

ONTARIO
SUPERIOR COURT OF JUSTICE
(COMMERCIAL LIST)

B E T W E E N:

ROYAL BANK OF CANADA

Applicant

-and-

8777691 CANADA INC. and 2747826 ONTARIO INC.

Respondents

APPLICATION UNDER SUBSECTIONS 47(1) and 243(1) of the *BANKRUPTCY AND INSOLVENCY ACT*, R.S.O. c. B-3, AS AMENDED and SECTION 101 OF THE *COURTS OF JUSTICE ACT*, R.S.O. 1990, c. C.43, AS AMENDED

RESPONDING APPLICATION RECORD
(Application returnable October 9, 2025)

Date: October 7, 2025

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I N D E X

Court File No. CV-25- 00752231-00CL

**ONTARIO
SUPERIOR COURT OF JUSTICE
(COMMERCIAL LIST)**

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**AFFIDAVIT OF SANDEEP (SUNNY) SINGH
(Affirmed October 7th , 2025)**

I, SANDEEP (SUNNY) SINGH, of the City of Mississauga, in the Province of Ontario, **AFFIRM AND SAY:**

1. I am the President and principal of the Respondents 8777691 Canada Inc. (“Panjaab Transport”) and 2747826 Ontario Inc. (“274”). As such, I have knowledge of the matters to which I hereinafter depose. Where I do not have personal knowledge of the matters set out herein below, I have been advised of the source of my information and, in all such cases, I believe it to be true.

2. I make this affidavit in response to the Application of the Applicant ("RBC") and specifically, its request for the appointment of a Receiver over, and with respect to, the assets, undertakings and properties of Panjaab Transport and 274.

3. While I do not fully agree with the characterization of the operations and circumstances surrounding 274 and Panjaab Transport as set out in the September 18, 2025 affidavit of Adam Haugh ("Haugh Affidavit"), I acknowledge that 274 and Panjaab Transport unfortunately, but not intentionally, are currently off-side of their obligations under the Credit Agreements, as defined in the Haugh Affidavit.

4. With that said, I come before this Honourable Court asking for an opportunity to save my companies which I have built from the ground up, and the livelihood of approximately 140 individuals who work with, and/or for Panjaab Transport. I ask that I and the Respondents be afforded a short period of time (120 days) to execute our funding efforts – as further described below - to payout the RBC debt - before the appointment of the Receiver, beyond its current interim status.

BACKGROUND ON THE RESPONDENTS

5. Founded in 2014, Panjaab Transport is a logistics, trucking and transport company based in Oakville, Ontario. The company specializes in flatbed freight and car hauling services, with more than 90 operational trucks hauling freight over 80 routes, throughout Canada and the United States. Panjaab Transport hauls a wide range of products, including, but not limited to, lumber, aluminum, machinery, vehicles and hazmat material. Excerpts from our website which

describe who we are, and what we do, are attached as **Exhibit "A"**. The articles of incorporation for Panjaab Transport are found at Exhibit "A" of the Haugh Affidavit.

6. Panjaab Transport employs over 80 staff members, and works with more than 60-plus contractors, including office staff, mechanics, security personnel, and drivers. Collectively we support the livelihood of approximately 140 individuals and their families, who depend on us. This includes my dependent family, consisting of my wife, my parents, my grandmother and my sister-in-law, who all live with me.

7. Up until 2025, Panjaab Transport has been growing, not only in terms of operational size, but its revenues. For fiscal year ending January 31, 2025, Panjaab Transport's annual revenue was more than \$36 million, up from approximately \$28 million from the previous year-end. Attached as **Exhibit "B"** is a copy of Panjaab Transport's 2025 financial statements.

8. 274 is what you can describe as the sibling corporation to Panjaab Transport, which owns and manages two trucking yards – 2213 Ninth Line and 2101 Nine Line, both located in Oakville, Ontario. Attached as Exhibit "B" to the Haugh Affidavit is the articles of incorporation for 274. The parcel abstracts for these two properties are found at Exhibit "L" of the Haugh Affidavit.

PLAN TO PAY OFF RBC'S DEBT

9. The Respondents are not looking, at this time, to challenge the appointment of the Interim Receiver, nor seeks its removal.

10. The Respondents are asking for a window of 120 days to pay off the outstanding monies due and owing to RBC (the "Funding Window"), to preserve its business and assets. The Respondents will not object to the maintenance of the Interim Receiver during the Funding Window, if this Honourable Court is inclined to maintain said Interim Receiver.

11. I have been actively taking steps to come up with money to pay off RBC's debt. Currently, I am pursuing the following funding avenues, which I am asking for the opportunity to execute.

12. Panjaab Transport has obtained a \$5,000,000.00 term sheet from Rev Capital for a factoring facility with respect to Panjaab Transport's outstanding accounts receivables. Based on my current discussions with Jon Turner, Senior Director Business Development at Rev Capital, I understand that funding can be delivered within 120 days. A copy of the Rev Capital term sheet, and an October 6, 2025 email correspondence from Jon Turner to me, are attached as **Exhibit "C"**.

13. Further, I have also been in discussions with Kingsett Mortgage Corporation ("Kingsett") about obtaining a \$8 million dollar mortgage from them. A copy of the Letter of Intent from Kingsett is attached as **Exhibit "D"**.

14. With the help of Gordon Valko, a corporate financing consultant, and his company Enfield Capital Corp., I have submitted an application to Pathward for a \$5,000,000.00 \$CDN line of credit and approximate \$1,000,000.00 \$USD line of credit. Attached as **Exhibit "E"** is a copy off Panjaab's Transport's application to Pathward as well as an October 7, 2025 email from Mr. Valko indicating that a term sheet from Pathward should be received either same day of his email, or the following day.

15. Furthermore, I have also been working with Sanjay Yaddehige at Patvia Consulting, and together, we have been working with CIBC to get a funding term sheet from this bank. Attached as **Exhibit "F"** are email correspondence between, *inter alia*, myself, Mr. Yaddehige, and Matthew Little, Director of Commercial Banking, Southwest Ontario, CIBC, evidencing our current efforts to get funding from CIBC. I am working with Chartered Accountant Pal Ghumman of Affinity LLP, located in Mississauga, to secure a line of credit from TD Canada Trust and/or a mortgage from the Business Development Bank of Canada. The TD representative we are dealing with is Kapil Kwatra.

16. In addition to all of the above funding efforts, I have listed the following properties for sale:

- a) My personal residence, being 21 Bowman Avenue, Brampton, Ontario. The property is listed at \$3,499,000.00, and carries a CIBC mortgage in the amount of approximately \$2,000,000.00. Attached as **Exhibit "G"** is the realtor.ca MLS listing for the property.
- b) The 2213 Ninth Line and 2101 Nine Line properties, for \$7,799,000.00 and \$8,999,999.00 respectively. Attached as **Exhibit "G"** are the realtor.ca MLS listing for the properties. 2213 Ninth Line has an RBC mortgage in the amount of \$3.2 million. 2101 Ninth Line has an RBC mortgage in the amount of \$5.4 million.

17. In addition to the foregoing, Panjaab Transport is currently involved in an HST audit with Canada Revenue Agency ("CRA"). At the moment, we are owed, and expect, an HST refund from CRA in the amount of \$4.2 million for 2024. During a September 15, 2025 call I had with a CRA representative, I was advised that CRA was prepared to pay Panjaab Transport \$1.8 million to settle our refund for 2024, as

at that time CRA was not prepared to acknowledge the balance without additional document/information verification. We are still negotiating with CRA, and sent them additional documentation and information to address the \$2.4 million that is currently not being accepted by CRA.

18. There is/will be also another HST refund of approximately \$3 million due and owing to Panjaab Transport for 2025, which I anticipate will be paid after the 2024 audit is completed.

19. Panjaab Transport expects to receive its CRA HST refund within 30 days of resolution of the matter, which resolution we expect/hope shortly.


20. Based on the foregoing, I am making a concerted effort, through multiple avenues to come up with the money to pay back RBC. I am asking for the opportunity to see these efforts through.

INTERIM RECEIVER

21. I remain committed, and understand, that the Respondents are expected to work with the Interim Receiver during the Funding Window, if so granted. In regards to the issue of providing the Interim Receiver with access to financial documentation and information, as I have advised the Interim Receiver, the Respondents have been locked out of access to our Quickbooks.

22. We started using Quickbooks in August 2024. The account was opened by our then accountant Lakhvir Singh, under his name. Mr. Singh left our company on contentious terms in July 2025, without leaving us with the account password, which is unknown to me and anyone else at Quickbooks. Mr. Singh has not been co-operative with providing us with the password and/or access to Quickbooks and

Affirmed remotely by Sandeep (Sunny) Singh, stated as being located in the City of Mississauga, in the Province of Ontario, sworn before me at the City of Toronto, in the Province of Ontario, on October 7th, 2025, in accordance with O. Reg 431/20, Administering Oath or Declaration Remotely.



Commissioner of Oaths/Affirmations

[illegible]

Sunder M

SANDEEP (SUNNY) SINGH

This is **Exhibit "A"**
referred to in the affidavit of
SANDEEP (SUNNY) SINGH affirmed
before me this day 7TH of October, 2025



A Commissioner for taking affidavits

🕒 Mon - Fri / 08:00 - 18:00

✉ info@panjaabtransport.com(mailto:info@panjaabtransport.com)

☎ 905-956-5222(tel:905-956-5222)



GET A QUOTE
(/get-a-quote)



(https://panjaabtransport.com)

Auto Hauling Services

(https://panjaabtransport.com)

Home(/) > Services(/services) > Auto Hauling Services

Auto Hauling Services At Panjaab Transport

Panjaab Transport is dedicated to providing premier auto hauling services across Canada. Our range of options includes both Open and Closed Auto Hauling, designed to meet the diverse needs of our clients. We pride ourselves on ensuring that every vehicle we transport is handled with the utmost care and professionalism.

Open Auto Hauling

Open Auto Hauling is an economical and efficient way to transport vehicles. Utilizing open trailers, we can move multiple vehicles simultaneously, making it an ideal solution for standard vehicle transport.

GET A QUOTE
(<https://panjaabtransport.com/get-a-quote-auto-hauling/>)



Discover The Edge With Auto Hauling

- **Cost-Effective:** Open hauling is generally more affordable than enclosed options, making it accessible for many customers.
- **High Capacity:** These trailers can carry several vehicles at once, optimizing transportation efficiency and reducing costs.
- **Routine Inspections:** Our open trailers undergo frequent inspections to maintain top condition and safety standards.
- **Skilled Drivers:** Our team of experienced drivers ensures safe and secure handling of your vehicles throughout the journey.

- **Convenience:** Suitable for most standard cars, SUVs, and trucks, ensuring easy loading and unloading processes.

Closed Auto Hauling

Closed Auto Hauling, also known as enclosed auto transport, provides maximum protection for your vehicles. This service is perfect for luxury, classic, and high-value cars that need additional security during transit.

905-956-5222
(tel:905-956-5222)



What Sets Us Apart?

- **Enhanced Protection:** Enclosed trailers shield vehicles from weather, road debris, and potential damage, offering peace of mind.
- **Privacy:** Ensures that your vehicle is out of sight, adding an extra layer of security and discretion.
- **Climate Control:** Some enclosed trailers feature climate control to maintain optimal conditions for sensitive vehicles.
- **Extra Security:** Enclosed transport offers superior security, reducing risks of theft or damage.

- **Specialized Care:** Ideal for transporting luxury, vintage, and high-value vehicles that require meticulous handling.

SERVICES

Our Auto Hauling Services

Cross Border Auto Hauling ([services/cross-border-auto-hauling/](https://panjaabtransport.com/services/cross-border-auto-hauling/))

Panjaab Transport offers specialized cross-border auto hauling services, ensuring the efficient and secure transportation of vehicles between Canada and the USA.

Expedite Auto Hauling (<https://panjaabtransport.com/services/expedite-auto-hauling/>)

Whether you require rapid delivery of vehicles for business or personal purposes, our expedite services ensure your vehicles reach their destination across Canada.

Auto Hauling for Manufacturers (<https://panjaabtransport.com/services/auto-hauling-for-manufacturers/>)

Our solutions ensure that your vehicles are transported securely, efficiently, and on time, supporting your production and distribution processes.

Auto Hauling for Dealerships (<https://panjaabtransport.com/services/auto-hauling-for-dealerships/>)

Commercial Auto Hauling (<https://panjaabtransport.com/services/commercial-auto-hauling/>)

Our solutions are designed to meet the unique requirements of commercial fleet owners, ensuring that your vehicles are

Lowboy and Step Deck Trailer (<https://panjaabtransport.com/services/lowboy-and-step-deck-trailer-services/>)

Our dealership-focused solutions ensure that your inventory is transported safely and on time, helping you maintain smooth operations and satisfied customers.

transported efficiently, and on schedule.

Panjaab Transport offers expert hauling services utilizing lowboy and step deck trailers, designed to handle heavy, oversized, and specialized vehicles across Canada.

Premium Luxury Car Hauling (<https://panjaabtransport.com/services/premium-luxury-car-hauling/>)

Our solutions are designed to provide maximum protection and care for your luxury cars, ensuring they arrive in pristine condition.

Vintage Car Hauling Services (<https://panjaabtransport.com/services/vintage-car-hauling/>)

Our solutions are designed to provide maximum protection and meticulous handling for your vintage cars, ensuring they arrive in impeccable condition.

Canada Wide Auto Hauling (<https://panjaabtransport.com/services/vintage-car-hauling/>)

Whether you're transporting a single vehicle or an entire fleet, our dedicated team ensures your vehicles reach their destination safely and on time.

WHY US?

Why Choose Panjaab Transport for Auto Hauling

Experienced Professionals

State-of-the-Art Equipment

Customer-Centric Approach

Our team has extensive experience in the auto hauling industry, ensuring expertise and reliability.

We use modern equipment and technology to guarantee safe and efficient transport.

We prioritize customer satisfaction, providing personalized services to meet your specific needs.

Canada-Wide Coverage

We offer comprehensive coverage across Canada, ensuring your vehicle reaches its destination safely and on time.

Real-Time Tracking

Our real-time tracking system allows you to monitor your vehicle's location throughout the journey.

Flexible Scheduling

We accommodate your schedule with flexible pick-up and delivery options.

Get a Quote for Auto Hauling



Contact Panjaab Transport today to learn more about our dedicated auto hauling services and receive a personalized quote. Trust us to deliver your vehicles quickly and efficiently, ensuring your transportation needs are met with professionalism and reliability. Reach out to us at **905-956-5222 (tel:905-956-5222)** or email us at **info@panjaabtransport.com (mailto:info@panjaabtransport.com)**.

Get a Quote (/get-a-quote-auto-hauling) 905-956-5222 (tel:905-956-5222)



Contact Info

(<https://panjaabtransport.com>)



905-956-

(tel:905-956-5222)

Our Fleet

Conestoga/Flatbed(/#equipment)Full

Truck

Logistics Services

(/services//Full-Truck-Load)

Auto Hauling Services

Canada Wide (/services/canada-Auto Hauling wide-auto-hauling/)

Double Drop(/#equipment)

Load

Cross

✉ info@panjaabtransport.com (mailto:info@panjaabtransport.com)

m(mailto:info@panjaabtrading.com)
Drop Deck(/#equipment)

Partial Truck Load (/services//Partial-truck-load)

Border (<https://panjaabtransport.com/services/Auto-border-auto-hauling/>)
Hauling

2213 Ninth Line,

📍 Oakville, ON

L6H 7G7, Canada

Step Deck(/#equipment)

Hazmat Auto Hauling (<https://panjaabtransport.com/services/transportation/transportation/>)

RGN
(Removable
Goose
Neck) (/#equipment)

Long (/services/long-
Haul haul)

Expedite Auto Hauling (<https://panjaabtransport.com/services/hauling-for-manufacturers/>)

Conestoga (/#equipment)
Roll Tight

```
Expedite(/services/expedite-
Loads loads)
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Auto Hauling for Dealerships (<https://panjaabtransport.com/services/auto-hauling-for-dealerships/>)

Curtain Side (/#equipment)

Over-size/over-size-loads (/services/over-size-loads)

Commercial Auto (https://panjaabtransport.com/services/auto-hauling/)

Flatbed
with Moffett (/#equipment)

Container (/services/%20Con
Load on Load-on-Flat-Bed)
Flat Bed

Lowboy
and
Step Deck Trailer Services (<https://panjaabtransport.com/lowboy-and-step-deck-trailer-services/>)

Premium
Luxury Car Hauling (<https://panjaabtransport.com/services/luxury-car-hauling/>)
Hauling

Vintage Car Hauling (<https://panjaabtransport.com/services/car-hauling/>)

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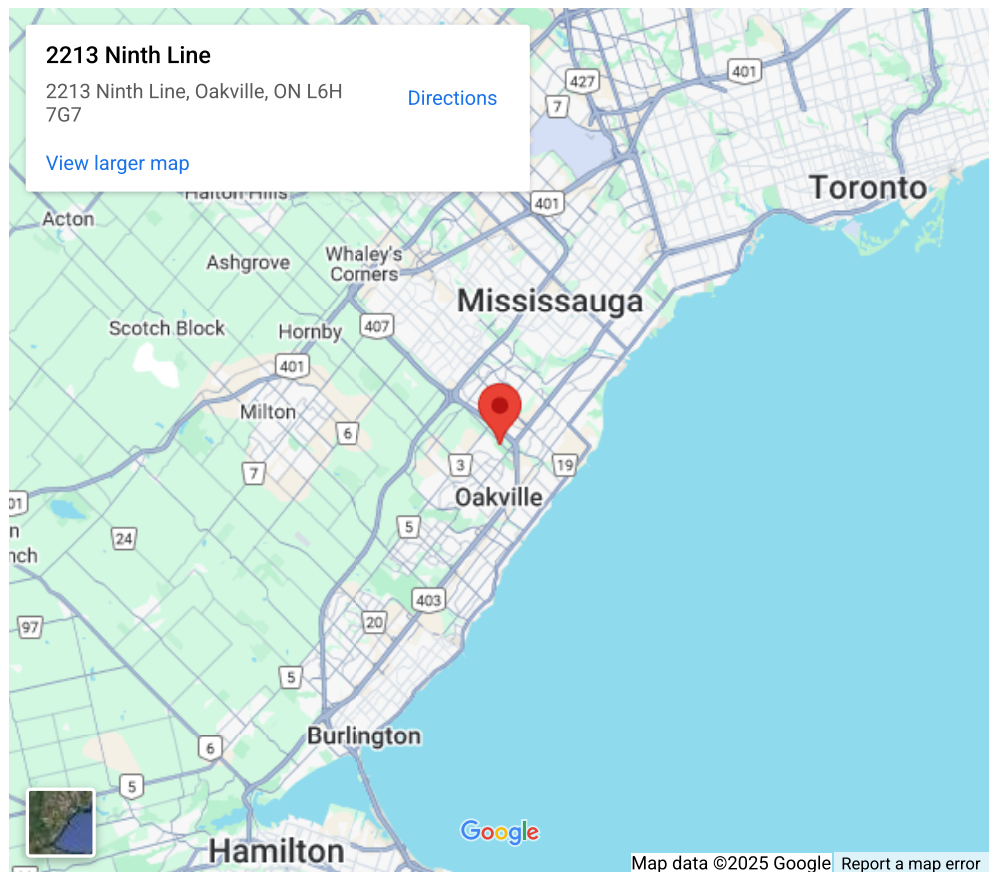
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(<https://panjaabtransport.com>)



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Contact Info

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info@panjaabtransport.com

2213 Ninth Line,
Oakville, ON
L6H 7G7, Canada

Our Fleet

Conestoga/Flatbed(/#equipment)

Double Drop(/#equipment)

Drop Deck(/#equipment)

Step Deck(/#equipment)

RGN
(Removable
Goose
Neck) (/#equipment)

Conestoga
Roll Tight (/#equipment)

Logistics Services

Full
Truck
Load (/services//Full-
Truck-Load)

Partial
Truck
Load (/services//Partial-
truck-load)

Hazmat (/services/Hazmat-
transportation)

Long
Haul (/services/long-
haul)

Auto Hauling Services

Canada Wide (/services/canada-
Auto Hauling wide-auto-hauling/)

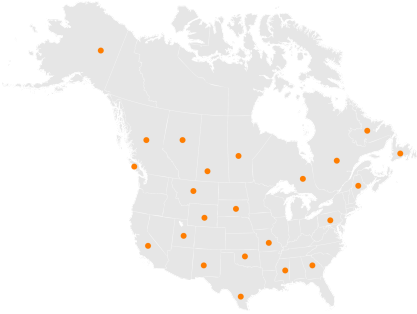
Cross
Border (<https://panjaabtransport.com/services/Auto-border-auto-hauling/>)

Expedite
Auto Hauling (<https://panjaabtransport.com/services/auto-hauling/>)

Contact - Panjaab Transport				24
Curtain Side	(/#equipment)	Expedite Loads	(/services/expedite-loads)	Expedite Auto Hauling (https://panjaabtransport.com/services/hauling-for-manufacturers/)
Flatbed with Moffett	(/#equipment)	Over-size/over-load	(/services/over-size-loads)	Auto Hauling for Dealerships (https://panjaabtransport.com/service/hauling-for-dealerships/)
		Container Load on Flat Bed	(/services/%20Container-Load-on-Flat-Bed)	Commercial Auto Hauling (https://panjaabtransport.com/service/auto-hauling/)
				Lowboy and Step Deck Trailer Services (https://panjaabtransport.com/lowboy-and-step-deck-trailer-services/)
				Premium Luxury Car Hauling (https://panjaabtransport.com/services/luxury-car-hauling/)
				Vintage Car Hauling (https://panjaabtransport.com/services/car-hauling/)



We provide service Across North



America

Founded in 2012, Panjaab Transport Inc has grown to be a leading transport company with over 100 team members and multiple yards located in Oakville, Brantford, London, and Winnipeg.

Our motto is “Service with Expertise”, and we take pride in delivering excellent service to our clients.

We serve clients in Canada and the US.



Our Services

Our services include flatbed, full truckload and partial truckload, hazmat transportation (petroleum), long haul, expedited loads, and oversize/overloaded shipments.

[\(/services\)](#)

[LEARN MORE \(/services\)](#)



Safety

We prioritize safety and ensure our trucks are equipped with GPS, speed limiters, and trackers. We have an in-house safety and truck solution team to maintain our trucks. Our company is insured and bonded.

[\(/services\)](#)

[LEARN MORE \(/services\)](#)



Our Fleet

Our fleet consists of Conestoga/flatbed trucks, double drops, drop decks, step decks, RGNs (Removable Gooseneck), Conestoga Roll tight, curtain side, and flatbeds with moffet.

[\(/services\)](#)

[LEARN MORE \(/services\)](#)



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Call Us - 905-956-5222
(tel:905-956-5222)

OUR SERVICES

We offer various transport services for your needs.



Long Haul

We transport goods over long distances. This service is suitable for customers who need to transport their goods across Canada or the US.

LEARN MORE

(<https://panjaabtransport.com/services/long-haul/>)

Expedite loads

Expedite loads service is designed for customers who need their shipments to be delivered urgently. We also handle time-sensitive shipments.

LEARN MORE

(<https://panjaabtransport.com/services/expedite-loads/>)

Oversize/Overloads

We specialize in transporting over-sized and over-weight shipments, and we have the necessary resources to handle these types of shipments.

LEARN MORE

(<https://panjaabtransport.com/services/over-size-loads/>)



About the company

Specialties of the company

Our safety measures

Our awards/recognition



About us at Panjaab Transport

Panjaab Transport inc is a premier logistics, trucking and transport company based in Oakville, Ontario, Canada. We are dedicated to providing reliable and efficient transportation solutions to our clients across various industries. Founded in 2012, Panjaab Transport Inc has grown to be a leading transport company with over 100 team members and multiple yards located in Oakville, Brantford, London, and Winnipeg. Our motto is "Service with Expertise", and we take pride in delivering excellent service to our clients.

We serve clients in **Canada** and the **US**.

OUR FLEET

We have a diverse fleet of equipment to cater to the transportation needs of our clients.

Each type of equipment has its unique features that enable the company to provide efficient transportation services across different industries. Below is a brief description of each fleet equipment:

Auto Hauling

We're dedicated to providing premier auto hauling services across Canada. Our range includes open, closed auto hauling, designed to meet the diverse needs of our clients. We pride ourselves on ensuring that every vehicle we transport is handled with the utmost care & professionalism. Trust us to deliver your vehicles quickly & efficiently.

Conestoga/Flatbed

The Conestoga/Flatbed is an ideal choice for transportation needs that require a versatile option. This type of equipment is flexible, and it can carry a wide variety of materials, including lumber, steel, machinery, and other oversized cargo. The flatbed has no sides or roof, which means that it can accommodate cargo of any shape or size.

Double Drop

The Double Drop trailer is ideal for cargo that exceeds standard height limits. It features a lower deck height, which allows for taller cargo without exceeding the legal height limit. The Double Drop is also excellent for cargo that requires overhead clearance, such as industrial equipment, large machinery, and building materials.

Drop Deck

Drop Deck trailers are designed to carry freight that is too tall for a standard flatbed but doesn't require the low height of a Double Drop.

The Drop Deck's lower deck provides additional clearance to accommodate taller cargo while still allowing the trailer to maintain a lower overall height than a standard flatbed.

Step Deck

The Step Deck is an ideal trailer for transporting goods that are tall but not too heavy. This trailer type is designed with a lower deck height at the front and a higher deck height at the rear, creating two levels that enable shippers to load cargo that exceeds the height limit of a standard flatbed.

RGN (Removable Goose Neck)

The Removable Goose Neck trailer is the ideal choice for oversized and overweight cargo. The RGN features a detachable front end that allows the trailer to drop to the ground and provide a ramp for easy loading and unloading. This type of equipment is suitable for heavy machinery, construction equipment, and other large and heavy loads.

Conestoga Roll Tight

The Conestoga Roll Tight trailer is similar to a flatbed, has a rolling tarp system to secure the load. This is ideal for protecting goods that require additional care, such as fragile or expensive items. The Conestoga Roll

Curtain Side

The Curtain Side trailer features a unique design that enables the easy loading and unloading of cargo. It has a tarpaulin curtain that slides open, providing easy access to the cargo from either side of the trailer. This

Flatbed with Moffett

The trailer combines the convenience of a flatbed with the versatility of a forklift. The Moffett forklift is mounted on the back of the flatbed, providing shippers with the ability to load & unload cargo

Tight is suitable for carrying a wide variety of freight, including machinery, lumber, steel, other oversized cargo.

type of equipment is ideal for loading and unloading large or bulky items, such as pallets, equipment, or machinery.

quickly and efficiently. It is ideal for transporting heavy loads, like pallets, machinery & construction materials to areas that are not equipped with a loading dock.

Request a Free Quote

Contact us today at **905-956-5222** (tel:905-956-5222) or fill out the form below to get a quote from us.

Full name

Email

Phone number

Select service*

—Please choose an option—



Message



SUBMIT

WHAT THEY SAY

Client's Testimonials

“ Very energetic company, great communication between dispatch and us, never wait more then couple hours between loads, lots of account loads, dedicated lines and drop and hook, they do heavy duty step deck / flatbed. Office people are friendly and understanding, just awesome.(keep it up guys 👍)

- Gurmeet Singh

“ Really amazing company to work with, they respect and support their every employee specially the drivers and also the working environment is very good, each and every one is friendly and always ready to help. I never saw any company before as good as panjaab transport is. Most companies disrespect their drivers and not treat them well but this company is very good.

-Arun Jindal

— —



(<https://panjaabtransport.com>)



The reCAPTCHA verification period has expired. Please reload the page.

Contact Info

(tel:905-956-5222)

info@panjaabtransport.com

2213 Ninth Line,
Oakville, ON
L6H 7G7, Canada

Our Fleet

Conestoga/Flatbed(/#equipment)

Double Drop(/#equipment)

Drop Deck(/#equipment)

Step Deck(/#equipment)

RGN
(Removable
Goose
Neck) (/#equipment)

Conestoga
Roll Tight (/#equipment)

Curtain
Side (/#equipment)

Flatbed
with Moffett (/#equipment)

Logistics Services

Full
Truck
Load (/services//Full-
Truck-Load)

Partial
Truck
Load (/services//Partial-
truck-load)

Hazmat (/services/Hazmat
transportation)

Long
Haul (/services/long-
haul)

Expedite(/services/expedite-
Loads loads)

Over-
size/over-
load (/services/over-
size-loads)

Container
Load on
Flat Bed (/services/%20Container
Load-on-Flat-Bed)

Auto Hauling Services

Canada Wide (/services/canada-
Auto Hauling wide-auto-hauling/)

Cross
Border (/https://panjaabtransport.com/services/cross-
border-auto-hauling/)
Hauling

Expedite (/https://panjaabtransport.com/services/expedite-
auto-hauling/)
Hauling

Expedite (/https://panjaabtransport.com/services/auto-
hauling-for-manufacturers/)
Auto Hauling

Auto (/https://panjaabtransport.com/services/auto-
hauling-for-dealerships/)
Hauling for Dealerships

Commercial (/https://panjaabtransport.com/services/commercial-
auto-hauling/)
Auto Hauling

Lowboy
and

Step Deck Trailer Services (<https://panjaabtransport.com/lowboy-and-step-deck-trailer-services/>)

Premium Luxury Car Hauling (<https://panjaabtransport.com/services/premium-luxury-car-hauling/>)

Vintage Car Hauling (<https://panjaabtransport.com/services/vintage-car-hauling/>)



(<https://panjaabtransport.com>)

Services We Offer

(<https://panjaabtransport.com>)

SERVICES

What Services We Offer

Panjaab Transport is a well-known logistics, trucking, and transport company that offers a wide range of services to its customers. some of them are:



Full Truck Load

Panjaab Transport provides full truck load service, which means the entire truck is reserved for a single shipment. This service is best for customers who need to transport a large amount of goods to a single destination. Full truck load service provides a cost-effective and reliable way to move large shipments. It is an ideal solution for customers who need to transport goods in bulk.

Partial Truck Load

Partial truck load service is another offering of Panjaab Transport. This service is designed for customers who need to transport a smaller shipment than a full truck load. This service allows customers to share space on a truck with other customers, making it more cost-effective. Partial truck load service is a good option for customers who want to transport smaller shipments.





Hazmat Load

Panjaab Transport is equipped to handle hazardous materials. We specialize in transporting petroleum-based products, which require specialized handling and transportation. Hazmat transportation requires a high level of expertise, and Panjaab Transport has a team of experienced professionals who are trained to handle hazardous materials safely.



Long Haul

(<https://panjaabtransport.com>)

Panjaab Transport provides long haul service, which means transporting goods over a long distance. This service is suitable for customers who need to transport goods across Canada or the United States.

Long haul transportation requires a high level of expertise and planning, and Panjaab Transport has the necessary resources and expertise to handle long-haul transportation.





Expedite Loads

Expedite loads service is designed for customers who need their shipments to be delivered urgently. Panjaab Transport has a team of experienced professionals who can handle urgent shipments with care and precision. Expedite loads service is a good option for customers who have time-sensitive shipments.



Over Size/Over Loads

Panjaab Transport specializes in transporting over-sized and over-weight shipments. This service is suitable for customers who need to transport machinery or other large items. Over-size/over-load transportation requires specialized equipment and expertise, and Panjaab Transport has the necessary resources to handle these types of shipments.





Container Load On Flat Bed

Panjaab Transport provides container load service on flatbed trailers. This service is suitable for customers who need to transport goods in containers. Flatbed trailers are specially designed to transport heavy and bulky items, making them a good option for container transportation.

OUR FLEET

We have a diverse fleet of equipment to cater to the transportation needs of our clients.

Each type of equipment has its unique features that enable the company to provide efficient transportation services across different industries. Below is a brief description of each fleet equipment:

Conestoga/Flatbed

Double Drop

Drop Deck

The Conestoga/Flatbed is an ideal choice for transporting goods that require a versatile option. This type of equipment is flexible, and it can carry a wide variety of materials, including lumber, steel, machinery, and other oversized cargo. The flatbed has no sides or roof, which means that it can accommodate cargo of any shape or size.



Step Deck

The Step Deck is an ideal trailer for transporting goods that are tall but not too heavy. This trailer type is designed with a lower deck height at the front and a higher deck height at the rear, creating two levels that enable shippers to load cargo that exceeds the height limit of a standard flatbed.

Curtain Side

The Curtain Side trailer features a unique design that enables the easy loading and unloading of cargo. It has a tarpaulin

The Double Drop trailer is ideal for cargo that exceeds standard height limits. It features a lower deck height, which allows for taller cargo without exceeding the legal height limit. The Double Drop is also excellent for cargo that requires overhead clearance, such as industrial equipment, large machinery, and building materials.

RGN (Removable Goose Neck)

The Removable Goose Neck trailer is the ideal choice for oversized and overweight cargo. The RGN features a detachable front end that allows the trailer to drop to the ground and provide a ramp for easy loading and unloading. This type of equipment is suitable for heavy machinery, construction equipment, and other large and heavy loads.

Flatbed with Moffett

The trailer combines the convenience of a flatbed with the versatility of a forklift. The Moffett forklift is mounted on the back of the flatbed, providing shippers with the

Drop Deck trailers are designed to carry freight that is too tall for a standard flatbed but doesn't require the low height of a Double Drop.

The Drop Deck's lower deck provides additional clearance to accommodate taller cargo while still allowing the trailer to maintain a lower overall height than a standard flatbed.

Conestoga Roll Tight

The Conestoga Roll Tight trailer is similar to a flatbed but has a rolling tarp system to secure the load. This equipment is ideal for protecting goods that require additional care, such as fragile or expensive items. The Conestoga Roll Tight is suitable for carrying a wide variety of freight, including machinery, lumber, steel, and other oversized cargo.

curtain that slides open, providing easy access to the cargo area on the side of the trailer. This type of equipment is ideal for loading and unloading large or bulky items, such as pallets, equipment, or machinery.



ability to load & unload cargo quickly and efficiently. It is ideal for transporting heavy loads, like pallets, machinery & construction materials to areas that are not equipped with a loading dock.

Request a Free Quote

Contact us today at **905-956-5222** (tel:905-956-5222) or fill out the form below to get a quote from us.



(<https://panjaabtransport.com>)



Select service*

—Please choose an option—



Submit



(<https://panjaabtransport.com>)



Contact Info

(tel:905-956-5222)

info@panjaabtransport.com

2213 Ninth Line,
Oakville, ON
L6H 7G7, Canada

Our Fleet

Conestoga/Flatbed(/#equipment)

Double Drop(/#equipment)

Drop Deck(/#equipment)

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RGN
(Removable
Goose
Neck) (/#equipment)

Conestoga
Roll Tight (/#equipment)

Logistics Services

Full
Truck
Load (/services//Full-
Truck-Load)

Partial
Truck
Load (/services//Partial-
truck-load)

Hazmat (/services/Hazmat-
transportation)

Long
Haul (/services/long-
haul)

Auto Hauling Services

Canada Wide (/services/canada-
Auto Hauling wide-auto-hauling/)

Cross
Border (/services/
Auto border-auto-hauling/)
Hauling

Expedite
Auto (/services/
auto-hauling/)

Expedite
Auto (/services/
hauling-for-manufacturers/)



(<https://panjaabtransport.com>)

Services - Panjaab Transport

Curtain Side	(/#equipment)	Expedite Loads	(/services/expedite-loads)	Hauling
Flatbed with Moffett	(/#equipment)	Over-size/over-load	(/services/over-size-loads)	Auto Hauling for Dealerships
		Container Load on Flat Bed	(/services/%20Container-Load-on-Flat-Bed)	Commercial Auto Hauling
				Lowboy and Step Deck Trailer Services
				Premium Luxury Car Hauling
				Vintage Car Hauling

This is **Exhibit "B"**
referred to in the affidavit of
SANDEEP (SUNNY) SINGH affirmed
before me this day 7TH of October, 2025



A Commissioner for taking affidavits

8777691 CANADA INC.

**2025 Financial Statements
(Unaudited)**

8777691 CANADA INC.
2025 Financial Statements
(Unaudited)

Contents

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Statement of Income and Retained Earnings	3
Statement of Cash Flows	4
Notes to Financial Statements	5 - 10
Cost of Sales	11



Independent Practitioner's Review Engagement Report

To the shareholder of
8777691 Canada Inc.

We have reviewed the accompanying financial statements of 8777691 Canada Inc. that comprise the balance sheet as at January 31, 2025, and the statements of income and retained earnings and cash flows for the year then ended, and a summary of significant accounting policies and other explanatory information.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with Canadian accounting standards for private enterprises, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

Practitioner's Responsibility

Our responsibility is to express a conclusion on the accompanying financial statements based on our review. We conducted our review in accordance with Canadian generally accepted standards for review engagements, which require us to comply with relevant ethical requirements.

A review of financial statements in accordance with Canadian generally accepted standards for review engagements is a limited assurance engagement. The practitioner performs procedures, primarily consisting of making inquiries of management and others within the entity, as appropriate, and applying analytical procedures, and evaluates the evidence obtained.

The procedures performed in a review are substantially less in extent than, and vary in nature from, those performed in an audit conducted in accordance with Canadian generally accepted auditing standards. Accordingly, we do not express an audit opinion on these financial statements.

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the financial statements do not present fairly, in all material respects, the financial position of 8777691 Canada Inc. as at January 31, 2025, and the results of its operations and its cash flows for the year then ended in accordance with Canadian accounting standards for private enterprises.

Avneet Malhotra Professional Corporation
Chartered Professional Accountants
Authorized to practise public accounting by the Chartered Professional Accountants of Ontario
Mississauga, Ontario
May 14, 2025

8777691 CANADA INC.**Balance Sheet
As at January 31
(Unaudited)**

	2025	2024
ASSETS		
Current assets		
Cash	\$ -	\$ 125,584
Accounts receivable	6,626,650	3,533,895
Prepaid expenses	374,448	281,626
HST receivable	1,538,206	1,386,065
	8,539,304	5,327,170
Due from related parties (note 3)	1,860,021	1,868,748
Property, plant and equipment (note 4)	5,062,751	5,543,886
	\$ 15,462,076	\$ 12,739,804
LIABILITIES AND SHAREHOLDER'S EQUITY		
Current liabilities		
Bank indebtedness (note 5)	\$ 5,236	\$ -
Accounts payable and accrued liabilities (note 6)	2,033,434	318,714
Canada Emergency Business Account (CEBA) loan payable	-	30,000
Line of Credit (note 5)	2,964,864	1,709,000
Federal income taxes payable	411,071	215,537
Current portion of loan payable (note 8)	200,492	187,885
Current portion of capital lease obligations (note 9)	657,768	706,597
	6,272,865	3,167,733
Due to related parties (note 3)	-	1,694,338
Due to shareholder (note 7)	1,688,669	485,234
Loan payable (note 8)	549,102	749,592
Capital lease obligations (note 9)	1,425,451	2,783,261
	9,936,087	8,880,158
Shareholder's equity		
Share capital (note 10)	100	100
Retained earnings	5,525,889	3,859,546
	5,525,989	3,859,646
	\$ 15,462,076	\$ 12,739,804

See accompanying notes

On behalf of the Board

(_____)

Director

8777691 CANADA INC.**Statement of Income
and Retained Earnings
Year ended January 31
(Unaudited)**

	2025	2024
Sales		
Revenue	\$ 36,807,884	\$ 28,022,173
Cost of sales (schedule 1)	29,119,214	23,435,232
Gross contribution	7,688,670	4,586,941
Expenses		
Amortization	1,514,589	1,406,703
Rent	1,216,798	409,709
Salaries and related benefits	868,410	509,600
Professional fees	650,918	38,404
Office	635,830	357,469
Interest on long-term debt	538,930	654,098
Advertising and promotion	89,484	31,135
Interest and bank charges	58,743	26,704
Telephone and utilities	52,249	44,835
Travel	35,328	23,465
	5,661,279	3,502,122
Income before undernoted items	2,027,391	1,084,819
Other income		
Gain on foreign exchange	41,990	127,426
Canada Carbon Rebate	16,013	-
Interest	520	2,672
	58,523	130,098
Income before income taxes	2,085,914	1,214,917
Income taxes (note 11)	419,571	215,537
Net income	1,666,343	999,380
Retained earnings, beginning of year	3,859,546	2,860,166
Retained earnings, end of year	\$ 5,525,889	\$ 3,859,546

See accompanying notes

8777691 CANADA INC.**Statement of Cash Flows****Year ended January 31****(Unaudited)**

	2025	2024
Operating activities		
Net income	\$ 1,666,343	\$ 999,380
Item not involving cash		
Amortization	1,514,589	1,406,703
	3,180,932	2,406,083
Net change in non-cash working capital items		
Accounts receivable	(3,092,755)	(358,930)
Prepaid expenses	(92,822)	(20,010)
HST Receivable	(152,141)	(957,215)
Accounts payable and accrued liabilities	1,714,721	(605,738)
Canada Emergency Business Account (CEBA) loan payable	(30,000)	-
Income taxes	195,534	146,900
	(1,457,463)	(1,794,993)
Cash flows from operating activities	1,723,469	611,090
Financing activities		
Advances from related parties	(1,694,338)	198,271
Advances from (to) shareholder	1,203,435	(113,392)
Increase (decrease) in loan payable	(187,883)	937,477
Proceeds (repayment) of capital lease obligation	(1,406,639)	122,253
Cash flows (used in) from financing activities	(2,085,425)	1,144,609
Investing activities		
Advances to related party	8,727	(648,450)
Purchase of property, plant and equipment	(1,033,455)	(2,226,753)
Cash flows used in investing activities	(1,024,728)	(2,875,203)
Net change in cash during the year	(1,386,684)	(1,119,504)
Bank indebtedness, beginning of year	(1,583,416)	(463,912)
Bank indebtedness, end of year	\$ (2,970,100)	\$ (1,583,416)
Bank indebtedness consists of:		
Cash	\$ -	\$ 125,584
Bank indebtedness	(5,236)	-
Line of Credit (note 5)	(2,964,864)	(1,709,000)
	\$ (2,970,100)	\$ (1,583,416)

See accompanying notes

8777691 CANADA INC.

Notes to Financial Statements
Year ended January 31, 2025
(Unaudited)

1. Nature of operations

8777691 Canada Inc. was incorporated under the Canada Business Corporations Act on February 3, 2014. The Company primarily earns income from logistics and transportation specializing in flatbed trucking.

2. Summary of significant accounting policies

These financial statements are prepared in accordance with Canadian accounting standards for private enterprises. The significant accounting policies are detailed as follows:

Use of estimates

The preparation of financial statements in conformity with Canadian accounting standards for private enterprises requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the balance sheet date and the reported amounts of revenues and expenses during the year. Actual results could differ from those estimates.

Areas requiring estimates include valuation of accounts receivable, the life of property and equipment, accounts payable and accrued liabilities.

Revenue recognition

The Company recognizes revenue, when specifically, all of the following conditions are met:

- ♦ there is persuasive evidence that an arrangement exists,
- ♦ services has been provided,
- ♦ the price is fixed or determinable,
- ♦ collection is reasonably assured, and
- ♦ goods are shipped to the satisfaction of the customer.

Leases

Leases are classified as either capital or operating leases. Leases that transfer substantially all of the benefits and inherent risks of ownership of property to the Company are accounted for as capital leases. At the time a capital lease is entered into, an asset is recorded together with its related long-term obligation to reflect the acquisition and financing. Equipment recorded under capital leases is amortized on the same basis as described above. Payments under operating leases are expensed as incurred.

Property, plant and equipment

Property, plant and equipment are recorded at cost and are being amortized over their estimated useful lives. The annual amortization rates are as follows:

Equipment	20%
Vehicles	30%
Assets under capital lease	20%
Furniture & fixtures	20%

Amortization of leasehold improvements is recorded over the remaining term of the lease plus the first renewal option.

Property, plant and equipment are reviewed for impairment whenever events or changes in the circumstances indicate that the carrying value may not be recoverable. If the total of the estimated undiscounted future cash flows is less than the carrying value of the asset, an impairment loss is recognized for the excess of the carrying value over the fair value of the asset during the year the impairment occurs.

8777691 CANADA INC.
Notes to Financial Statements
Year ended January 31, 2025
(Unaudited)

2. Summary of significant accounting policies — continued

Income taxes

The Company accounts for income taxes using the taxes payable method. The taxes payable and provision for income taxes are based on the corporate income tax returns filed. There is no adjustment for income taxes related to temporary differences and no recognition of the benefit of income tax losses carried forward.

Foreign exchange

Monetary assets and liabilities of the Company which are denominated in foreign currencies are translated at year end exchange rates. Non-monetary assets and liabilities are translated at rates in effect at the date the assets were acquired and liabilities incurred. Revenue and expenses are translated at the rates of exchange in effect at their transaction dates. The resulting gains or losses are included in operations.

Financial instruments

(i) Measurement of financial instruments

The Company initially measures its financial assets and financial liabilities at fair value adjusted by, in the case of a financial instrument that will not be measured subsequently at fair value, the amount of transaction costs directly attributable to the instrument. Amounts due to and from related parties are measured at the exchange amount, being the amount agreed upon by the related parties.

Financial assets measured at amortized cost include accounts receivable, and HST receivable.

Financial liabilities measured at amortized cost include the bank indebtedness, accounts payable and accrued liabilities, income taxes payable, obligations under capital leases and bank loan payable. Loans to or from related parties are carried at the exchange amount as noted above.

(ii) Impairment

Financial assets measured at amortized cost are tested for impairment when there are indicators of possible impairment. When a significant adverse change has occurred during the period in the expected timing or amount of future cash flows from the financial asset or group of assets, a write-down is recognized in net income.

3. Due from/to related parties

Amounts due to (from) related parties are non interest bearing with no specific terms of repayment. The loans are classified as long term on representations from each party that payment will not be demanded within the next twelve month's. The companies are considered related because of common ownership by family members.

Due from related party

	2025	2024
Due from 2747826 Ontario Inc	\$ 1,860,021	\$ 1,868,748

8777691 CANADA INC.

Notes to Financial Statements
Year ended January 31, 2025
(Unaudited)

3. Due from/to related parties — continued

Due to related party

	2025	2024
Due to Up North Logistics Inc.	\$ -	\$ 1,694,338

Rent

Included in rent \$893,455 (2024- \$364,435) representing rent for office and yard premises from 2747826 Ontario Inc. a company related by common ownership.

4. Property, plant and equipment

			2025	2024
	Cost	Accumulated amortization	Net	Net
Capital assets				
Equipment	\$ 564,916	\$ 224,302	\$ 340,614	\$ 344,299
Vehicles	4,248,116	2,008,354	2,239,762	2,902,160
Leasehold improvements	870,863	147,159	723,704	99,089
	5,683,895	2,379,815	3,304,080	3,345,548
Assets under capital lease	3,613,391	1,854,720	1,758,671	2,198,338
	\$ 9,297,286	\$ 4,234,535	\$ 5,062,751	\$ 5,543,886

5. Bank indebtedness

The Company has a line of credit facility of \$3,000,000 with RBC. Borrowings under the revolving demand credit facility carry interest at bank's prime rate plus 3.50% per annum and are repayable on demand. At year end January 31, 2025 the Company had used \$2,964,864 under this facility.

The revolving demand credit facilities are secured by a general security on the assets of the Company. The Company has provided a corporate guarantee for mortgages of 2747826 Ontario Inc. in the amount of \$2,125,732, \$1,474,000, and \$5,625,000 constituting a first fixed charge on the lands & improvements and assignment of rents located at 2213 Ninth Line, Town of Oakville, Ontario, and at 2101 Ninth Line, Town of Oakville, Ontario.

6. Accounts payable and accrued liabilities

	2025	2024
Accounts payable & accrued liabilities	\$ 2,033,434	\$ 299,311
Government remittances payable	-	19,403
	\$ 2,033,434	\$ 318,714

8777691 CANADA INC.

Notes to Financial Statements
Year ended January 31, 2025
(Unaudited)

7. Due to shareholder

The amount due from (to) shareholder is unsecured, non-interest bearing with no specific terms of repayment. Since the shareholder has indicated that it is not their intention to request payment of this amount during the next fiscal year, this amount has been classified as a non-current liability in the accompanying financial statements.

8. Loan payable

The Company has financed various vehicles through financial institutions with interest rates varying from 4.99% to 10.37% and expiring in 2025 through to 2028. The following is a schedule of future loan payments together with the present balance of the loan.

	2025
Loans payable	\$ 749,594
Less: current portion	200,492
	\$ 549,102

Minimum principal repayments are as follows:

2026	\$ 200,492
2027	196,024
2028	191,689
Subsequent years	161,389
	\$ 749,594

9. Capital lease obligations

The Company has leased various vehicles and equipment through financial institutions and leasing companies with interest rates varying from 4.07% to 11% and expiring in 2025 through to 2029. The following is a schedule of future minimum lease payments under capital leases, together with the present balance of the obligation under capital lease.

	2025	2024
Capital lease balance of obligation	\$ 2,083,219	\$ 3,489,858
Less: current portion	657,768	706,597
	\$ 1,425,451	\$ 2,783,261

Minimum principal repayments are as follows:

2026	\$ 657,768
2027	629,039
2028	613,010
2029	183,402
	\$ 2,083,219

8777691 CANADA INC.

Notes to Financial Statements
Year ended January 31, 2025
(Unaudited)

9. Capital lease obligations — continued**10. Share capital**

Authorized

Unlimited number of common shares

	2025	2024
Issued		
100 common shares	\$ 100	\$ 100

11. Income taxes

The provision for income taxes recorded in the financial statements differs from the amount which would be obtained by applying the statutory income tax rate of 22.65% (2024 - 19.90%) to the income for the years as follows:

	2025	2024
Income for the year before income taxes	\$ 2,085,910	\$ 1,214,920
Anticipated income tax	\$ 472,350	\$ 241,770
Tax effect of the following:		
Effect of items not deductible for tax purposes	8,537	804
Depreciation in excess of CCA	105,742	76,414
Capitalized lease payments	(204,636)	(202,114)
Interest on capital lease	37,578	98,663
Income tax expense	\$ 419,571	\$ 215,537

12. Comparative figures

The financial statements have been reclassified, where applicable, to conform to the presentation used in the current year. The changes do not affect prior year earnings.

8777691 CANADA INC.
Notes to Financial Statements
Year ended January 31, 2025
(Unaudited)

13. Financial instruments

Transactions in financial instruments may result in an entity assuming or transferring to another party one or more of the financial risks described below. The Company is not exposed to significant other price risks. There have been no significant changes in risk exposure since the prior year.

Currency risk

Currency risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in foreign exchange rates. A portion of the entity's sales are in foreign currency. Consequently, some assets and liabilities are exposed to foreign exchange fluctuations. As at January 31, 2025; cash, accounts receivable and accounts payable of \$41,458, \$975,354 and \$114,302 respectively are denominated in US dollars and converted into Canadian dollars.

Interest rate risk

Interest rate risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market interest rates. The Company is exposed to interest rate risk on its floating interest rate and fixed interest rate financial instruments. Floating interest rate financial instruments subject the entity to cash flow risks while fixed-rate instruments subject the entity to a fair value risk.

Liquidity risk

Liquidity risk is the risk that a company will encounter difficulty in meeting obligations associated with financial liabilities. The company is exposed to this risk mainly in respect of its bank indebtedness, accounts payable and accrued liabilities, the current portions of bank loans and capital lease obligations. The company has a comprehensive plan in place to meet its obligations as they come due - primarily through the use of cash flow from operations and through shareholder and other party loans and investment.

Credit risk

Credit risk is the risk that one party to a financial instrument will cause a financial loss for the other party by failing to discharge an obligation. The company is exposed to credit risk due to accounts receivable which are stated net of allowance of \$6,626,650 (2024- \$3,533,895). Concentrations of credit risk with respect to accounts receivable are limited due to the large number of customers. The Company has evaluation and monitoring processes in place to limit bad debts on receivables.

8777691 CANADA INC.
Schedule to 2025 Financial Statements
Year ended January 31
(Unaudited)

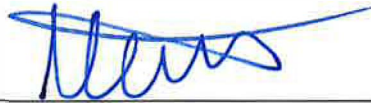
Cost of Sales

Schedule 1

	2025	2024
Sub-contracts	\$ 9,661,451	\$ 11,470,427
Gas and oil	9,238,226	6,741,953
Repairs and maintenance	5,972,461	2,049,287
Equipment rentals	3,305,266	2,370,045
Insurance	527,823	803,520
Freight and trucking	413,987	-
	\$ 29,119,214	\$ 23,435,232

See accompanying notes

This is **Exhibit "C"**
referred to in the affidavit of
SANDEEP (SUNNY) SINGH affirmed
before me this day 7TH of October, 2025



A Commissioner for taking affidavits

From: Jon Turner <JTurner@revinc.com>
Sent: Monday, October 6, 2025 1:39 PM
To: Sunny Sidhu <Sunny@panjaabtransport.com>
Subject: REV Capital Opportunity

Good afternoon Sunny,

Further to our recent conversations and our preliminary review of your accounts receivable (A/R), we are pleased to confirm that REV would like to formally invite you to proceed with the full application process.

We believe a partnership would be highly beneficial in providing a dedicated facility to support your ongoing A/R needs and working capital growth. Furthermore, we are prepared to assist you in exiting your current Line of Credit (LOC) with RBC, streamlining your financial structure.

The next step is to provide a comprehensive aging a/r, which will allow us to perform our in-depth due diligence on your clients and prepare a term sheet for your review.

We are enthusiastic about the potential of this partnership and look forward to supporting your company's growth.

Regards,



Jon Turner
Sr. Director Business Development
(855) 879-1511 x 416
11-27 Roytec Road
Woodbridge, ON
L4L 8E3

8777691 Canada Inc. O/A Panjaab Transport
2213 Ninth Line,
Oakville, ON, L6H 7G9
("Seller")

October 7, 2025

Dear Sandeep Singh,

REV Capital ("Purchaser") is pleased to issue this Term Sheet which summarizes the proposed terms of a factoring facility. This Term Sheet is only a preliminary proposal and any facility approved by Purchaser will be subject to all the terms and conditions set forth below and the final legal documents:

GENERAL TERMS:

1. **Facility Amount:** \$5,000,000 CDN
2. **Advance Rate:** 98.5% of the of the face amount of purchased accounts receivable.
3. **Factoring Fee:** 1.5% flat fee of the face amount of purchased accounts receivable.
4. **Recourse:** Invoices still outstanding as of day 90 shall be recoursesable to Seller.
5. **First Purchase:** Frist Purchase shall consist of all invoices aged 60 days and under.
6. **Collections:** At Seller's discretion, Purchaser shall, at no expense to Seller, facilitate the collections of all invoices aged over 60 days at time of First Purchase.
7. **Due Diligence Deposit:** Waived
8. **Services Included - No Additional Cost:**
 - A. 24/7 online access to your REV account.
 - B. Free credit review and credit limit recommendations on your existing customers and new prospects.
 - C. Collection efforts and assistance on past due invoices.
9. **Term:** 12 Months auto renewable.
10. **Collateral:** The factoring facility will be secured by a first security interest, as evidenced by a perfected UCC, in all assets of the Seller. Perfection in all cash accounts of the Seller will occur in form and substance acceptable to Purchaser.
11. **Guarantees:** Validity Guaranties required by owners
12. **Fuel Discounts:** Seller shall have access to participate in Purchaser's discounted fuel network, powered by Nomad Fuel.

PRE-FUNDING STIPULATIONS AND CONDITIONS:

- Completion of satisfactory due diligence, credit review, and invoice verification.
- Satisfactory review result of customers' service agreement, creditworthiness and sufficient credit limits are approved by Seller.
- Taxes to be filed and current. Should taxes be in arrears/delinquent, official installment plans are to be in place and kept current.

TERM SHEET ACCEPTANCE:

Acceptance of this Term Sheet shall be made by your execution and return of this letter on or before the end of business on **October 7th, 2025**.

The proposed terms and conditions summarized in this Term Sheet are provided for discussion purposes only and do not constitute an agreement or commitment. The actual terms and conditions upon which Purchaser might purchase accounts receivable of Seller are subject to satisfactory completion of underwriting, Purchaser's approval, satisfactory review and completion of legal documentation and such other terms and conditions as may be determined by the Purchaser in its sole discretion. By virtue of your signature below, you authorize REV Capital to file on your behalf any financing statements or other documents and instruments that REV Capital may require to perfect, protect or establish a security interest described in any present or future Loan Agreement. Please accept my many thanks for your confidence, time and consideration. We look forward to working with you and being a part of your continued growth.

Yours truly,

REV Capital


8777691 Canada Inc. O/A Panjaab Transport


Jon Turner
Sr. Director of Business Development
Date: 10/07/2025

sandeep singh
Name: Sandeep Singh
Title: President
Date: 10/07/2025

Signature: 
Sandeep Singh (Oct 7, 2025 10:05:01 EDT)
Email: sunny@panjaabtransport.com

This is **Exhibit "D"**
referred to in the affidavit of
SANDEEP (SUNNY) SINGH affirmed
before me this day 7TH of October, 2025



A Commissioner for taking affidavits



40 King Street West, Suite 3700, Toronto ON M5H 3Y2
T: 416-687-6700 W: kingsettcapital.com

September 19, 2025

Re: Financing of 2101 & 2213 Ninth Line, Oakville, ON
c/o Saurabh Singh

Dear Mr. Singh:

We are pleased to provide this letter of interest for financing subject to the following terms and conditions. This letter is provided for discussion purposes only and does not represent a commitment on behalf of the Lender to provide the proposed financing to the Borrower.

Property	Two owner occupied industrial land sites totalling 5.35 acres zoned for outdoor truck storage purposes located at 2101 & 2213 Ninth Line, Oakville, ON.	
Lender	KingSett Mortgage Corporation	
Borrower	Entity TBD	
Guarantors	Unlimited Joint and Several Personal Guarantees from the beneficial owner(s) of the property.	
Loan	First Mortgage	\$8,000,000 Non-Revolving Demand Loan
Interest	First Mortgage	Greater of Prime + 3.25% and 7.95%
Lender's Fee	1.0%	
Good Faith Deposit	\$50,000 with this letter to be used to pay costs incurred by the Lender, if any, with the balance to be credited to the Lender's Fee. Should the Lender deliver a commitment letter to the Borrower on similar terms to this letter of interest and the Borrower elect not to draw down the Loan, the Lender shall keep the Good Faith Deposit.	
Interest Reserve	N/A	
Term	24 months	
Amortization	N/A	
Prepayment	Open for prepayment providing minimum 12 months of prepaid interest is received with a minimum 30 days written notice.	
Extensions	Two 3-month extensions upon receipt of a fee equivalent to 0.50% of the Authorized Loan Amount at time of extension.	
Partial Discharges	Not permitted.	
Permitted Encumbrances	Permitted Pillar Capital subordinated second mortgage loan satisfactory to the Lender. No further prior or subsequent encumbrances permitted.	
Security	The Loan shall be secured by the following security which, prior to the advance under the Loan, shall be delivered by the Borrower to the Lender in form, scope and substance satisfactory to the Lender and its legal counsel.	
	1) \$10,000,000 (minimum equivalent to the Loan amount) First Mortgage on the Project; 2) General Security Agreement;	

- 3) Satisfactory Guarantee from the Guarantor as set out in this Letter of Interest;
- 4) Postponement of shareholder and credit claims against the Borrower;
- 5) General Assignment of Rents & Leases and all current and future material contracts;
- 6) Specific assignment of the commercial and residential property management contracts;
- 7) General Assignment of agreements of purchase and sale;
- 8) Environmental Indemnity;
- 9) Assignment of Insurance;
- 10) Priority and standstill agreement from the Permitted Encumbrances;
- 11) Hypothecation and Pledge of all shares/units of the Borrower;
- 12) Other security typical of a transaction of this nature deemed necessary by the Lender.

**Conditions
Precedent**

The initial advance of the Loan is subject to the following conditions precedent being met to the Lender's satisfaction in its unfettered discretion.

- 1) Due diligence on Property, ownership status, Borrower and Guarantors;
- 2) Property inspection by the Lender;
- 3) Financial statements for the Borrower and corporate Guarantors for the last 2 years;
- 4) Current dated net worth statement for the personal Guarantors;
- 5) Agreement of Purchase and Sale of the Property
- 6) Appraisal report with reliance letter;
- 7) Environmental site assessment report with reliance letter;
- 8) Receipt and satisfactory review by the Lender of a certified rent roll and operating statements;
- 9) Insurance review by Risk Review;
- 10) Payout statement from the existing lender;
- 11) Completion of the Lender's ESG Survey;
- 12) Approval of subject Loan by the Lender's investment committee;
- 13) Other conditions precedent deemed appropriate by the Lender for property of this nature.

Availability

Funds to be advanced by way of a single advance with the exception of the interest reserve subject to satisfaction of the Conditions Precedent.

**Transaction
Expenses**

Borrower to pay all transaction expenses related to this Loan including, without limitation, the Lender's site inspection costs, legal fees and disbursements.

If you are in agreement with the foregoing terms and conditions, please indicate so by signing and returning a copy of this letter of interest together with the Good Faith Deposit payable to **KingSett Mortgage Corporation** on or before **September 24, 2025** failing which this letter shall, at the Lender's option, be deemed null and void and of no further effect.

Yours truly,

KingSett Mortgage Corporation


Adam Balaban (Sep 19, 2025 11:33:23 EDT)

Adam Balaban
Associate Director, Mortgage Investments

ACKNOWLEDGEMENT

Acknowledged and agreed this _____ day of _____, 2025.

BORROWER:

GUARANTORS:

PER: _____
Name, Title:

PER: _____
Name, Title:

PER: _____
Name, Title:

PER: _____
Name, Title:

ESG SURVEY

KingSett Mortgage Investments - ESG Survey – Income Producing Property (IPP)

KingSett Capital is committed to integrating best-in-class ESG practices throughout all its investment vehicles. We kindly ask that you complete this questionnaire so that we can track the Environmental, Social and Governance performance of the mortgage investments managed by KingSett Mortgage Corporation.

Date:

Borrower Name:

Property Address:

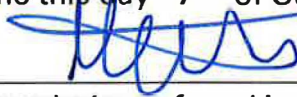
Completed By:

Please identify any of the following ESG initiatives that apply to your organization and/or the property being financed.

General	Does your organization have an ESG strategy or annual report? If yes, where can we find more information? _____
Environmental Initiatives (please select all that apply to the property being financed)	<input type="checkbox"/> Green building certifications (ex. LEED, BOMA, WELL) _____ <input type="checkbox"/> On-site clean or renewable energy generation or storage (ex. solar, geothermal) <input type="checkbox"/> Stormwater management system (in excess of minimum requirements) <input type="checkbox"/> High performance envelope (ex. triple glazing, R-values in excess of code requirements) <input type="checkbox"/> Existing connection to a district energy system <input type="checkbox"/> Sustainable Building materials (ex Mass timber) <input type="checkbox"/> Green roof and / or cool roof <input type="checkbox"/> Close proximity to public transport (within approx. 1km) <input type="checkbox"/> High-efficiency boilers / chillers and appliances (EnergyStar) <input type="checkbox"/> Water efficient fixtures <input type="checkbox"/> Operational waste management (ex recycling metals, drywall, cardboard) <input type="checkbox"/> Are carbon offsets purchased to offset embodied or operational carbon? <input type="checkbox"/> Other _____
Social Impact	<input type="checkbox"/> Does the project create or preserve any affordable housing units? Number of units _____ <input type="checkbox"/> Is there any community space (ex. daycare, arts & culture) in the property? Sq. ft. _____ <input type="checkbox"/> Tenant wellness or community focused programs <input type="checkbox"/> Existing plan for managing indoor air quality? <input type="checkbox"/> Does the property meet current accessibility standards? <input type="checkbox"/> Other _____
Governance	<input type="checkbox"/> Is your organization a signatory to PRI? <input type="checkbox"/> Does your organization have an ESG strategy or annual report? <input type="checkbox"/> Does your organization have a code of ethics? <input type="checkbox"/> Does your organization have ESG performance targets (ex. emissions reduction, diversity targets)? <input type="checkbox"/> Does your organization have any responsible hiring or contracting policies in place? <input type="checkbox"/> Other _____

Please tell us about any other ESG initiatives not highlighted above:

This is **Exhibit "E"**
referred to in the affidavit of
SANDEEP (SUNNY) SINGH affirmed
before me this day 7TH of October, 2025



A Commissioner for taking affidavits

From: GORDON VALKO <gvalko9@rogers.com>
Sent: October 7, 2025 12:33 PM
To: Sunny Sidhu <sunny@panjaabtransport.com>
Subject: Re: A/R Financing

Sunny,

You retained me to assist you in obtaining financing for the purposes of refinancing/paying off your debt to RBC. I understand that RBC has obtained a Court Order appointing an interim receiver and you advised that RBC is returning back to Court this Thursday to appoint the Receiver on a non-interim basis.

I confirm that we have submitted a application for financing to Pathward Financial Inc. , a commercial lending financial institution (bank), requesting:

1. \$5 million (\$CDN) operating line of credit; and
2. \$1 million (\$USD) operating line of credit.
3. Both will have a 95% availability factor.

I spoke to Pathward VP Originations, today and he confirmed that they have all the necessary info for the Term Sheet. Pathward advised that I could expect the Term Sheet by Tuesday/Wednesday of this week.

I will keep you updated.

Gordon Valko
Enfield Financial Corp.
416-624-1033



Application for Financing

CANADA

Application Date: _____

Business Development Officer: _____

How did you learn about Pathward?: _____

COMPANY INFORMATION

Legal Name: 8777691 CANADA INC

DBA: PANJAAB TRANSPORT

Prior Name(s) including merged entities: _____

Address: 2213 NINTH LINE

City: OAKVILLE

Province: ON

Postal Code: L6H 7G7

Phone: 9059565222

Fax: 9059565222

Website: _____

Mailing Address

(if different from above):

SUNNY@PANJAAB TRANSPORT.COM

City: _____

Province: _____

Postal Code: _____

DAILY CONTACT PERSON Name: SANDEEP SINGH

Title: _____

Phone: 9059565222

Mobile: 4169703543

Email: _____

BUSINESS DESCRIPTION: TRANSPORTATION

FORM OF BUSINESS: ☐ Sole Proprietor ☐ Partnership ☐ Limited Partnership ☐ LLC ☒ Corporation

Date Established: _____

JURISDICTION OF INCORPORATION / ORGANIZATION: CANADA

OTHER LOCATIONS (attach additional sheets if necessary): N/A

Business/Principals current on all taxes? ☒ Yes ☐ No If no, please explain: _____Bankruptcy filings (company or any principals)? ☐ Yes ☒ No If yes, which and date: _____

Any current or prior security interests or liens, judgements, suits, criminal charges/convictions, legal proceedings, regulatory actions against company, or principals / shareholders/officers?:

Yes ☐ No ☒ If yes, please explain: _____

Are all owners (including shareholders) and officers/directors Canadian Citizens, or have the legal right to be in Canada?

☒ Yes ☐ No If not, please provide Photocopies of your Passport and also your Work VISA or Permanent Resident Card with this ApplicationHas company been involved in a merger or acquisition within the last two (2) years? ☐ Yes ☒ No If yes, please provide copy of purchase/sale agreement.

Please provide names of all entities either owned or operated by primarily same principals for last two (2) years: _____

PRINCIPALS & SHAREHOLDERS (Attach additional sheets if necessary)

OWNERSHIP MUST TOTAL 100%

NAME (full legal): SANDEEP SINGH

Title: PRESIDENT

% Ownership: 100

Home Address: 3060 BALLAD DRIVE MISSISSAUGA

City: MISSISSAUGA

Province: ON

Postal Code: L4T1Z7

Phone: 4169703543

Mobile: 4169703543

County: CANADA

Date of Birth: DEC 23 1990

Social Insurance #: 582373288

Email Address: SUNNY@PANJAABTRANSPORT.COM

Valid Drivers License Number and Province, or Valid Passport Number:

S44906890901223

Canadian Citizen?: ☒ Yes ☐ No

Provide any two (2) of the following government-issued photo IDs: Passport, Driver's License, or Alien ID Card

Do you have an interest in any other businesses? ☐ Yes ☒ No If yes, please explain: _____

NAME (full legal):

Title:

% Ownership:

Home Address:

City:

Province:

Postal Code:

Phone:

Mobile:

County:

Date of Birth:

Social Insurance #:

Email Address:

Valid Drivers License Number and Province, or Valid Passport Number:

Canadian Citizen?: ☐ Yes ☐ No

Provide any two (2) of the following government-issued photo IDs: Passport, Driver's License, or Alien ID Card

Do you have an interest in any other businesses? ☐ Yes ☐ No If yes, please explain: _____

NAME (full legal):

Title:

% Ownership:

Home Address:

City:

Province:

Postal Code:

Phone:

Mobile:

County:

Date of Birth:

Social Insurance #:

Email Address:

Valid Drivers License Number and Province, or Valid Passport Number:

Canadian Citizen?: ☐ Yes ☐ No

Provide any two (2) of the following government-issued photo IDs: Passport, Driver's License, or Alien ID Card

Do you have an interest in any other businesses? ☐ Yes ☐ No If yes, please explain: _____

CURRENT LENDER INFORMATION

Name of Lender: ROYAL BANK OF CANADA Line Amount \$ \$3M Termination Date: NA Notice Date: NA
 Address: 6880 FINANCIAL DRIVE City: MISSISSAUGA Province: ON Postal Code: L5N7Y5
 Collateral Pledged/Charged: 8777691 CANADA INC Guarantees (Personal/Corporate): NO
 Do you have any other open loans with other lenders? ☐ Yes ☒ No If yes, please list on additional page.

ACCOUNTS RECEIVABLE INFORMATION

Total # Customers: 160 # of Domestic: 170 # of Foreign: 0 Open Invoices: \$ 6071633.83
 List Foreign: 0
 Number of invoices per month: 715
 Average Invoice Size: \$ 3500 Average # Days Invoices Outstanding: 60
 Terms, discounts or incentives offered: 30 DAYS 0 INCENTIVE
 Annual sales: \$ 36M Anticipated Monthly Financing: \$ 3M
 Are receivables, inventory or fixed assets pledged/charged as collateral for current financing? ☒ Yes ☐ No If yes, to whom:
 Are there any bill and holds: ☐ Yes ☒ No Any guaranteed sales or A/R subject to offset: ☐ Yes ☒ No Do you accept deposits: ☐ Yes ☐ No
 Please explain:

PLEASE ATTACH THE FOLLOWING ITEMS WITH YOUR BUSINESS APPLICATION

- ☐ Corporate Balance Sheets and Profit & Loss Statements (2 year-ends and most recent interim statement)
☐ Most recent detailed Accounts Receivable Aging & Accounts payable aging

I hereby certify that all information contained in this application is correct. I hereby authorize Pathward, National Association, its subsidiaries, its designated agents or assigns to conduct any investigation it sees fit as to the creditworthiness of the company and all principals individually by utilizing any credit reporting agency as and when needed, and to file the appropriate financing statements pursuant to the Uniform Commercial Code or applicable legislation, describing the collateral as all assets of the Debtor or similar language. I understand that the contents of said investigation and any ensuing reports will be, and remain, confidential. Without limiting the generality of the foregoing, I hereby authorize Pathward, its subsidiaries, agents and assigns to use, collect and disclose the foregoing information for the purposes provided herein. Pathward will take reasonable precaution to safeguard such information to prevent it from theft, loss, or unauthorized disclosure. Pathward will keep such information for as long as necessary to provide the financing contemplated herein and in accordance with its Privacy Policy. For any questions regarding Pathward's Privacy Policy, or if I wish to rectify any information provided to Pathward, I may contact Pathward at any telephone number appearing herein.

USA PATRIOT ACT NOTIFICATION - The following notification is being provided to you pursuant to Part 326 of the USA Patriot Act of 2001, 31 CFR 103.121(b)(5):
IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, including any deposit account, loan, lease, or extension of credit, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Sign Individually, with Title: Please have all principals sign below; attach additional sheets if necessary.


 Signature / Title

SANDEEP SINGH

Print Name

SEP 25 2025

Date

Signature / Title

Print Name

Date

Signature / Title

Print Name

Date



Canadian Foreign Representative
 Commercial Finance / Michigan Office
 Transportation Division Office

1315 Pickering Parkway, Suite 300
 5480 Corporate Drive, Suite 350
 800 Crescent Centre Drive, Suite 620

Pickering, ON L1V 7G5
 Troy, MI 48098
 Franklin, TN 37067

p 289.624.2323 f 248.267.1645
 p 248.641.5100 f 248.641.5101
 p 615.620.3500 f 615.620.3510

EQUAL OPPORTUNITY NOTICE: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is: OFFICE OF THE COMPTROLLER OF THE CURRENCY, Customer Assistance Group, 1301 McKinney St., Suite 3450, Houston, TX 77010-9050.

Beneficial Owner(s)

Completion of this form is mandatory to meet federal regulations through the Financial Crimes Enforcement Network (FINCEN). Although some information may have been provided in the previous application section, the section below must be fully completed.

The person opening a new account on behalf of a legal entity must fill and sign this form, providing the name, address, date of birth and Social Insurance number (or passport number or other similar information in the case of foreign persons) for the following individuals (i.e., the beneficial owners):

- (i) Each individual, if any, who owns, directly or indirectly, 25 percent or more of the equity interests of the legal entity customer (e.g., each natural person that owns 25 percent or more of the shares of a corporation); and
- (ii) An individual with significant responsibility for managing the legal entity customer (e.g., a Chief Executive Officer, Chief Financial Officer, Chief Operating Officer, Managing Member, General Partner, President, Vice President, or Treasurer).

COMPANY NAME 3777691CANADAINC

BENEFICIAL OWNER (Beneficial Owners of 25% or more equity interest)

NAME (full legal): SANDEEP SINGH Title: PRESIDENT % Ownership: 100
 Home Address: 3060 BALLAD DRIVE City: MISSISSAUGA Province: ON Zip Code: L4T7Z7
 Phone: 4169703543 Mobile: 4169703543 County: CANADA
 Date of Birth: DEC 23 1990 Social Insurance #: 582373288 Email Address: SUNNY@PANJAABTRANSPORT.COM
 Valid Drivers License Number and State, or Valid Passport Number: S44906890901223 Canadian Citizen?: ☒ Yes ☐ No Provide any two (2) of the following government-issued photo IDs: Passport, Driver's License, or Alien ID Card
 Do you have an interest in any other businesses? ☐ Yes ☒ No If yes, please explain:

NAME (full legal): Title: % Ownership:
 Home Address: City: Province: Zip Code:
 Phone: Mobile: County:
 Date of Birth: Social Insurance #: Email Address:
 Valid Drivers License Number and State, or Valid Passport Number: Canadian Citizen?: ☐ Yes ☐ No Provide any two (2) of the following government-issued photo IDs: Passport, Driver's License, or Alien ID Card
 Do you have an interest in any other businesses? ☐ Yes ☐ No If yes, please explain:

NAME (full legal): Title: % Ownership:
 Home Address: City: Province: Zip Code:
 Phone: Mobile: County:
 Date of Birth: Social Insurance #: Email Address:
 Valid Drivers License Number and State, or Valid Passport Number: Canadian Citizen?: ☐ Yes ☐ No Provide any two (2) of the following government-issued photo IDs: Passport, Driver's License, or Alien ID Card
 Do you have an interest in any other businesses? ☐ Yes ☐ No If yes, please explain:

NAME (full legal): Title: % Ownership:
 Home Address: City: Province: Zip Code:
 Phone: Mobile: County:
 Date of Birth: Social Insurance #: Email Address:
 Valid Drivers License Number and State, or Valid Passport Number: Canadian Citizen?: ☐ Yes ☐ No Provide any two (2) of the following government-issued photo IDs: Passport, Driver's License, or Alien ID Card
 Do you have an interest in any other businesses? ☐ Yes ☐ No If yes, please explain:

INDIVIDUAL WITH CONTROL (Individual with significant responsibility for management and control of legal entity listed at top of page)

Is this person a Principal/Shareholder?: ☒ Yes ☐ No Is this person listed in one of the four entries above?: ☒ Yes ☐ No Provide any two (2) of the following government-issued photo IDs: Passport, Driver's License, or Alien ID Card
 NAME (full legal): SANDEEP SINGH Title: PRESIDENT % Ownership: 100
 Home Address: 3060 BALLAD DRIVE City: MISSISSAUGA Province: ON Zip Code: L4T1Z7
 Phone: Mobile: 4169703543 County: CANADA
 Date of Birth: DEC 23 1990 Social Insurance #: 582373288 Email Address: SUNNY@PANJAABTRANSPORT.COM
 Valid Drivers License Number and State, or Valid Passport Number: S4490689091223 Canadian Citizen?: ☒ Yes ☐ No Provide any two (2) of the following government-issued photo IDs: Passport, Driver's License, or Alien ID Card
 Do you have an interest in any other businesses? ☐ Yes ☐ No If yes, please explain:

I hereby certify that, to the best of my knowledge, that the information provided above is complete and correct.


 Signature / Title

SANDEEP SINGH

SEP 25 2025

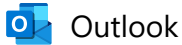
Print Name

Date

This is **Exhibit "F"**
referred to in the affidavit of
SANDEEP (SUNNY) SINGH affirmed
before me this day 7TH of October, 2025



A Commissioner for taking affidavits



RE: Panjaab Transport : information request

From Little, Matthew <Matthew.Little@CIBC.COM>

Date Wed 10/1/2025 2:41 PM

To Sanjaya Yaddehige <sanjaya@pataviconsulting.com>; Sehgal, Gaurav <Gaurav.Sehgal@cibc.com>

Cc Sunny Sidhu <Sunny@panjaabtransport.com>; Associates@Patavi <Associates@pataviconsulting.com>; Hutchison, Rachel <Rachel.Hutchison@cibc.com>

Thanks Sanjaya.....we are working through this now.

Hope to be able to do so shortly.

Matt Little | Director | Commercial Banking | Southwest Ontario | CIBC

21 King Street, Suite 300, Hamilton, ON L8P 4W7 | Cell: 289.242.1761 | matthew.little@cibc.com



CIBC COMMERCIAL
BANKING

Our purpose: To help make your ambition a reality

This message, including attachments, is confidential and may be privileged. If you received this in error, please notify me by reply email and delete this message. Thank you.

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CIBC Head Office: 81 Bay St., CIBC Square, Toronto, Ontario Canada M5J 0E7

From: Sanjaya Yaddehige <sanjaya@pataviconsulting.com>

Sent: Wednesday, October 01, 2025 1:15 PM

To: Little, Matthew <Matthew.Little@CIBC.COM>; Sehgal, Gaurav <Gaurav.Sehgal@cibc.com>

Cc: Sunny Sidhu <sunny@panjaabtransport.com>; Associates@Patavi <Associates@pataviconsulting.com>; Hutchison, Rachel <Rachel.Hutchison@cibc.com>

Subject: Re: Panjaab Transport : information request

Matt/Gaurav - can we expect the DP shortly? Thx



PATAVI CONSULTING

Sanjaya Yaddehige, CFA, MBA
CONSULTING PARTNER

+1 (416) 875-7859

sanjaya@pataviconsulting.com

130 Adelaide Street West, Suite 2800,
Toronto, Ontario, M5H 3P5, Canada

www.pataviconsulting.com

From: Associates@Patavi <Associates@pataviconsulting.com>

Sent: Wednesday, September 24, 2025 4:40 PM

To: Little, Matthew <Matthew.Little@CIBC.COM>; Sehgal, Gaurav <Gaurav.Sehgal@cibc.com>; Hutchison, Rachel

<Rachel.Hutchison@cibc.com>

Cc: Sanjaya Yaddehige <sanjaya@pataviconsulting.com>; Sunny Sidhu <sunny@panjaabtransport.com>

Subject: Re: Panjaab Transport : information request

Hi Mathew and Gaurav,

Please note that the row 106 - YOUSAF outstanding amount of \$362,724 was a typo and this attachment has the accurate version of the AP JULY 2025.

Thanks.



PATAVI CONSULTING

Har
ASSO



From: Sanjaya Yaddehige <sanjaya@pataviconsulting.com>

Sent: September 24, 2025 3:01 PM

To: Little, Matthew <Matthew.Little@CIBC.COM>; Associates@Patavi <Associates@pataviconsulting.com>; Sunny Sidhu <sunny@panjaabtransport.com>

Cc: Hutchison, Rachel <Rachel.Hutchison@cibc.com>; Sehgal, Gaurav <Gaurav.Sehgal@cibc.com>

Subject: Re: Panjaab Transport : information request

Hey Matt - please see below feedback. Thx



Sanjaya Yaddehige, CFA, MBA
CONSULTING PARTNER

- +1 (416) 875-7859
- sanjaya@pataviconsulting.com
- 130 Adelaide Street West, Suite 2800,
Toronto, Ontario, M5H 3P5, Canada
- www.pataviconsulting.com

From: Little, Matthew <Matthew.Little@CIBC.COM>

Sent: Tuesday, September 23, 2025 4:37 PM

To: Associates@Patavi <Associates@pataviconsulting.com>; Sunny Sidhu <sunny@panjaabtransport.com>; Sanjaya Yaddehige <sanjaya@pataviconsulting.com>

Cc: Hutchison, Rachel <Rachel.Hutchison@cibc.com>; Sehgal, Gaurav <Gaurav.Sehgal@cibc.com>

Subject: RE: Panjaab Transport : information request

Good afternoon,

Thank you for sending the information.

We did have a few items if you are able to clarify. Happy to have a quick call if easier.

- Can you expand on the nature of the relationship with North Logistics Inc., where \$1,694,338 was owed and subsequently paid off in 2025. - [Up North Logistics is owned by a relative who gave a temp loan to finance the renovations on the 2nd property acquired in F2024, until the owner arranged his own funds. This amount was fully settled early F2025 mainly through shareholder injection](#)
- Within the A/P listings provided, could you identify which individuals or groups would be classified as priority payables? [Latest office payroll and sub-contract driver payable lists are attached](#)
- Regarding the A/P listings, do any of the amounts owed to individuals or companies represent accrued salaries? [See attached office payroll list](#)
- The professional fees summary indicates that over \$200,000 has been recorded as legal fees. Could you please provide further details on the circumstances that required legal advice? [It was much less than \\$200k \(SME LLP is the accounting firm\). Payment made to Stein LLP group is for their work related to an MTO audit that was resolved last year. Other including Mertorz is for para legal such as tickets to drivers which are ordinary course of business](#)
- What is the relationship with Borasco Staffing? [Hired local drivers for 3 month project through staffing business in F2025.](#)
- In reviewing the AR Insurance policy it indicates discretionary limit of \$25,000. Are there any named parties that have higher limits, or, are all capped at \$25,000 per name? [Client sends the customer list to](#)

AR Insurance provider with sales details every month to get approval for higher limits, currently all customers who owe more than \$25k are approved by Insurance through their online portal.

- Has a Phase 1 Environmental been conducted on either of the owned properties? [Attached](#)
- The Top 10 customer list appears to have turned over on a year-to-date basis. Can you comment on the ongoing business/relationship with:
 - Autoport Limited: Autoport is a bid based business for moving vehicle from Ford plant to customers or from port of Montreal to customers/ dealerships. This is an ongoing business however the volumes have been reduced YTD to fall them below top 5
 - Algoma Steel: This Customer is based from Sault Ste Marie who helped us for loads as backhaul when we have loads ending in area which is about 7 hours from GTA or trucks finishing drops in Michigan. Sales with this customer is based on trucks available in area. We are not getting fair rate from this customer anymore for driving 7 hours empty to pick up their load,
 - Commercial Roll: This customer is solely steel supplier who has been negatively impacted by tariffs and has dropped in sales.

Thank you,

Matt Little | Director | Commercial Banking | Southwest Ontario | CIBC
21 King Street, Suite 300, Hamilton, ON L8P 4W7 | Cell: 289.242.1761 | matthew.little@cibc.com



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From: Associates@Patavi <Associates@pataviconsulting.com>
Sent: Thursday, September 18, 2025 8:43 AM
To: Sehgal, Gaurav <Gaurav.Sehgal@cibc.com>; Sunny Sidhu <sunny@panjaabtransport.com>; Sanjaya Yaddehige <sanjaya@pataviconsulting.com>
Cc: Little, Matthew <Matthew.Little@CIBC.COM>; Hutchison, Rachel <Rachel.Hutchison@cibc.com>
Subject: Re: Panjaab Transport : information request

Hi Gaurav,

Hope you are doing great. Please find the attached.

- Organization chart for group companies with ownership details - Attached.
- List of the top 10 customers. Please advise if there are any set contracts in place- Attached.
- Breakdown of professional Fees incurred in 2024- Attached.
- Copy of A/R Insurance- Attached.
- Breakdown of Revenue originating in US and Canada- Attached.
- PNW statement using attached CIBC Format- Attached.
- Latest 3 months aged A/P and A/R Listings- Attached.
- Pls provide aged A/R listing for Year End dated Jan 31st 2025- Attached.

Do let us know if you need any additional information for the process. Thank you for your patience.

Thanks,

Har
ASSO



PATAVI CONSULTING



From: Sehgal, Gaurav <Gaurav.Sehgal@cibc.com>

Sent: September 10, 2025 4:49 PM

To: Sunny Sidhu <sunny@panjaabtransport.com>; Sanjaya Yaddehige <sanjaya@pataviconsulting.com>

Cc: Associates@Patavi <Associates@pataviconsulting.com>; Little, Matthew <Matthew.Little@CIBC.COM>; Hutchison, Rachel <Rachel.Hutchison@cibc.com>

Subject: Panjaab Transport : information request

Hi Sunny, Sanjaya,

Thanks for your time earlier today and providing a great overview of the business. We are requesting below details, this shall assist us in reviewing the information and providing a Discussion Paper capturing our offer

and terms.

- Organization chart for group companies with ownership details
- List of the top 10 customers. Please advise if there are any set contracts in place
- Breakdown of professional Fees incurred in 2024
- Copy of A/R Insurance
- Breakdown of Revenue originating in US and Canada
- PNW statement using attached CIBC Format
- Latest 3 months aged A/P and A/R Listings
- Pls provide aged A/R listing for Year End dated Jan 31st 2025

Kindly let us know if you have any clarification regarding above requested information.

Thanks & regards,

Gaurav Sehgal CPA, MBA | Senior Manager: Mid-Market | Commercial Banking | Southwest Ontario

3115 Harvester Road, Suite 102, Burlington, Ontario L7N 3N8 Mobile: 289-962-4398 Email: gaurav.sehgal@cibc.com



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For assistance with Transactions please contact: **Tarikul Nakib** | Sr. Analyst | Client Sales Support | Commercial Banking | South Western Ontario | CIBC Square, 81 Bay Street, 10th Floor, Toronto, Ontario, M5J 0E7 | Tel: 416 581 5352 | tarikul.nakib@cibc.com

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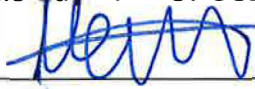
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This is **Exhibit "G"**
referred to in the affidavit of
SANDEEP (SUNNY) SINGH affirmed
before me this day 7TH of October, 2025



A Commissioner for taking affidavits



\$3,499,000

**21 BOWMAN
AVENUE
Brampton
(Toronto
Gore Rural
Estate),
Ontario
L6P0Y1**

 5 + 2
Bedrooms

 6
Bathrooms

 5000 - 100000
Square Feet

MLS® Number:
W12400353

Get
Qualified
for a
Mortgage



Listing Description


This grand residence sits on a remarkable 548.87 ft frontage corner lot with the possibility of future severance, offering unmatched potential and prestige. Designed with refined elegance, this mansion boasts approximately 7,000 sq.ft of luxurious living space tailored for both comfort and entertaining. Step inside to soaring 10' ceilings on the main level and 9' ceilings in the professionally finished basement. The main floor features a grand office, formal living and dining rooms, and an open concept gourmet kitchen with granite countertops, custom cabinetry, and an adjoining family room centered around a natural Indiana stone fireplace. Every detail has been thoughtfully curated with hardwood flooring, crown moulding, upgraded interior and exterior lighting, pot lights, and decorative sconces throughout. The master suite offers a spa-inspired ensuite retreat, while the additional principal rooms are beautifully appointed and generously proportioned. The fully finished lower level provides multiple configuration options, ideal for entertaining, recreation, or extended family living. Meticulously updated and tastefully decorated, this estate blends modern upgrades with timeless character. From its grand presence on one of Brampton's most coveted corners to its incredible craftsmanship and attention to detail, this home is an opportunity to own a property that embodies elegance, charm, and long-term value. ** This is a linked property.** (41256175)

Location Description

Mcvean / Countryside

Property Summary

Property Type	Building Type	Storeys
Single Family	House	2

Square Footage 	Community Name	Title
5000 - 100000 sqft	Toronto Gore Rural Estate	Freehold

Land Size	Annual Property Taxes	Parking Type
548.9 x 365.3 Acre ; 73.81 ft x 365.31 ft x 548.87 ft x 212.7	\$18,790	Attached Garage, Garage

Time on REALTOR.ca
23 days

Building

Bedrooms

Above Grade
5

Below Grade
2

Bathrooms

Total
6

Partial
1

Interior Features

Appliances Included
Cooktop,
Dishwasher,
Dryer, Oven,
Washer,
Refrigerator

Flooring
Hardwood,
Laminate

Basement Features
Separate
entrance

Basement Type
N/A (Finished)

Building Features

Foundation Type
Block

Style
Detached

Heating & Cooling

Cooling
Central air
conditioning

Heating Type
Forced air
(Natural gas)

Utilities

Utility Sewer
Septic System

Water
Municipal
water

Exterior Features

Exterior Finish
Stone

Parking

Parking Type	Total Parking Spaces
Attached Garage, Garage	23

Measurements

Square
Footage
5000 - 100000
sqft

Rooms

Main level	Living room	17 ft ,11 in x 14 ft ,5 in
	Dining room	17 ft ,5 in x 14 ft ,9 in
	Kitchen	23 ft ,5 in x 13 ft ,9 in
	Family room	17 ft ,11 in x 17 ft ,11 in
	Den	11 ft ,5 in x 14 ft ,9 in
	Sunroom	16 ft ,11 in x 12 ft ,11 in
Second level	Bedroom 5	14 ft ,11 in x 12 ft ,9 in
	Primary Bedroom	27 ft ,6 in x 14 ft ,8 in
	Bedroom 2	17 ft ,11 in x 15 ft ,2 in
	Bedroom 3	18 ft ,4 in x 17 ft ,11 in
	Bedroom 4	15 ft ,5 in x 14 ft ,3 in
Basement	Bedroom	11 ft ,11 in x 11 ft ,11 in
	Recreational, Games room	32 ft ,11 in x 43 ft ,11 in

Land

Other Property Information

Zoning
Description
 ER

Data provided by: [Toronto Regional Real Estate Board](https://www.toronto.ca/real-estate/)



VICKY AULAKH
Salesperson

☎ 905-454-4000



HOMELIFE/MIRACLE REALTY LTD

Brokerage

20-470 CHRYSLER DRIVE
BRAMPTON, Ontario L6S0C1

☎ 905-454-4000

📞 905-463-0811



JAS SAINI
Salesperson

☎ 905-454-4000



HOMELIFE/MIRACLE REALTY LTD

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\$8,999,999

2101 NINTH LINE
Oakville (WP Winston Park), Ontario L6H7G7
MLS® Number: W12414963

Listing Description

Exceptional industrial opportunity in Oakville's prime employment area. This property is strategically located near essential amenities, warehouses, and major highways, including 403, 407 and QEW. with advantageous E2 zoning, this turnkey property is poised to maximize your future returns. the zoning allows for diverse uses such as outdoor storage, repair shop, commercial self-storage, drive-through facility, hotel, restaurant, warehousing, wholesaling and more. (41302617)

Location Description

Upper Middle Road E & Ninth Line

Property Summary

Property Type	Building Type	Community Name
Industrial	Warehouse	1021 - WP Winston Park
Land Size	Annual Property Taxes	Time on REALTOR.ca
202.36 x 649.25 FT	\$13,482.20	17 days

Building

Utilities

Utility Sewer

Septic System

Business

Business Type

Industrial
(Warehouse)

Measurements

**Square
Footage**
5300 sqft

Land

Lot Features

Frontage	Land Depth
202 ft ,4 in	649 ft ,3 in

Other Property Information

**Zoning
Description**
E2

Data provided by: [Toronto Regional Real Estate Board](#)



VICKY AULAKH
Salesperson

📞 905-454-4000



HOMELIFE/MIRACLE REALTY LTD
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\$7,799,000

2213 NINTH LINE

Oakville (WP Winston Park), Ontario L6H7G7

MLS® Number: W12347288

[!\[\]\(6a93fa655276b5c79b8ccd7ff06ed0b5_img.jpg\) Get Qualified for a Mortgage !\[\]\(61c526b698746c78f57e8df8fc2ec41a_img.jpg\)](#)

Listing Description

Exceptional industrial opportunity in Oakville's prime employment area. This property is strategically located near essential amenities, warehouses, and major highways, including 403, 407 and QEW. with advantageous E2 zoning, this turnkey property is poised to maximize your future returns. the zoning allows for diverse uses such as outdoor storage, commercial self-storage, drive-through facility, hotel, restaurant, warehousing, wholesaling and more. Fully paved for parking (turnkey property) KEY FOB GATE. (41086894)

Location Description

Dundas/Ninth Line/403

Property Summary

Property Type	Community Name	Land Size
Vacant Land	1021 - WP Winston Park	2.35 ac
Annual Property Taxes	Time on REALTOR.ca	
\$26,932.37	51 days	

Building

Utilities

Utility Sewer

Septic System

Measurements

Square Footage

2 ac

Land

Lot Features

Frontage	Land Depth
162 ft ,10 in	643 ft ,3 in

Other Property Information

**Zoning
Description**
Commercial
E-2

Data provided by: [Toronto Regional Real Estate Board](#)



VICKY AULAKH
Salesperson

📞 905-454-4000



HOMELIFE/MIRACLE REALTY LTD Brokerage

20-470 CHRYSLER DRIVE
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ROYAL BANK OF CANADA
Applicant

-and-

8777691 CANADA INC. and 2747826 ONTARIO INC.
Respondents

Court File No. CV-25-00752231-00CL

ONTARIO
SUPERIOR COURT OF JUSTICE
(COMMERCIAL LIST)

Proceeding commenced at TORONTO

AFFIDAVIT OF SANDEEP (SUNNY) SIDHU
(Affirmed October 7th, 2025)

KRAMER SIMAAN DHILLON LLP

Litigation Counsel
120 Adelaide Street West
Suite 2100
Toronto, Ontario
M5H 1T1

Amandeep S. Dhillon #51006W

Email: adhillon@kramersimaan.com
Direct: (416) 601-0741
General: (416) 601-6820

Lawyers for the Respondents,
8777691 Canada Inc. and
2747826 Ontario Inc.

Service of documents delivered to:

smitra@airdberlis.com

sparsons@airdberlis.com

Rachel.Moses@gowlingwlg.com

ROYAL BANK OF CANADA
Applicant

-and-

8777691 CANADA INC. and 2747826 ONTARIO INC.
Respondents

Court File No. CV-25-00752231-00CL

ONTARIO
SUPERIOR COURT OF JUSTICE
(COMMERCIAL LIST)

Proceeding commenced at TORONTO

RESPONDING APPLICATION RECORD
(Application returnable October 9, 2025)

KRAMER SIMAAN DHILLON LLP

Litigation Counsel

120 Adelaide Street West

Suite 2100

Toronto, Ontario M5H 1T1

Amandeep S. Dhillon #51006W

Email: adhillon@kramersimaan.com

Direct: (416) 601-0741

General: (416) 601-6820

Lawyers for the Respondents,
8777691 Canada Inc. and
2747826 Ontario Inc.

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