C A N A D A PROVINCE OF QUEBEC DISTRICT OF MONTREAL No: 500-06-000547-105

(Class Action) SUPERIOR COURT

JEAN-MICHEL NORMANDIN

Plaintiff

٧.

BUREAU EN GROS (STAPLES CANADA ULC.)

Defendant

and

LA PRÉSIDENTE DE L'OFFICE DE LA PROTECTION DU CONSOMMATEUR

Intervenor

TRANSACTION

(Article 2631 of Civil Code of Québec and article 590 of Code of Civil Procedure)

WHEREAS, on February 4, 2014, the Court of Appeal authorized a Class Action against the Defendant on behalf of the following group:

Persons who, prior to June 30, 2010, purchased an extended warranty relying on the Defendant's [Bureau en Gros] representations that, if they did not purchase this extended warranty and a breakage occured after the expiry of the manufacturer's one-year warranty, they would have to bear the cost of repair or replacement.

WHEREAS, on June 13, 2014, the Plaintiff filed his Application to Institute a Class Action, amended on January 20, 2015; May 10, 2019; August 28, 2019; December 16, 2019 and December 18, 2019, in which he alleges that the Defendant's representations regarding the Extended Warranty were false and misleading;

WHEREAS, on May 24, 2017, the Defendant filed its Defence, amended on September 6, 2019, denying any wrongdoing or liability to the Plaintiff or the Class Members in connection to this Class Action;

WHEREAS in its Defence, the Defendant also sets out the various benefits offered by the Extended Warranty at issue in the above referenced Class Action;

WHEREAS, the Defendant offered Replacement Plans for small electronics or other goods without regard to their depreciation or the depreciation of the value of such devices in general;

WHEREAS, on June 21, 2022, the Parties entered into an agreement in principle to settle the Class Action, in accordance with the terms set out below, this Settlement being intended to fully and finally resolve all claims relating directly or indirectly to this Class Action;

WHEREAS, the Parties are of the opinion that this Settlement is fair and reasonable and that it is in the best interests of the Class Members:

WHEREAS, this Settlement is entered into solely to avoid the inconveniences and the costs associated with a trial and an appeal;

WHEREAS, this Settlement or its approval by the Court shall not constitute an admission of fault or liability or of the existence of damages of any kind by the Defendant;

NOW, THEREFORE, subject to the approval of this Settlement by the Court, in consideration of the undertakings, agreements and releases set forth herein and for the purpose of being legally bound, the Parties agree as follows:

1. INTERPRETATION

- 1.1. **"Class Action"** refers to the class action brought against the Defendant before the Superior Court of Quebec in this matter bearing the number 500-06-000547-105, as well as all pleadings, examinations, and documents filed or communicated by the Parties;
- 1.2. "Claims Administrator" refers to the entity 9258-5405 Québec inc., also operating under the name Velvet Payments, which will administer and distribute the Settlement Amount as provided in the Settlement;
- 1.3. **"Approval Hearing"** means the hearing to be held by the Court to approve the Settlement pursuant to article 590 of the Quebec *Code of Civil Procedure*;
- 1.4. **"Notice to Members"** means the notice to inform Class Members of the Approval Hearing, of the main terms of the Settlement, and of their right to object to the Settlement, as set out in Appendix A hereto;
- 1.5. **"Claims Notice"** means the notice to be published or sent by email within thirty (30) days of the Effective Date to inform Class Members Entitled to an Amount of the Claims Period, during which they will have to submit the claim form in order to benefit from the Settlement, as set out in Appendix D hereto;
- 1.6. "Defendant's Counsel" refers to the law firm of Audren Rolland LLP;
- 1.7. "Class Counsel" refers to the law firms Cabinet BG Avocat Inc. and BGA Inc.;

- 1.8. "Court" refers to the Superior Court of Quebec;
- 1.9. **"Effective Date"** means thirty (30) days after the date on which the Approval Judgment is no longer subject to appeal and becomes a final judgment;
- 1.10. "Transfer Date" means thirty (30) days after the Effective Date;
- 1.11. "Disbursements" refers to the amount determined by the Court, to be paid out of the Settlement Amount to Class Counsel as compensation for their expenses and disbursements, including any amount that must be reimbursed to the Fonds d'aide aux actions collectives by Class Counsel in relation to the present Class Action, the whole subject to supporting evidence and to the Court's approval;
- 1.12. "Defendant" refers to Bureau en Gros (Staples Canada ULC.);
- 1.13. "Plaintiff" refers to Jean-Michel Normandin:
- 1.14. "Administration Costs" refers to the maximum amount of \$62,500.00 plus tax, which represents a maximum total amount of \$71,859.38, or such other amount as may be determined by the Court, which includes all fees, disbursements, expenses, costs, taxes and any other amounts incurred by, payable by, or owed to the Claims Administrator, for the implementation and execution of this Settlement;
- 1.15. "Distribution Costs" means any and all amounts, disbursements, expenses, costs, and taxes incurred by, payable by, or owing to the Claims Administrator in connection with the payment and mailing or wire transfer of amounts due to Class Members Entitled to an Amount who have made a claim in accordance with the terms of the Settlement:
- 1.16. **"Extended Warranty"** refers to the Extended Service Repair Plans and Extended Service Replacement Plans sold by the Defendant before June 30, 2010;
- 1.17. **"Class Counsel Fees"** means an amount representing not more than 30% of the Settlement Amount, plus taxes, which represents the total amount of **\$603,750.00** or such other amount as may be determined by the Court;
- 1.18. "Approval Judgment" means the judgment approving the Settlement;
- 1.19. **"Class Members"** refers to all persons included in the group definition authorized by the Court of Appeal and reproduced in the recitals herein:
- 1.20. "Class Members Entitled to an Amount" refers to Class Members who:
 - (a) Purchased an Extended Service Plan, namely a Repair Plan for electronics, notebooks, laptops, desktop computers, printers and accessories between December 15, 2007 and June 29, 2010 inclusively;

- (b) Have not had the warranted goods repaired or replaced pursuant to the terms of said plan;
- (c) Relied for their purchase on representations made by a Bureau en Gros associate to the effect that, if they did not purchase an Extended Warranty and a breakage occurred after the expiry of the manufacturer's one-year warranty, they would be responsible for the cost of repair or replacement; AND
- (d) Had not purchased said plan for business purposes;
- 1.21. "Class Members Not Entitled to an Amount" refers to Class Members who do not fit the definition of "Class Members Entitled to an Amount", including Class Members who purchased an Extended Service Replacement Plan;
- 1.22. **"Settlement Amount"** means a total amount of one million seven hundred and fifty thousand dollars (\$1,750,000.00);
- 1.23. "Parties" refers to the Plaintiff and the Defendant;
- 1.24. "Claims Period" refers to the 90-day period after the publication and emailing of the Claims Notice as set out in sections 4.4 a) and c) of the Settlement, after which the Class Members Entitled to an Amount will be deemed to have waived their right to submit a claim and their right to any compensation, damages or remedy of any kind;
- 1.25. "Settlement" means this transaction, including the appendices;
- 1.26. **"Balance"** refers to the Settlement Amount, minus the Class Counsel Fees, the Disbursements, the Administration Costs and the Distribution Costs (including the notices costs).

2. THE SETTLEMENT

Settlement Amount

2.1. The Parties agree that payment of the Settlement Amount by the Defendant shall settle definitively all claims by the Plaintiff and the Class Members relating directly or indirectly to, or that may relate to, the facts alleged or that could have been alleged in the Class Action, including Class Counsel Fees, Disbursements, the publication and sending costs for the Notice to Members and the Claims Notice, the Administration Costs, the Distribution Costs, the court costs, and the applicable taxes.

Right of Class Members to object to the Settlement

2.2. Class Members may comment on or object to the Settlement as provided for in the Objection Form, as set out in Appendix B hereto.

Distribution of the Settlement Amount

- 2.3. Subject to the approval of the Court, the Settlement Amount will be remitted and distributed as follows:
 - (a) On the Transfer Date, the Defendant will remit the Settlement Amount in trust to the Claims Administrator for the sole purpose of liquidating the Settlement Amount as described below.
 - (b) Within thirty (30) days of the Transfer Date, the Claims Administrator will pay the Administration Costs, Class Counsel Fees, and the Disbursements in the amount approved by the Court.
 - (c) Within sixty (60) days after the end of the Claims Period, the Claims Administrator will pay the Distribution Costs and distribute the Balance equally between the Class Members Entitled to an Amount who have made a claim in accordance with the terms of the Settlement, up to a maximum refund of \$40.00 (including applicable taxes) per Class Member Entitled to an Amount.
 - (i) The refund will be made by the Claims Administrator by way of a bank transfer or a cheque sent to the address indicated on the claim form.
 - (ii) If the Class Members Entitled to an Amount do not cash the cheque within 6 months of the date of the cheque, they will have waived their right to the amount and will not be entitled to any further amount or compensation.
 - (iii) Class Members Not Entitled to an Amount will not be entitled to any refund or other compensation.
 - (d) Within thirty (30) days of the deadline described at section 2.3(c)(ii) of the Settlement, the Claims Administrator will distribute the remainder of the Balance (*reliquat*), if any, in the following order:
 - a. Firstly, the Claims Administrator will pay the *Fonds d'aide aux actions collectives* a percentage of the remainder of the Balance as determined by section 1(1) of the *Regulation respecting the percentage withheld by the Fonds d'aide aux actions collectives*, CQLR c. F-3.2.0.1.1, r. 2, and article 596 of the Quebec *Code of Civil Procedure*.
 - b. Secondly, the Claims Administrator will pay the remainder of the Balance to a charitable organization to be agreed upon by the parties.

Accounting

2.4. Within sixty (60) days of the distribution of the remainder of the Balance as described in section 2.3 (d) of the Settlement, the Claims Administrator shall file with the Court a report of its distribution of the Settlement Amount.

Closing Judgment

2.5. Within thirty (30) days of the filing of the Claims Administrator's report of its distribution of the Settlement Amount, the Parties shall request the Court to issue a closing judgment.

Condition

2.6. The Settlement is conditional upon its approval by the Court, failing which it shall be deemed null and void and the Parties and Class Members shall then be returned to the state in which they were prior to the signing of the Settlement.

Approval of the Settlement

2.7. The Approval Hearing will be held on the date set by the Court.

Class Counsel Fees and other costs

- 2.8. Class Counsel will not claim any other fees, disbursements or expenses from anyone in relation to the Class Action, except for the Class Counsel Fees and the Disbursements.
- 2.9. If the Court does not approve in full the requested Class Counsel Fees, the Disbursements, the Administration Costs, or the Distribution Costs, the difference between the requested amounts and those approved by the Court will be added to the Balance to be distributed to the benefit of the Class Members Entitled to an Amount.
- 2.10 The Parties declare that the Class Counsel Fees have not been negotiated as part of the Settlement and that no agreement exists between the Parties or their Counsel regarding the Class Counsel Fees, except for the fact that the Class Counsel Fees, Disbursements, and applicable taxes, shall be deducted from the Settlement Amount.

3. RELEASE

3.1. In consideration of the Settlement, the Plaintiff and the Class Members, on their own behalf and on behalf of their heirs, directors, predecessors, successors, assignees, beneficiaries and successors in title, give full and final release to the Defendant, its predecessors, representatives, parent companies, affiliates, member companies, subsidiaries and/or other related companies, officers, directors, employees, shareholders, agents, mandataries, sales representatives, successors, assignees, beneficiaries and successors in title, attorneys and insurers with respect to any past, present or future claim (including any cause of action, action, mode of action) and any event arising, directly or indirectly from the facts alleged or that could have been alleged in the Class Action.

3.2. The Parties declare that they understand the meaning of this release and/or any relevant legislation relating to restrictions on releases. In this respect, the Parties declare that they have benefited from the advice of their respective lawyers.

4. MISCELLANEOUS PROVISIONS

- 4.1. The Settlement reflects the entire agreement between the Parties and replaces all previous agreements between them, if any. The Parties declare and confirm that no declaration, including an oral declaration, has been made that is not contained in the Settlement. The Parties also agree that the Settlement may only be amended by a written instrument signed by all signatories of this Settlement and submitted to the Court for approval and that such amendment shall only take effect if the Court issues a final judgment approving it.
- 4.2. This Settlement constitutes a transaction within the meaning of article 2631 of the *Civil Code of Québec* and article 590 of the Quebec *Code of Civil Procedure*.
- 4.3. The Settlement is without admission of liability of any kind whatsoever.
- 4.4. The Notice to Members and the Claims Notice shall be the only notices with respect to the Settlement and, notwithstanding article 591 of the Quebec *Code of Civil Procedure*, no other notice shall be published or disseminated to Class Members following the Approval Judgment or closing judgment.
 - (a) The Notice to Members and the Claims Notice will be published for one day, on a Saturday, in The Gazette, Journal de Québec and Journal de Montréal in 1/4-page format (maximum) or its digital equivalent.
 - (b) The Claims Administrator will send a copy of the Notice to Members to the Class Members for whom they have an email address.
 - (c) The Claims Administrator will send a copy of the Claims Notice by email to the Class Members Entitled to an Amount for whom they have an email address.
 - (d) The Claims Administrator will publish on its website the Notice to Members, the Claims Notice and the claim form.
- 4.5. The Court retains jurisdiction over the Class Action and any dispute relating to the Settlement, including any dispute relating to its interpretation.
- 4.6. The Parties and their counsel agree that they (or the Claims Administrator) will not prepare any press release, convene any press conference or otherwise publicly advertise or comment on the Settlement, except to refer the media or any other third party to the Settlement (if need be).
- 4.7. Any communication with respect to the implementation and execution of the Settlement must be made in writing, either by mail, courier or email, or by phone to Class Counsel.

- 4.8. The Settlement is signed in six (6) copies, each of which is an original.
- 4.9. Any dollar amount stated in the Settlement is in Canadian currency.
- 4.10. The Settlement is governed by the law in force in Quebec.
- 4.11. The Parties acknowledge that they have requested that the Settlement be drawn in French.

r counsel have signed the Settlement:
r couriser have signed the octalement.
Signed in, on July 2022
Cabinet BG Avocat Inc.
Signed in, on July 2022
Evelyn Sutherland, Chief Financial Officer Bureau en Gros (Staples Canada ULC.)
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APPENDIX A

NOTICE OF CLASS ACTION SETTLEMENT

Jean-Michel Normandin v. Bureau en Gros (Staples Canada ULC.) (500-06-000547-105)

Please be advised that a settlement has been reached between the Plaintiff Jean-Michel Normandin and the Defendant Bureau en Gros (Staples Canada ULC.) ("Bureau en Gros") in a class action regarding Bureau en Gros' Extended Service Repair and Replacement Plans sold prior to June 30, 2010.

The Superior Court will hold a hearing to approve the settlement on September 9, 2022 at 9h30 in room 2.08 of the Montréal Court house located at 1 Notre-Dame Street East, Montréal, Quebec, H2Y 1B6, or via TEAMS. You can attend the hearing by simply showing up, but you are not obligated to. The date and time of the hearing may be subject to adjournment by the Court without further notice to the class members, other than a copy of the notice which will be posted on class counsel's website https://bga-law.com/

What is the subject of this class action?

The Plaintiff alleges that Bureau en Gros made false or misleading representations to its customers regarding its Extended Replacement and Repair Service Plans.

Who are the class members?

Persons who, prior to June 30, 2010, purchased an extended warranty relying on Bureau en Gros' representations that, if they did not purchase this extended warranty and a breakage occured after the expiry of the manufacturer's one-year warranty, they would have to bear the cost of repair or replacement.

What does the settlement provide for?

Without admission of any kind, Bureau en Gros will pay \$1,750,000.00 (including taxes) to fully and finally settle this action for the purpose of avoiding further costs and putting a final end to this litigation and to all related claims.

This amount will be distributed equally among the class members entitled to an amount and who have made a claim in accordance with the conditions set out below, up to a maximum refund of \$40.00 (including taxes), after deduction of class counsel fees (\$525,000 plus taxes) and other costs and expenses, including those related to the administration of the settlement, subject to Court approval.

Who will receive money?

A refund of up to \$40.00 (including taxes) will be given to the class members who meet all of the following criteria:

1) They purchased an Extended Service Plan, namely a Repair Plan for electronics, notebooks, laptops, desktop computers, printers and accessories between December 15, 2007 and June 29, 2010 inclusively;

APPENDIX A

- 2) They have not had the warranted goods repaired or replaced pursuant to the terms of said plan;
- 3) They relied for their purchase on representations made by a Bureau en Gros associate to the effect that, if they did not purchase an extended warranty and a breakage occurred after the expiry of the manufacturer's one-year warranty, they would be responsible for the cost of repair or replacement; AND
- 4) They had not purchased said plan for business purposes.

Class members who do not meet the above criteria, including class members who purchased an Extended Service Replacement Plan, are not entitled to any money.

To obtain a refund, the eligible class members must submit an official claim form. After the Court's approval of the settlement, a notice will be published and emailed to the eligible class members, informing them of how to obtain the claim form and of the deadline within which they must submit it in order to benefit from the settlement.

Objection to the settlement

If you wish to object to the settlement, you can attend the hearing on September 9, 2022 at 9h30 in room 2.08 of the Montréal Court house located at 1 Notre-Dame Street East, Montréal, Quebec, H2Y 1B6, or via TEAMS, to explain why you disagree with the settlement.

Although not mandatory, you should complete the objection form and send it to Mtre Benoît Gamache of Cabinet BG Avocat Inc. or Mtre David Bourgoin of BGA Inc. no later than <u>September 5, 2022</u>. You can object without being represented by a lawyer. If you wish, you may also be represented by a lawyer at your own expense.

To obtain more information

For more information or to obtain the full text of the settlement and the objection form, contact either:

OR

Cabinet BG Avocat Inc. c/o Mtre Benoît Gamache 6090, Jarry est, suite B-4 Montréal (Qc) H1P 1V9 info@cabinetbg.ca 1-866-327-0123 BGA Inc. c/o Mtre David Bourgoin 67, Sainte-Ursule Québec (Québec) G1R 4E7 info@bga-law.com 1-866-523-4222

In the event of any discrepancy between the content of this notice and that of the settlement, the text of the settlement will prevail. The publication of this notice was approved by the Court.

APPENDIX B

FORM TO STATE YOUR REASONS TO OBJECT (optional)

Jean-Michel Normandin v. Bureau en Gros (Staples Canada ULC.) (500-06-000547-105)

Please use this form only if you wish to object to the settlement.

Personal	information:

Name:	Telephone number:
Owner address (sixis sounds as street on a	topont situ manifesta and nortal and a
Current address (civic number, street, apar	tment, city, province and postal code):
Email address:	
Type of extended warranty plan purchased	(Repair Plan or Replacement Plan):
Date of purchase:	
REASONS WHY YOU OBJECT (Please atta	ach an additional page if this space is insufficient)
Signature:	Date: (dd/mm/yyyy)

You must send this duly completed form, <u>by mail or email</u>, to class counsel no later than September 5, 2022:

OR

Cabinet BG Avocat Inc. c/o Mtre Benoît Gamache 6090, Jarry est, suite B-4 Montréal (Qc) H1P 1V9 info@cabinetbg.ca 1-866-327-0123 BGA Inc. c/o Mtre David Bourgoin 67, Sainte-Ursule Québec (Québec) G1R 4E7 info@bga-law.com 1-866-523-4222

APPENDIX C

CLAIMS NOTICE

Jean-Michel Normandin v. Bureau en Gros (Staples Canada ULC.) (500-06-000547-105)

SETTLEMENT

A settlement has been reached between the Plaintiff Jean-Michel Normandin and the Defendant Bureau en Gros (Staples Canada ULC.) ("Bureau en Gros") in a class action regarding Bureau en Gros' Extended Service Repair and Replacement Plans sold prior to June 30, 2010.

WHAT DOES THE SETTLEMENT PROVIDE FOR?

Without admission of any kind, Bureau en Gros will pay \$1,750,000 to fully and finally settle this action for the purpose of avoiding further costs and putting a final end to this litigation and to all related claims.

This amount will be distributed equally among the class members entitled to an amount, up to a maximum refund of \$40.00 (taxes included), after deduction of Class Counsel fees (\$525,000 plus taxes) and others costs and expenses, including those related to the administration of the settlement.

WHO CAN BENEFIT FROM THE SETTLEMENT?

You can benefit from the settlement if you meet all of the following criteria:

- 1) You purchased an Extended Service Plan, namely a Repair Plan for electronics, notebooks, laptops, desktop computers, printers and accessories between December 15, 2007 and June 29, 2010 inclusively;
- 2) You have not had the warranted goods repaired or replaced pursuant to the terms of said plan;
- 3) You relied for your purchase on representations made by a Bureau en Gros associate to the effect that, if you did not purchase an extended warranty and a breakage occurred after the expiry of the manufacturer's one-year warranty, you would be responsible for the cost of repair or replacement; AND
- 4) You had not purchased said plan for business purposes.

Class members who do not meet the above criteria, including class members who purchased an Extended Service Replacement Plan, are not entitled to any money.

COMPENSATION

You will be eligible for a refund of up to \$40.00 (taxes included). To obtain a refund, you must submit a formal claim form within the deadline indicated below.

APPENDIX C

The amount to which you are entitled will be transferred to you by Velvet Payments (the Claims Administrator) via bank transfer or sent by cheque to the address indicated on the claim form. You will receive the amount within sixty (60) days of [end of Claims Period].

If you do not cash the cheque within 6 months of the date of the cheque, you will have waived your right to this amount and will not be entitled to any further amount or compensation.

CLAIM FORM TO SUBMIT

You must duly complete and submit the claim form **by [date]**, failing which you will be deemed to have waived your right submit a claim and your right to any compensation, damages or remedy of any kind.

The claim form is available on the website [website]. You may also contact Velvet Payments at the contact information below to obtain a copy.

You can submit your claim form to any of the following coordinates:

Via the website: [Velvet Payments' website for the settlement]

By email: [email]

For assistance, you may contact the Claims Administrator or class counsel:

Claims Administrator:

Velvet Payments 5900 Andover Ave. Suite 1 Montreal, Quebec H4T 1H5 info@velvetpayments.com [Telephone number] Class Counsel:

Cabinet BG Avocat Inc. c/o Mtre Benoît Gamache 6090, Jarry est, suite B-4 Montréal (Qc) H1P 1V9 info@cabinetbg.ca 1-866-327-0123

OR

BGA Inc. c/o Mtre David Bourgoin 67, Sainte-Ursule Québec (Québec) G1R 4E7 info@bga-law.com 1-866-523-4222

In the event of any discrepancy between the content of this notice and that of the settlement, the text of the settlement will prevail. The publication of this notice was approved by the Court.

APPENDIX D

CLAIM FORM

Jean-Michel Normandin v. Bureau en Gros (Staples Canada ULC.) (500-06-000547-105)

Your duly completed claim form must be submitted <u>no later than [date]</u>, failing which you will be deemed to have waived your right to submit a claim and your right to any compensation, damages or remedy of any kind.

You can submit the claim form to any of the following coordinates:

Via the website: [Velvet Payments' website for the settlement]

By email: [email]

SECTION A: CONTACT INFORMATION AND PAYMENT METHOD

Provide your name and contact information below. If your contact information changes after you submit this claim form, please provide the new information to the Claims Administrator.

Name	9:	Telephone number:
Curre	nt address (civic number, street, apar	tment, city, province and postal code):
I wou	ld like to receive the amount I am enti	tled to:
	By cheque	
	By bank transfer (see box below)	
<u>lf yoι</u>	ı wish to receive the refund via ban	k transfer, please indicate your email address:
SEC1	TION B: SWORN DECLARATION	
	ning below and submitting this claim fable boxes]	form, I do solemnly declare that: [please check the
	•	an, namely a Repair Plan for electronics, notebooks, and accessories between December 15, 2007 and
	I have not had the warranted goods plan;	repaired or replaced pursuant to the terms of said
	* .	tations made by a Bureau en Gros associate to the stended warranty and a breakage occurred after the

APPENDIX D

expiry of the manufacturer's one-year warranty repair or replacement; AND	, I would be responsible for the cost of
☐ I had not purchased said plan for business purpo	oses.
**If you are unable to affirm one or more of the	
ourchased an Extended Service Replacement Plan,	you are not entitled to any amount
SIGNATURE	DATE (dd/mm/yyyy)
NAME	

For assistance, you may contact the Claims Administrator or class counsel:

Claims Administrator:

Velvet Payments 5900 Andover Ave. Suite 1 Montreal, Quebec H4T 1H5 info@velvetpayments.com [Telephone number] Class Counsel:

Cabinet BG Avocat Inc. c/o Mtre Benoît Gamache 6090, Jarry est, suite B-4 Montréal (Qc) H1P 1V9 info@cabinetbg.ca 1-866-327-0123

OR

BGA Inc. c/o Mtre David Bourgoin 67, Sainte-Ursule Québec (Québec) G1R 4E7 info@bga-law.com 1-866-523-4222

ON	200-(500-06-000547-105	105	
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