Online Banking transfer - 2903	1,000.00		39,040.74
	LOAN PAYMENT	35,000.00		4,040.74
14 Oct	e-Transfer - Autodeposit ALEXANDER RENAT		231.09	
	e-Transfer - Autodeposit ALEXANDER RENAT		307.36	
	Cheque - 59	12,820.75		-8,241.56
	LOAN CREDIT		10,000.00	1,758.44
15 Oct	Misc Payment CAMBRIDGE MERC		6,445.00	
	Cheque - 65	6,686.48		1,516.96
16 Oct	e-Transfer - Autodeposit JOSHUA CENSOR C		135.49	
	Bill Payment INTERSPAN CFP <DEFTPYMT>		689.30	
	Business PAD L# 201000045274 6758853-2010000	1,097.66		1,244.09
19 Oct	Overdraft interest @ RBP+05.00%P.A	12.12		1,231.97
20 Oct	Cheque - 69	5,567.51		-4,335.54
	LOAN CREDIT		5,000.00	664.46
21 Oct	Mobile cheque deposit - 2192		270.20	
	Online Banking transfer - 6186	100.00		
	Online Banking transfer - 2441	200.00		
	Online Banking transfer - 5847	200.00		
	Loan VW CREDIT CAN	805.38		-370.72
	LOAN CREDIT		5,000.00	4,629.28
22 Oct	Cheque - 71	9,688.32		-5,059.04
	LOAN CREDIT		10,000.00	4,940.96
26 Oct	Online Banking transfer - 5050	300.00		
	Online Banking transfer - 9759	500.00		
	Loan interest NO.33711376 001	399.31		
	Cheque - 70	4,000.00		
	Cheque - 57	20,000.00		-20,258.35
	LOAN CREDIT		7,000.00	-13,258.35
27 Oct	e-Transfer - Autodeposit ECOMA ORGANICS		633.14	
	Reversed Cheque - 57		20,000.00	7,374.79
	LOAN PAYMENT	5,000.00		2,374.79
28 Oct	e-Transfer sent labor	2,000.00		
	INTERAC e-Transfer fee	1.50		373.29
	Online Banking transfer - 4993	74.00		
	Online Banking transfer - 4973	100.00		



Business Account Statement

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September 30, 2020 to October 30, 2020
Account number: 03252 104-719-0

Account Activity Details - continued

Date	Description	Cheques & Debits (\$)	Deposits & Credits (\$)	Balance (\$)
28 Oct	Cheque over limit fees	5.00		194.29
29 Oct	e-Transfer sent Smit Jani	500.00		
	e-Transfer sent anmol	1,500.00		
	INTERAC e-Transfer fee	1.50		
	INTERAC e-Transfer fee	1.50		-1,808.71
	Online Banking transfer - 9688		500.00	
	Online Banking transfer - 4851		2,000.00	
	Online Banking transfer - 8581		2,000.00	
	ATM withdrawal - TW991300	500.00		
	Interac purchase - 2988 BALDEV PAAN AND	26.25		
	Online transfer sent - 0741 smit jani	2,000.00		165.04
30 Oct	Account Payable Pmt NATURES EMP NEW		2,540.24	2,705.28
	Closing balance			2,705.28

Account Fees: \$481.41



ROYAL BANK OF CANADA
P.O. BOX 4047 TERMINAL A
TORONTO ON M5W 1L5

Business Account Statement

September 30, 2020 to October 30, 2020
Account number: 03252 104-719-0

Serial #: 57

Amount: \$20,000.00

RJ PACKAGING INCORPORATED
UNIT 1A, 45 BASALTIC ROAD
CONCORD, ONTARIO L4K 1G5
000057
DATE 2020-10-26
Y Y Y Y M M D D

PAY to the order of Integrated Carriers \$20,000.00
Twenty thousand only
100 DOLLARS

ROYAL BANK OF CANADA
DIXIE & MIDLAND BRANCH
6240 DIXIE RD.
MISSISSAUGA ON L5T 1A8

RE for

#000057# 03252-003# 104-719-0#

10052 315088 001
Integrated Carriers
Endorsement - Signature or Stamp
DEPOSIT TO
10052 315088 001
SPD / INTEGRATED CARRIERS
BACKVERSO

USBC
TORONTO
20201026
102620224144630

Printer ID# 1021

Serial #: 59

Amount: \$12,820.75

RJ PACKAGING INCORPORATED
UNIT 1A, 45 BASALTIC ROAD
CONCORD, ONTARIO L4K 1G5
000059
DATE 2020-09-12
Y Y Y Y M M D D

PAY to the order of Fluor Recruitment Service Inc. \$12820.75
Twelve thousand eight hundred and twenty
75 DOLLARS

ROYAL BANK OF CANADA
DIXIE & MIDLAND BRANCH
6240 DIXIE RD.
MISSISSAUGA ON L5T 1A8

RE Final Payment for multiple invoices

#000059# 03252-003# 104-719-0#

02622-004 5266470
10/14/2020 7:25:26 PM
Mobile Deposit 2619
5547364837
Endorsement - Signature or Stamp
BACKVERSO

Printer ID# 1021

Serial #: 65

Amount: \$6,686.48

RJ PACKAGING INCORPORATED
UNIT 1A, 45 BASALTIC ROAD
CONCORD, ONTARIO L4K 1G5
000065
DATE 2020-10-15
Y Y Y Y M M D D

PAY to the order of Wachem Ltd. \$6686.48
Six thousand six hundred and eighty six
48 DOLLARS

ROYAL BANK OF CANADA
DIXIE & MIDLAND BRANCH
6240 DIXIE RD.
MISSISSAUGA ON L5T 1A8

RE Inv- 18003

#000065# 03252-003# 104-719-0#

For Deposit
#50020915
Endorsement - Signature or Stamp
BACKVERSO

31442001
10/15/2020
10152020

Printer ID# 1021

Serial #: 67

Amount: \$1,200.00

RJ PACKAGING INCORPORATED
UNIT 1A, 45 BASALTIC ROAD
CONCORD, ONTARIO L4K 1G5
000067
DATE 2020-10-25
Y Y Y Y M M D D

PAY to the order of MOHIT KUMAR MUNJAL \$1200.00
One thousand two hundred
100 DOLLARS

ROYAL BANK OF CANADA
DIXIE & MIDLAND BRANCH
6240 DIXIE RD.
MISSISSAUGA ON L5T 1A8

RE Increment for the month of May, June

#000067# 03252-003# 104-719-0#

Negotiating Institution: RBC ROYAL BANK
Deposit Transit Number: 00482-003
Account Number: 5203500
Date (YYYYMMDD): 20201005
Item Sequence Number: 9635579688
MDC ATMO: Y613
Envelope #: 756
Endorsement - Signature or Stamp
BACKVERSO

Printer ID# 1021



Business Account Statement

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September 30, 2020 to October 30, 2020
Account number: 03252 104-719-0

Serial #: 68

Amount: \$2,400.00

RJ PACKAGING INCORPORATED
UNIT 1A, 45 BASALTIC ROAD
CONCORD, ONTARIO L4K1G6
000068
DATE 2020-10-08
Y Y Y Y M M D D

PAY to: MONTI KUNAR MONTI \$ 2400
the order of
Twenty four hundred DOLLARS

ROYAL BANK OF CANADA
BANK & MONTREAL BRANCH
6240 DIXIE RD
MISSISSAUGA ON L5T 1A8

RJ PACKAGING INCORPORATED
PER [Signature]

RE Increment for the month of July, August, Sept, Oct

⑈000068⑈ ⑈03252⑈003⑈ ⑈04⑈719⑈0⑈

Negotiating Institution: RBC ROYAL BANK
Deposit Transit Number: 00482-003
Account Number: 5208500
Date (YYYYMMDD): 20201009
Item Sequence Number: 9636101754

Printer ID# 1021

MDC ATMD: Y613
Envelope #: 273

Endorsement - Signature or Stamp

BACK/VERSO

Serial #: 69

Amount: \$5,567.51

RJ PACKAGING INCORPORATED
UNIT 1A, 45 BASALTIC ROAD
CONCORD, ONTARIO L4K1G6
000069
DATE 2020-10-15
Y Y Y Y M M D D

PAY to: Container Corporation of Canada \$ 5567.51
the order of
Five thousand five hundred and sixty seven dollars and fifty one cents DOLLARS

ROYAL BANK OF CANADA
BANK & MONTREAL BRANCH
6240 DIXIE RD
MISSISSAUGA ON L5T 1A8

RJ PACKAGING INCORPORATED
PER [Signature]

RE [Signature]

⑈000069⑈ ⑈03252⑈003⑈ ⑈04⑈719⑈0⑈

Deposit to the Credit of
Gunnar Corporation of Canada
002-164288-001

Printer ID# 1021

Endorsement - Signature or Stamp

BACK/VERSO

Serial #: 70

Amount: \$4,000.00

RJ PACKAGING INCORPORATED
UNIT 1A, 45 BASALTIC ROAD
CONCORD, ONTARIO L4K1G6
000070
DATE 2020-10-14
Y Y Y Y M M D D

PAY to: Hema Joshi \$ 4000/-
the order of
Four thousand only DOLLARS

ROYAL BANK OF CANADA
BANK & MONTREAL BRANCH
6240 DIXIE RD
MISSISSAUGA ON L5T 1A8

RJ PACKAGING INCORPORATED
PER [Signature]

RE [Signature]

⑈000070⑈ ⑈03252⑈003⑈ ⑈04⑈719⑈0⑈

52201562424

77982-002
SCOTIABANK
AJ14

24-Oct-2020

77982-002

7798214279 89

Printer ID# 1021

Endorsement - Signature or Stamp

BACK/VERSO

Serial #: 71

Amount: \$9,688.32

RJ PACKAGING INCORPORATED
UNIT 1A, 45 BASALTIC ROAD
CONCORD, ONTARIO L4K1G6
000071
DATE 2020-10-22
Y Y Y Y M M D D

PAY to: UB Personnel Inc \$ 9688.32
the order of
Nine thousand six hundred and eighty eight dollars and thirty two cents DOLLARS

ROYAL BANK OF CANADA
BANK & MONTREAL BRANCH
6240 DIXIE RD
MISSISSAUGA ON L5T 1A8

RJ PACKAGING INCORPORATED
PER [Signature]

RE Labourer Howe (Contracting)

⑈000071⑈ ⑈03252⑈003⑈ ⑈04⑈719⑈0⑈

DQTFQ 222484834805
41582-002 3131545
Scotiabank
ISLINGTON & REXDALE

22-Oct-2020
9131545 41582-002
41582 0054615

Printer ID# 1021

Endorsement - Signature or Stamp

41582 0054615

BACK/VERSO



ROYAL BANK OF CANADA
P.O. BOX 4047 TERMINAL A
TORONTO ON M5W 1L5

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Business Account Statement

RBDDA30000_7254646 E D 03252 00613
RJ PACKAGING INCORPORATED
UNIT 1A
45 BASALTIC ROAD
CONCORD ON L4K 1G5

October 30, 2020 to November 30, 2020

Account number: 03252 104-719-0

How to reach us:

Please contact your RBC Banking representative or call
1-800-Royal®2-0
(1-800-769-2520)
www.rbcroyalbank.com/business

Account Summary for this Period

Business Current Account

Royal Bank of Canada

6240 DIXIE RD, MISSISSAUGA, ON L5T 1A6

Opening balance on October 30, 2020	\$2,705.28
Total deposits & credits (11)	+ 13,201.27
Total cheques & debits (31)	- 15,822.68
Closing balance on November 30, 2020	= \$83.87

Account Activity Details

Date	Description	Cheques & Debits (\$)	Deposits & Credits (\$)	Balance (\$)
	Opening balance			2,705.28
02 Nov	e-Transfer sent Mohit Munjal Personal	800.00		
	e-Transfer sent Smit Jani	1,200.00		
	INTERAC e-Transfer fee	1.50		
	INTERAC e-Transfer fee	1.50		702.28
	Interac purchase - 0767 SHELL C45122	88.50		
	MON FEE11119302	31.58		
	MON FEE10385441	59.45		
	VSA FEE11119302	316.28		
	Misc Payment PAY-FILE FEES	2.00		204.47
03 Nov	Utility Bill Pmt Enbridge Gas Pre-authorized	173.52		30.95
04 Nov	Loan VW CREDIT CAN	805.38		-774.43
	LOAN CREDIT		500.00	-274.43



Business Account Statement

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October 30, 2020 to November 30, 2020
Account number: 03252 104-719-0

Account Activity Details - continued

Date	Description	Cheques & Debits (\$)	Deposits & Credits (\$)	Balance (\$)
05 Nov	ATM deposit - TX354049		400.00	125.57
	Activity fee	434.72		-309.15
06 Nov	Cheque over limit fees	5.00		
	Misc Payment ALECTRA UTIL	592.67		-906.82
09 Nov	ATM deposit - TW544448		1,000.00	93.18
10 Nov	Cheque over limit fees	5.00		88.18
12 Nov	e-Transfer received CANADA TRADE CORPORATION		342.48	430.66
16 Nov	ATM withdrawal - 92050678	163.00		
	INTERAC-SC-0678	2.00		
	Cheque - 64	7,518.30		-7,252.64
17 Nov	ATM deposit - TM511405		1,000.00	-6,252.64
	Misc Payment CAMBRIDGE MERC		6,276.13	
	Business PAD L# 201000045274 6783537-2010000	1,134.24		
	Overdraft interest @ RBP+05.00%P.A	3.38		-1,114.13
18 Nov	Online transfer received - 1231 SMIT RAMESH JANI		1,200.00	
	Cheque over limit fees	5.00		
	Loan VW CREDIT CAN	805.38		-724.51
19 Nov	Online transfer received - 2159 SMIT RAMESH JANI		500.00	
	e-Transfer - Autodeposit SAXON BRU LTD		339.12	114.61
20 Nov	Cheque over limit fees	5.00		109.61
25 Nov	Online transfer received - 0158 SMIT RAMESH JANI		900.00	1,009.61
26 Nov	e-Transfer - Autodeposit ALEXANDER RENAT		743.54	
	Interac purchase - 4395 POPEYES # 10692	9.24		
	Loan interest NO.33711376 001	475.13		1,268.78
27 Nov	Interac purchase - 6071 A & W #4961 BRA	16.69		
	Interac purchase - 0225 MCTHIRSTY'S PIN	75.69		1,176.40
30 Nov	e-Transfer sent anmol	1,000.00		
	INTERAC e-Transfer fee	1.50		174.90
	MON FEE11119302	31.58		
	MON FEE10385441	59.45		83.87
	Closing balance			83.87

Account Fees: \$461.22



ROYAL BANK OF CANADA
P.O. BOX 4047 TERMINAL A
TORONTO ON M5W 1L5

Business Account Statement

October 30, 2020 to November 30, 2020
Account number: 03252 104-719-0

Serial #: 64

Amount: \$7,518.30

RJ PACKAGING INCORPORATED UNIT 1A, 45 BASALTIC ROAD CONCORD, ONTARIO L4K1G6		000064
DATE 2020-09-14		
PAY to the order of	Beland Organic Foods LTD.	\$ 7518.30
Seven thousand Five hundred and Eighteen		30 DOLLARS
ROYAL BANK OF CANADA DAVE & KRYEYER BRANCH 6040 DUNDAS RD MISSISSAUGA, ON L5T1A6	RJ PACKAGING INCORPORATED	
RE 90-0064, Inv-CP-3894	FOR	
⑈000064⑈ ⑈03252⑈003⑈ ⑈04⑈719⑈0⑈		

Virtual Endorsement
DSPACC: 1001304
DSPTR: 04175-003
CSID: 3203213978089604175
TXNID: 1
SCANSES: 139,857,028
ITMSEQ: 3
CHANID: 003
APPCD: S900
TRANSIT: 04175
DSPCUR: CAD
TEFDT: 16/11/20
OPID: 551874464

AVANT AU CRÉDIT DU COMPTE
DU BÉNÉFICIAIRE
04175 1001304

Endorsement - Signature or Stamp

BACK/VERSO

Printer ID# 1021

ROYAL BANK OF CANADA
DAVE & KRYEYER BRANCH
6040 DUNDAS RD
MISSISSAUGA, ON L5T1A6



ROYAL BANK OF CANADA
P.O. BOX 4047 TERMINAL A
TORONTO ON M5W 1L5

Business Account Statement

RBDDA30000_1204828 E D 03252 00183

RJ PACKAGING INCORPORATED
UNIT 1A
45 BASALTIC ROAD
CONCORD ON L4K 1G5

November 30, 2020 to December 31, 2020

Account number: 03252 104-719-0

How to reach us:

Please contact your RBC Banking representative or call
1-800-Royal®2-0
(1-800-769-2520)
www.rbcroyalbank.com/business

Account Summary for this Period

Business Current Account

Royal Bank of Canada

6240 DIXIE RD, MISSISSAUGA, ON L5T 1A6

Opening balance on November 30, 2020	\$83.87
Total deposits & credits (11)	+ 11,413.74
Total cheques & debits (34)	- 11,908.51
Closing balance on December 31, 2020	= -\$410.90

Account Activity Details

Date	Description	Cheques & Debits (\$)	Deposits & Credits (\$)	Balance (\$)
	Opening balance			83.87
01 Dec	Misc Payment PAY-FILE FEES	2.00		81.87
02 Dec	ATM/Mobile adjustment debit	3.60		78.27
	Mobile cheque deposit - 8246		2,578.46	
	ATM withdrawal - TX467092	160.00		
	Interac purchase - 5338 STARBUCKS COFFE	12.66		
	Utility Bill Pmt Enbridge Gas Pre-authorized	307.82		
	Loan VW CREDIT CAN	805.38		1,370.87
03 Dec	ATM withdrawal - T9356387	500.00		
	Interac purchase - 9874 BARKLEY OPTICIA	300.00		
	Online transfer sent - 6757 smit jani	500.00		70.87
04 Dec	Activity fee	412.90		-342.03
07 Dec	Misc Payment ALECTRA UTIL	559.56		-901.59



Business Account Statement

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November 30, 2020 to December 31, 2020

Account number: 03252 104-719-0

Account Activity Details - continued

Date	Description	Cheques & Debits (\$)	Deposits & Credits (\$)	Balance (\$)
08 Dec	ATM deposit - TE501230		400.00	
	ATM deposit - TW547610		600.00	98.41
09 Dec	Cheque over limit fees	5.00		93.41
16 Dec	Business PAD L# 201000045274 6806299-2010000	1,097.66		
	Loan VW CREDIT CAN	805.38		-1,809.63
	Item returned NSF		805.38	
	Item returned NSF		1,097.66	93.41
17 Dec	NSF item fee 2 @ \$45.00	90.00		
	Overdraft interest @ RBP+05.00%P.A	2.25		1.16
18 Dec	ATM deposit - TM480942		2,000.00	2,001.16
21 Dec	Loan VW CREDIT CAN	805.38		1,195.78
22 Dec	Bill Payment INTERSPAN CFP <DEFTPYMT>		483.64	
	Interac purchase - 0999 SARDAR JI BAR &	50.85		1,628.57
23 Dec	e-Transfer sent hema	1,000.00		
	INTERAC e-Transfer fee	1.50		627.07
	Mobile cheque deposit - 4509		1,643.22	
	Interac purchase - 3809 A&W #4524 THORN	14.00		
	Interac purchase - 8859 ESSO CIRCLE K	87.42		
	Interac purchase - 7638 LCBO/RAO #0362	108.90		2,059.97
24 Dec	Interac purchase - 4985 LONGO'S # 7	69.00		
	Interac purchase - 1780 COSTCO WHOLESAL	235.78		1,755.19
29 Dec	Interac purchase - 3715 LCBO/RAO #0505	41.75		
	Interac purchase - 0228 A 1 CASH AND CA	213.43		
	Loan interest NO.33711376 001	507.21		
	Business PAD L# 201000045274 6806299-2010000	1,097.66		-104.86
30 Dec	ATM deposit - TE503685		200.00	95.14
	Loan VW CREDIT CAN	805.38		-710.24
	Item returned NSF		805.38	95.14
31 Dec	ATM deposit - TM393756		800.00	895.14
	MON FEE11119302	31.58		
	MON FEE10385441	59.45		
	Utility Bill Pmt Enbridge Gas Pre-authorized	1,170.01		



ROYAL BANK OF CANADA
P.O. BOX 4047 TERMINAL A
TORONTO ON M5W 1L5

Business Account Statement

November 30, 2020 to December 31, 2020

Account number: 03252 104-719-0

Account Activity Details - continued

Date	Description	Cheques & Debits (\$)	Deposits & Credits (\$)	Balance (\$)
31 Dec	NSF item fee	45.00		-410.90
	Closing balance			-410.90

Account Fees: \$554.40



ROYAL BANK OF CANADA
P.O. BOX 4047 TERMINAL A
TORONTO ON M5W 1L5

Business Account Statement

RBDDA30000_1890768 E D 03252 00132

RJ PACKAGING INCORPORATED
UNIT 1A
45 BASALTIC ROAD
CONCORD ON L4K 1G5

December 31, 2020 to January 29, 2021

Account number: 03252 104-719-0

How to reach us:

Please contact your RBC Banking representative or call
1-800-Royal®2-0
(1-800-769-2520)
www.rbcroyalbank.com/business

Account Summary for this Period

Business Current Account

Royal Bank of Canada

6240 DIXIE RD, MISSISSAUGA, ON L5T 1A6

Opening balance on December 31, 2020	-\$410.90
Total deposits & credits (6)	+ 24,063.78
Total cheques & debits (26)	- 23,495.83
Closing balance on January 29, 2021	= \$157.05

Account Activity Details

Date	Description	Cheques & Debits (\$)	Deposits & Credits (\$)	Balance (\$)
	Opening balance			-410.90
31 Dec	Item returned NSF		1,170.01	759.11
04 Jan	Misc Payment PAY-FILE FEES	2.00		
	Misc Payment ALECTRA UTIL	698.50		
	NSF item fee	45.00		13.61
05 Jan	Loan VW CREDIT CAN	805.38		-791.77
	Item returned NSF		805.38	13.61
06 Jan	Misc Payment Enbridge Gas Pre-authorized	1,170.01		
	NSF item fee	45.00		-1,201.40
	Item returned NSF		1,170.01	-31.39
07 Jan	Activity fee	1,036.19		
	NSF item fee	45.00		-1,112.58
12 Jan	Rev ActivityFee		113.00	-999.58



Business Account Statement

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December 31, 2020 to January 29, 2021
Account number: 03252 104-719-0

Account Activity Details - continued

Date	Description	Cheques & Debits (\$)	Deposits & Credits (\$)	Balance (\$)
13 Jan	Loan VW CREDIT CAN	805.38		-1,804.96
	Item returned NSF		805.38	-999.58
14 Jan	NSF item fee	45.00		-1,044.58
18 Jan	e-Transfer sent hema	2,000.00		
	INTERAC e-Transfer fee	1.50		-3,046.08
	ACCOUNT TRANSFER 146334312365062		20,000.00	
	Funds transfer MRS MITALI S JA	6,000.00		
	BR TO BR - 5076	2,000.00		
	Online Banking transfer - 2980	1,200.00		
	Online Banking transfer - 4059	1,200.00		
	Online Banking transfer - 4230	3,000.00		
	Business PAD L# 201000045274 6831657-2010000	1,134.24		
	Loan VW CREDIT CAN	805.38		1,614.30
19 Jan	Interac purchase - 2324 CHILLI CHICKEN	38.93		
	Interac purchase - 6783 RCSS HWY 10 & S	97.37		
	Overdraft interest @ RBP+05.00%P.A	2.42		1,475.58
20 Jan	Interac purchase - 3156 LONGO'S # 7	39.13		
	Interac purchase - 1073 RAMEN ISSHIN	43.67		1,392.78
26 Jan	Loan interest NO.33711376 001	430.35		962.43
27 Jan	Loan VW CREDIT CAN	805.38		157.05
	Closing balance			157.05

Account Fees: \$1,104.69



ROYAL BANK OF CANADA
P.O. BOX 4047 TERMINAL A
TORONTO ON M5W 1L5

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Business Account Statement

RBBD30000_2510223 E D 03252 00660
RJ PACKAGING INCORPORATED
UNIT 1A
45 BASALTIC ROAD
CONCORD ON L4K 1G5

January 29, 2021 to February 26, 2021

Account number: 03252 104-719-0

How to reach us:

Please contact your RBC Banking representative or call
1-800-Royal®2-0
(1-800-769-2520)
www.rbcroyalbank.com/business

Account Summary for this Period

Business Current Account

Royal Bank of Canada

6240 DIXIE RD, MISSISSAUGA, ON L5T 1A6

Opening balance on January 29, 2021	\$157.05
Total deposits & credits (9)	+ 10,498.87
Total cheques & debits (22)	- 11,239.06
Closing balance on February 26, 2021	= -\$583.14

Account Activity Details

Date	Description	Cheques & Debits (\$)	Deposits & Credits (\$)	Balance (\$)
	Opening balance			157.05
01 Feb	e-Transfer sent anmol	150.00		
	INTERAC e-Transfer fee	1.50		5.55
	MON FEE11119302	31.58		
	MON FEE10385441	59.45		
	Misc Payment PAY-FILE FEES	2.00		-87.48
	Reversed debit adjustment		150.00	62.52
03 Feb	Utility Bill Pmt Enbridge Gas Pre-authorized	2,663.92		-2,601.40
	Item returned NSF		2,663.92	62.52
04 Feb	Deposit Correction - 8609 Item(s) not received Dep 150.00 UNABLE TO RETURN ETRANSFER	150.00		
	Activity fee	403.25		
	NSF item fee	45.00		-535.73



Business Account Statement

19

January 29, 2021 to February 26, 2021
Account number: 03252 104-719-0

Account Activity Details - continued

Date	Description	Cheques & Debits (\$)	Deposits & Credits (\$)	Balance (\$)
08 Feb	Misc Payment ALECTRA UTIL	770.65		
	Misc Payment Enbridge Gas Pre-authorized	2,663.92		-3,970.30
	Item returned NSF		770.65	
	Item returned NSF		2,663.92	-535.73
09 Feb	NSF item fee 2 @ \$45.00	90.00		-625.73
10 Feb	Loan VW CREDIT CAN	805.38		-1,431.11
	Item returned NSF		805.38	-625.73
11 Feb	NSF item fee	45.00		-670.73
12 Feb	e-Transfer received Smit Jani CAKMwavZ		700.00	29.27
16 Feb	Loan VW CREDIT CAN	805.38		-776.11
	Item returned NSF		805.38	29.27
17 Feb	Business PAD L# 201000045274 6855439-2010000	1,134.24		
	NSF item fee	45.00		
	Overdraft interest @ RBP+05.00%P.A	0.94		-1,150.91
18 Feb	Item returned NSF		1,134.24	-16.67
19 Feb	NSF item fee	45.00		-61.67
24 Feb	Loan VW CREDIT CAN	805.38		-867.05
	Item returned NSF		805.38	-61.67
25 Feb	NSF item fee	45.00		-106.67
26 Feb	Loan interest NO.33711376 001	476.47		-583.14
	Closing balance			-583.14

Account Fees: \$719.75



ROYAL BANK OF CANADA
P.O. BOX 4047 TERMINAL A
TORONTO ON M5W 1L5

20

Business Account Statement

January 29, 2021 to February 26, 2021
Account number: 03252 104-719-0

Amount: \$150.00

ROYAL BANK		Date 21/02/02	
RETURN ITEM CREDIT (Voucherless Debit)			
Type of Item: E-MAIL TRFS			
Reason for Return: INSUFFICIENT FUNDS			
Deposited at: Royal Bank of Canada			
Address: MISS ONT DIXIE & MEYERSIDE			
City: MISSISSAUGA ONT			
TR#90299552.			
CUSTOMER NAME	RJ PACKAGING	AMOUNT	
CREDIT	ACCOUNT NUMBER		
3252	104-719-0	\$	150.00
03252#003#		104#719#0#	26 0000015000#

RBC 20210202 3352
390282387B



ROYAL BANK OF CANADA
P.O. BOX 4047 TERMINAL A
TORONTO ON M5W 1L5

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Business Account Statement

RBBD30000_3208423 E D 03252 00062

RJ PACKAGING INCORPORATED
UNIT 1A
45 BASALTIC ROAD
CONCORD ON L4K 1G5

February 26, 2021 to March 31, 2021

Account number: 03252 104-719-0

How to reach us:

Please contact your RBC Banking representative or call
1-800-Royal®2-0
(1-800-769-2520)
www.rbcroyalbank.com/business

Account Summary for this Period

Business Current Account

Royal Bank of Canada

6240 DIXIE RD, MISSISSAUGA, ON L5T 1A6

Opening balance on February 26, 2021	-\$583.14
Total deposits & credits (8)	+ 13,418.97
Total cheques & debits (19)	- 14,274.32
Closing balance on March 31, 2021	= -\$1,438.49

Account Activity Details

Date	Description	Cheques & Debits (\$)	Deposits & Credits (\$)	Balance (\$)
	Opening balance			-583.14
01 Mar	MON FEE11119302	31.58		
	MON FEE10385441	59.45		
	Misc Payment PAY-FILE FEES	2.00		
	Business PAD L# 201000045274 6855439-2010000	1,134.24		
	Loan VW CREDIT CAN	805.38		-2,615.79
	Item returned NSF		805.38	
	Item returned NSF		1,134.24	-676.17
02 Mar	NSF item fee 2 @ \$45.00	90.00		-766.17
04 Mar	Activity fee	398.00		
	Utility Bill Pmt Enbridge Gas Pre-authorized	4,588.63		-5,752.80
	Item returned NSF		4,588.63	-1,164.17
05 Mar	NSF item fee	45.00		-1,209.17



Business Account Statement

22

February 26, 2021 to March 31, 2021
Account number: 03252 104-719-0

Account Activity Details - continued

Date	Description	Cheques & Debits (\$)	Deposits & Credits (\$)	Balance (\$)
08 Mar	Business PAD PAYROLL - 3ERK	95.33		
	Misc Payment ALECTRA UTIL	596.00		-1,900.50
	Item returned NSF		95.33	
	Item returned NSF		596.00	-1,209.17
09 Mar	Misc Payment Enbridge Gas Pre-authorized	4,588.63		
	NSF item fee 2 @ \$45.00	90.00		-5,887.80
	Item returned NSF		4,588.63	-1,299.17
10 Mar	Loan VW CREDIT CAN	805.38		
	NSF item fee	45.00		-2,149.55
	Item returned NSF		805.38	-1,344.17
11 Mar	NSF item fee	45.00		-1,389.17
15 Mar	Loan VW CREDIT CAN	805.38		-2,194.55
	Item returned NSF		805.38	-1,389.17
16 Mar	NSF item fee	45.00		-1,434.17
17 Mar	Overdraft interest @ RBP+05.00%P.A	4.32		-1,438.49
	Closing balance			-1,438.49

Account Fees: \$758.00



ROYAL BANK OF CANADA
P.O. BOX 4047 TERMINAL A
TORONTO ON M5W 1L5

Business Account Statement

March 31, 2021 to April 30, 2021

RBDDA30000_3879570 E D 03252 00599

RJ PACKAGING INCORPORATED
UNIT 1A
45 BASALTIC ROAD
CONCORD ON L4K 1G5

Account number: 03252 104-719-0

How to reach us:

Please contact your RBC Banking representative or call
1-800-Royal®2-0
(1-800-769-2520)
www.rbcroyalbank.com/business

Account Summary for this Period

Business Current Account

Royal Bank of Canada

6240 DIXIE RD, MISSISSAUGA, ON L5T 1A6

Opening balance on March 31, 2021	-\$1,438.49
Total deposits & credits (1)	+ 2,200.00
Total cheques & debits (3)	- 408.58
Closing balance on April 30, 2021	= \$352.93

Account Activity Details

Date	Description	Cheques & Debits (\$)	Deposits & Credits (\$)	Balance (\$)
	Opening balance			-1,438.49
07 Apr	Activity fee	397.25		-1,835.74
19 Apr	Overdraft interest @ RBP+05.00%P.A	9.83		-1,845.57
21 Apr	BR TO BR - 5076		2,200.00	
	e-Transfer - Request Money fee	1.50		352.93
	Closing balance			352.93

Account Fees: \$398.75



ROYAL BANK OF CANADA
P.O. BOX 4047 TERMINAL A
TORONTO ON M5W 1L5

Business Account Statement

RBDDA30000_4506647 E D 03252 00634

RJ PACKAGING INCORPORATED
UNIT 1A
45 BASALTIC ROAD
CONCORD ON L4K 1G5

April 30, 2021 to May 31, 2021

Account number: 03252 104-719-0

How to reach us:

Please contact your RBC Banking representative or call
1-800-Royal®2-0
(1-800-769-2520)
www.rbcroyalbank.com/business

Account Summary for this Period

Business Current Account

Royal Bank of Canada

6240 DIXIE RD, MISSISSAUGA, ON L5T 1A6

Opening balance on April 30, 2021	\$352.93
Total deposits & credits (1)	+ 411.16
Total cheques & debits (2)	- 400.68
Closing balance on May 31, 2021	= \$363.41

Account Activity Details

Date	Description	Cheques & Debits (\$)	Deposits & Credits (\$)	Balance (\$)
	Opening balance			352.93
07 May	Activity fee	398.75		-45.82
13 May	Misc Payment STRIPE		411.16	365.34
18 May	Overdraft interest @ RBP+05.00%P.A	1.93		363.41
	Closing balance			363.41

Account Fees: \$398.75



ROYAL BANK OF CANADA
P.O. BOX 4047 TERMINAL A
TORONTO ON M5W 1L5

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Business Account Statement

RBDDA30000_5135269 E D 03252 00064

RJ PACKAGING INCORPORATED
UNIT 1A
45 BASALTIC ROAD
CONCORD ON L4K 1G5

May 31, 2021 to June 30, 2021

Account number: 03252 104-719-0

How to reach us:

Please contact your RBC Banking representative or call
1-800-Royal®2-0
(1-800-769-2520)
www.rbcroyalbank.com/business

Account Summary for this Period

Business Current Account

Royal Bank of Canada

6240 DIXIE RD, MISSISSAUGA, ON L5T 1A6

Opening balance on May 31, 2021	\$363.41
Total deposits & credits (0)	+ 0.00
Total cheques & debits (2)	- 392.82
Closing balance on June 30, 2021	= -\$29.41

Account Activity Details

Date	Description	Cheques & Debits (\$)	Deposits & Credits (\$)	Balance (\$)
	Opening balance			363.41
04 Jun	Activity fee	392.75		-29.34
17 Jun	Overdraft interest @ RBP+05.00%P.A	0.07		-29.41
	Closing balance			-29.41

Account Fees: \$392.75



ROYAL BANK OF CANADA
P.O. BOX 4047 TERMINAL A
TORONTO ON M5W 1L5

26
Business Account Statement

RBBDA30000_5794013 E D 03252 00747
RJ PACKAGING INCORPORATED
UNIT 1A
45 BASALTIC ROAD
CONCORD ON L4K 1G5

June 30, 2021 to July 30, 2021

Account number: 03252 104-719-0

How to reach us:

Please contact your RBC Banking representative or call
1-800-Royal®2-0
(1-800-769-2520)
www.rbcroyalbank.com/business

Account Summary for this Period

Business Current Account

Royal Bank of Canada

6240 DIXIE RD, MISSISSAUGA, ON L5T 1A6

Opening balance on June 30, 2021	-\$29.41
Total deposits & credits (0)	+ 0.00
Total cheques & debits (2)	- 392.90
Closing balance on July 30, 2021	= -\$422.31

Account Activity Details

Date	Description	Cheques & Debits (\$)	Deposits & Credits (\$)	Balance (\$)
	Opening balance			-29.41
07 Jul	Activity fee	392.00		-421.41
19 Jul	Overdraft interest @ RBP+05.00%P.A	0.90		-422.31
	Closing balance			-422.31

Account Fees: \$392.00

BETWEEN :

ROYAL BANK OF CANADA
Applicant

- and -

RJ PACKAGING INCORPORATED operating as **CUSTOM FOOD PACKAGING, et al.**
Respondents

Court File No. CV-21-00665286-00CL

ONTARIO
SUPERIOR COURT OF JUSTICE
COMMERCIAL LIST
Proceeding commenced at Toronto

AFFIDAVIT OF
PAULINE LEITGEB SWORN
AUGUST 12, 2021

MINDEN GROSS LLP
Barristers and Solicitors
2200 - 145 King Street West
Toronto, ON M5H 4G2

RACHEL MOSES (LSO# 42081V)
rmoses@mindingross.com
Tel: 416-369-4115

Lawyers for the Applicant,
Royal Bank of Canada

(File No. 4122089)

B E T W E E N :

ROYAL BANK OF CANADA
Applicant

- and -
Respondents

RJ PACKAGING INCORPORATED operating as **CUSTOM FOOD PACKAGING, et al.**

Court File No. CV-21-00665286-00CL

ONTARIO
SUPERIOR COURT OF JUSTICE
COMMERCIAL LIST

Proceeding commenced at Toronto

SUPPLEMENTARY
APPLICATION RECORD OF
THE APPLICANT, ROYAL
BANK OF CANADA

MINDEN GROSS LLP
Barristers and Solicitors
2200 - 145 King Street West
Toronto, ON M5H 4G2

RACHEL MOSES (LSO# 42081V)
rmoses@mindengross.com
Tel: 416-369-4115

Lawyers for the Applicant,
Royal Bank of Canada

(File No. 4122089)