

**HAROLD C. GAFFNEY**

Address of Delivery: #403-567 Lonsdale Avenue,  
North Vancouver, B.C. V7M 2G6  
Telephone and Fax number: 604.685.6518  
[harold\\_gaffney1@hotmail.com](mailto:harold_gaffney1@hotmail.com)

Thursday, April 2, 2009

**HAND DELIVERED**

**Canadian Imperial Bank of Commerce ("CIBC")**

Langley Banking Centre  
20069-64<sup>th</sup> Avenue, Langley, BC V2Y 1M9

**Attention to: Jack Glazier ext: 452**

**Copy to:** Mr. Michael Capatides executive vice-president and general counsel,  
Legal and Regulatory Compliance for CIBC; and to others

**Re: Alleged Signatory for CIBC MORTGAGES INC.**

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Hello Mr. Jack Glazier,

I was at the Langley Banking Centre on Thursday, March 12, 2009, at about 12:45 and the person who assisted us, after having contacted you by phone, informed us that you were starting your vacation at the time we wanted to see you and she advised us that you would be in your office after March 24, 2009. Thus I doubt that you will be available to see me at any time therefore I am compelled to write you this letter.

1. I want you Mr. Glazier, to please confirm as to whether the signature on the document enclosed herewith, showing at item 8, the name of **Jack Glazier (General Manager)** under **CIBC MORTGAGES INC.** is your signature.
2. If the signature is yours, please confirm as to whether you are the authorized signatory for **CIBC MORTGAGES INC.**, as designated in the document attached herein.
3. Further if you say that you are the authorized signatory for **CIBC MORTGAGES INC.** please advise as to whether you are at all times the authorized signatory for **CIBC MORTGAGES INC.**?

Failure to respond by **Monday, April 6, 2009**, at the close of business day, means that you have acted with others to commit fraud contrary to s. 380 (1) (a) of the *Criminal Code of Canada* (CCC) and you have knowingly used and acted on a forged document, contrary to s. 368 (1)(a) of the CCC, and with being in possession of a Commissioner for Oaths stamp in the name of **Virginia Cardoro Stapleton**, also known as Gina Stapleton, contrary to s. 354. (1) of the CCC.

I would reasonably ask that you respond to this communication no later than **Monday, April 6, 2009**, at the close of business day, at the fax number noted above, or by email at [harold\\_gaffney1@hotmail.com](mailto:harold_gaffney1@hotmail.com) and by subsequent delivery at the address of delivery noted above.

I await for your cooperation on this urgent matter. In the meantime,

Please do Govern Yourself Accordingly,

Yours truly,

A handwritten signature in cursive script, appearing to read "Harold Gaffney". The signature is written in black ink and is positioned above the printed name.

Harold Gaffney

Encls.

FORM 9 (1/14/2008)

LAND TITLE ACT  
FORM C (Section 213) RELEASE  
GENERAL INSTRUMENT - PART 1 Province of British Columbia

PAGE 1 OF 1 PAGES

Your electronic signature is a representation that you are a subscriber as defined by the Land Title Act, R.S.B.C. 1996 c.210, and that you have applied your electronic signature in accordance with Section 148.3, and a true copy, or a copy of that true copy, is in your possession.



1. APPLICATION: (Name, address, phone number of recipient, applicant's address or agent)

Oliver & Co., Barristers & Solicitors,  
#202 - 2983 Glen Drive

(604) 484-5585

Coquitlam

BC V3B 2P7

Deliver LTO Fees? YES

2. PARCEL IDENTIFIER AND LEGAL DESCRIPTION OF LAND:  
(PID) [LEGAL DESCRIPTION]

016-726-339 STRATA LOT 38-DISTRICT LOT 119 GROUP 1 NEW WESTMINSTER  
DISTRICT STRATA PLAN NW3181

STC? YES

3. NATURE OF INTEREST BEING RELEASED

Mortgage

CHARGE NO.

BW366046

ADDITIONAL INFORMATION

4. TERMS

(a)  RELEASE

The charge described in Item 3 is released or discharged as a charge on the land described in Item 2.

5. TRANSFEROR(S):

CIBC MORTGAGES INC. (REG. NO. A33467)

6. TRANSFEREE(S): (Including postal address(es) and postal code(s))

Registered owner

7. ADDITIONAL OR MODIFIED TERMS:

N/A

8. EXECUTIONS: This instrument creates, assigns, modifies, amends, discharges or governs the priority of the interest(s) described in Item 3 and the Transferor(s) and every other signatory agree to be bound by this instrument, and acknowledge(s) receipt of a true copy of the filed standard charge name, if any.

Officer Signature(s)

A Commissioner for taking Affidavits  
for the Province of British Columbia.  
Virginia Caroline Stapleton  
3000 Lincoln Avenue  
Coquitlam, BC V3B 7L9

(Go to both signatories)

Signature Date		
Y	M	D
08	01	02

Transferor(s) Signature(s)

CIBC MORTGAGES INC.  
by its authorized signatory(ies)

P. GARZWICK

B4683  
AVP

JACK SLAZIER  
General Manager

OFFICER CERTIFICATION:

Your signature constitutes a representation that you are a solicitor, notary public or other person authorized by the Evidence Act, R.S.B.C. 1996, c.124, to take affidavits for use in British Columbia and certify the matters set out in Part 5 of the Land Title Act or any parts in the execution of this instrument.

**HAROLD C. GAFFNEY**

Address of Delivery: #403-567 Lonsdale Avenue,  
North Vancouver, B.C. V7M 2G6  
Telephone and Fax number: 604.685.6518  
**harold\_gaffney1@hotmail.com**

Thursday, April 2, 2009

**HAND DELIVERED**

**Canadian Imperial Bank of Commerce ("CIBC")**

Coquitlam Town Centre  
3000 Lincoln Avenue,  
Coquitlam, B.C. V3B 7L9

00920 COQUITLAM TOWN CENTRE  
COQUITLAM, BC APR 02 2009  
H. Peters 12:50 p.m.

**Attention to: Paolo Brazinha**

**Copy to:** **Mr. Michael Capatides** executive vice-president and general counsel,  
Legal and Regulatory Compliance for CIBC; and to others

**Re: Alleged Signatory for CIBC MORTGAGES INC.**

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Hello Mr. Paolo Brazinha,

I was at the Coquitlam Banking Centre on Thursday, March 12, 2009, at about 2:45 and the person who assisted us, Kathie Berkenpas, advised us that you were very hard to reach because you have "14 CIBC branches under you", therefore she claimed it was not possible to meet with you. Further Ms. Berkenpas also spoke with a male in one of the offices at the Coquitlam Town Centre and she returned to say that since we were too vague in our wanting to see you that you could not be reached at any time. Since it does not appear as though you will make yourself available to see me at any time, I am compelled to write you this letter.

1. I want you, Mr. Brazinha, to please confirm as to whether the signature on the document enclosed herewith, showing at item 8, the name of P. Brazinha under **CIBC MORTGAGES INC.** is your signature.
2. If the signature is yours, please confirm as to whether you are the authorized signatory for **CIBC MORTGAGES INC.**, as designated in the document attached herein.
3. Further if you say that you are the authorized signatory for **CIBC MORTGAGES INC.** please advise as to whether you are **at all times** the authorized signatory for **CIBC MORTGAGES INC.**?

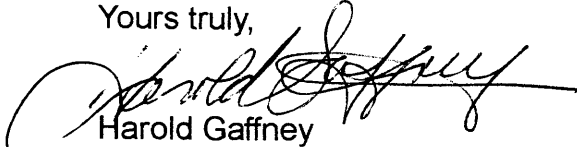
Failure to respond by **Monday, April 6, 2009**, at the close of business day, means that you have acted with others to commit fraud contrary to s. 380 (1) (a) of the *Criminal Code of Canada* (CCC) and you have knowingly used and acted on a forged document, contrary to s. 368 (1)(a) of the CCC, and with being in possession of a Commissioner for Oaths stamp in the name of Virginia Cardoro Stapleton, also known as Gina Stapleton, contrary to s. 354. (1) of the CCC.

I would reasonably ask that you respond to this communication no later than **Monday, April 6, 2009**, at the close of business day, at the fax number noted above, or by email at [harold\\_gaffney1@hotmail.com](mailto:harold_gaffney1@hotmail.com) and by subsequent delivery at the address of delivery noted above.

I await for your cooperation on this urgent matter. In the meantime,

Please do Govern Yourself Accordingly,

Yours truly,



Harold Gaffney

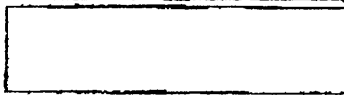
Encls.

FORM 9 (1/11/2008)

LAND TITLE ACT  
FORM C (Section 233) RELEASE  
GENERAL INSTRUMENT - PART 1 Province of British Columbia

PAGE 1 OF 1 PAGES

Your electronic signature is a representation that you are a subscriber as defined by the Land Title Act, R.S.B.C. 1996 c.230, and that you have applied your electronic signature in accordance with Section 162.3, and a true copy, or a copy of that true copy, is in your possession.



1. APPLICANT(S) (Name, address, phone number of applicant, applicant's solicitor or agent)

Oliver & Co., Barristers & Solicitors,  
#202 - 2983 Glen Drive

(604) 464-5585

Coquitlam

BC V3B 2P7

Default LTO Fee? YES

2. PARCEL IDENTIFIER AND LEGAL DESCRIPTION OF LAND:  
(PID) [LEGAL DESCRIPTION]

016-726-339

STRATA LOT 26-DISTRICT LOT 118 GROUP 1 NEW WESTMINSTER  
DISTRICT STRATA PLAN NW3181

STC? YES

3. NATURE OF INTEREST BEING RELEASED

Mortgage

CHARGE NO.

BW366048

ADDITIONAL INFORMATION

4. TERMS

(1)  RELEASE

The charge described in Item 3 is released or discharged as a charge on the land described in Item 2.

5. TRANSFEROR(S)

CIBC MORTGAGES INC. (REG. NO. A33467)

6. TRANSFEREE(S): (Including legal address(es) and postal code(s))

Registered owner

7. ADDITIONAL OR MODIFIED TERMS

N/A

8. EXECUTION: This instrument creates, amends, modifies, enlarges, discharges or governs the priority of the interest(s) described in Item 3 and the Transferor(s) and every other signatory agree to be bound by this instrument, and acknowledge(s) receipt of a true copy of the filed standard charge form, if any.

Officer Signature(s)

A Commissioner for taking Affidavits  
for the Province of British Columbia,  
Virginia Caribao Stapleton  
3000 Lincoln Avenue  
Coquitlam, BC V3B 7L9

(as to both signatory)

Execution Date		
Y	M	D
08	01	02

Transferor(s) Signature(s)

CIBC MORTGAGES INC.  
by its authorized signatory(ies)

P. GARZWICK  
AVP

JACK GLAZIER  
General Manager

OFFICER CERTIFICATION:

Your signature constitutes a representation that you are a solicitor, notary public or other person authorized by the Evidence Act, R.S.B.C. 1996, c.124, to take affidavits for use in British Columbia and certify the matters set out in Part 8 of the Land Title Act as they pertain to the execution of this instrument.

**HAROLD C. GAFFNEY**

Address of Delivery: #403-567 Lonsdale Avenue,  
North Vancouver, B.C. V7M 2G6  
Telephone and Fax number: 604.685.6518  
**harold\_gaffney1@hotmail.com**

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**Canadian Imperial Bank of Commerce ("CIBC")**

Coquitlam Town Centre  
3000 Lincoln Avenue,  
Coquitlam, B.C. V3B 7L9

00920 COQUITLAM TOWN CENTRE  
COQUITLAM BC  
JETER'S 12 50 p.m.  
APR 02 2009

**Attention to: Virginia (Gina) Stapleton**

Mutual Fund Representative for CIBC

**Copy to: Mr. Michael Capatides** executive vice-president and general counsel,  
Legal and Regulatory Compliance for CIBC; and to others

**Re: Alleged Signatory for CIBC MORTGAGES INC.**

---

Hello Ms. Virginia (Gina) Stapleton,

I was at the Coquitlam Banking Centre on Thursday, March 12, 2009, at about 2:45 and the person who assisted us, Kathie Berkenpas, advised us that you were in a meeting and that you would be in on the Friday and than Ms. Berkenpas corrected herself and said, "*I'm lying, she'll be in her office maybe on Monday*". Since it does not appear as though you would be available to see me at any time, I am compel to write you this letter.

1. I want you, Ms. Virginia Stapleton, to please confirm as to whether you have witnessed the signatures on the document enclosed herewith, showing at item 8, the name of **P. Brazinha** and **Jack Glazier**, under **CIBC MORTGAGES INC.**
2. If you have witnessed the signatures of **P. Brazinha** and **Jack Glazier**, please confirm as to who advised you that **P. Brazinha** and **Jack Glazier**, are at all times the authorized signatory for **CIBC MORTGAGES INC.**, as designated in the document attached herein.
3. Further please advise as to whether you Ms. Stapleton have the authority to swear in **P. Brazinha** and **Jack Glazier** under **CIBC MORTGAGES INC.?**


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I would reasonably ask that you respond to this communication no later than **Monday, April 6, 2009**, at the close of business day, at the fax number noted above, or by email at [harold\\_gaffney1@hotmail.com](mailto:harold_gaffney1@hotmail.com) and by subsequent delivery at the address of delivery noted above.

I await for your cooperation on this urgent matter. In the meantime,

Please do Govern Yourself Accordingly,

Yours truly,

  
Harold Gaffney

Encls.