

<p style="text-align: right;">1</p> <p>Clerk's stamp:</p> <p>COURT FILE NUMBER 2201-09578</p> <p>COURT OF QUEEN'S BENCH OF ALBERTA</p> <p>JUDICIAL CENTRE CALGARY</p> <p>PLAINTIFFS ROYAL BANK OF CANADA</p> <p>DEFENDANTS SEAMA SHALCHI-MOGHADDAM PROFESSIONAL CORPORATION and SEAMA SHALCHI-MOGHADDAM</p> <p>DOCUMENT QUESTIONING ON AFFIDAVIT</p> <hr/> <p style="text-align: center;">QUESTIONING OF SEAMA SHALCHI-MOGHADDAM CALGARY, ALBERTA BY MR. S.A. GABOR AFFIDAVIT SWORN AUGUST 25, 2022 HELD AUGUST 31, 2022 VIA REMOTE VIDEO</p> <hr/>	<p style="text-align: right;">2</p> <p>1 Taken before Sandie Murphy, Official Court Reporter, 2 pursuant to Rules 5.26, 6.20, and 13.46 of the Court of 3 Queen's Bench of Alberta. 4 _____</p> <p>5 FOR THE PLAINTIFF: 6 S.A. Gabor 7 Dentons Canada LLP 8 1500, 850-2 Street SW 9 Calgary, Alberta 10 403-268-7000 11</p> <p>12 FOR THE DEFENDANTS: 13 T.L. Czechowskyj, QC 14 Miles Davison LLP 15 900, 517-10 Avenue SW 16 Calgary, Alberta 17 403-298-0333 18</p> <p>19 OFFICIAL COURT REPORTER: 20 S. Murphy, CSR(A) 21 Dicta Court Reporting Inc. 22 760, 1015-4 Street SW 23 Calgary, Alberta 24 403-531-0590 25 _____ 26 27</p>
<p style="text-align: right;">3</p> <p>1 (PROCEEDINGS COMMENCED AT 8:05 AM) 2 SEAMA SHALCHI-MOGHADDAM, Sworn, Examined by Mr. Gabor 3 THE COURT REPORTER: Can you please state and spell 4 your full name for the record. 5 A S-E-A-M-A S-H-A-L-C-H-I-M-O-G-H-A-D-D-A-M. 6 THE COURT REPORTER: Perfect. 7 Go ahead, Mr. Gabor. 8 MR. GABOR: Thank you. 9 Q MR. GABOR: Good morning, Dr. Seama. 10 A Good morning. 11 Q I understand we're here for a questioning following 12 your swearing of an affidavit that you swore on 13 August 25th, 2002 [sic] in Court File 14 Number 2201-09578; is that correct? 15 A Yes. 16 Q And you understand that everything you say today has to 17 be true and is bearing on your conscience; correct? 18 A Yes. 19 Q If we could just first turn to your affidavit at 20 paragraph 4, you make the statements that "pre-COVID 21 the professional corp." -- when you refer to the 22 "professional corp.", that's your professional 23 corporation; correct? 24 A Yes. 25 Q -- "was generating annual sales of \$881,000 for 2018 26 and approximately \$811,000 in 2019." Do you see that? 27 A M-hm.</p>	<p style="text-align: right;">4</p> <p>1 Q Okay. Can you advise where those numbers came from? 2 A M-mm, let me see here. Okay. So from the software 3 that we always print to get the -- I don't know if they 4 call it "aging report" in the end of it, it is -- 5 there's a -- hold on. For 2018. 6 MR. CZECHOWSKYJ: I might have that. 7 A I have the -- for the 2019, the number is right, but 8 for 2018, the number is a little off. It is showing 9 831, but here it is 881. 10 MR. CZECHOWSKYJ: Oh, that might have been a 11 typo. Okay. 12 MR. GABOR: Okay. If you could turn to -- 13 Terry, can you pull out Ms. Beriault's second 14 affidavit, please. 15 MR. CZECHOWSKYJ: Yeah, I've got it here. Yeah. 16 MR. GABOR: Point it to her, and go to the 17 Exhibit 6, which is the notice to reader. 18 Q MR. GABOR: Dr. Seama, if you could turn 19 to page 3, which is the statement of loss and deficit. 20 A M-hm. 21 Q It states that in the year 2018, the revenue for the 22 professional corp. is \$750,918 cents [sic]. Do you see 23 that? Or \$918. Do you see that? 24 A Yeah. 25 Q And do you see in 2019, it says that the revenue is 26 \$757,333? 27 A Yes.</p>

5

1 Q Okay. So you'd agree that there's a discrepancy
 2 between what you're saying in your affidavit for annual
 3 sales, which is revenue of about \$130,000 in 2018 and
 4 about \$50,000 in 2019, compared to your notice to
 5 reader statements?
 6 A I don't understand which one he's comparing. He's
 7 comparing this letter to which part?
 8 MR. CZECHOWSKYJ: Your paragraph 4.
 9 A Oh, okay. Let me see. Let me see. Hold on, please.
 10 For my understanding, on here is the -- for the
 11 one who is -- which is showing on the affidavit, it is
 12 including the AR, account receivable, but maybe on this
 13 one, it's not including. It's the net revenue,
 14 something like that.
 15 Q MR. GABOR: Okay. 'Cause even if you add
 16 up -- if you go to your balance sheet, which is page 2,
 17 if you add up your account receivable and -- for 2018,
 18 which is 76,945 with the amount of seven fifty-nine one
 19 eight [sic] of revenue, that still doesn't add up to
 20 \$881,000. It equals 827,863, according to my adding,
 21 just what I did on my phone.
 22 You provided all the information to your
 23 accountant to prepare the 2019 and 2018 notice to
 24 reader statements; correct?
 25 A Ali did.
 26 Q Ali did. Okay.
 27 You approved the statements that were provided by

7

1 eight weeks; is that correct?
 2 A Four to eight weeks. For four to eight weeks, we were
 3 just allowed to see emergency patients, like those who
 4 have toothache or infection or -- infection. But after
 5 that, we were only allowed to do -- to reduce those --
 6 to -- not to do those procedures which would produce
 7 more aerosol. You know what I mean? Like, we were not
 8 allowed to see too many hygiene patients because it
 9 was -- the procedure itself would create lots of
 10 aerosol. So that's why they were asking us to
 11 eliminate those patients as much as possible.
 12 Q Right.
 13 A But then when we were doing a simple -- for example, a
 14 simple filling, they were saying only do it if it's
 15 really needed at this time, even if it was not
 16 emergency.
 17 Q Okay. But I think you answered my question, that it
 18 was about four to eight weeks for emergency patients
 19 only.
 20 A Just for emergency patients.
 21 Q Yes. Okay.
 22 And at paragraph 10, you refer to sort of new
 23 growth in revenue for the business and you refer to
 24 Exhibit B. You don't refer to any additional costs,
 25 though, that you're incurring as a result -- you don't
 26 refer to any additional costs that you're incurring,
 27 though, here; correct?

6

1 your accountant; correct?
 2 A Somehow, yeah, that one -- because our accountant is a
 3 very reliable person, yes.
 4 Q Okay.
 5 MR. CZECHOWSKYJ: I see. Okay. The software
 6 gives you a different number. Yeah.
 7 Q MR. GABOR: Okay. In terms of -- let's
 8 keep going.
 9 MR. CZECHOWSKYJ: Do you want to mark this
 10 software extract as an exhibit because it does match
 11 the number that's in the affidavit?
 12 MR. GABOR: What software extract?
 13 MR. CZECHOWSKYJ: That she just referred you to.
 14 She has a software package that prints out production
 15 summary, and for year-end, it's got the 831,000 on
 16 this.
 17 A Maybe it's a typo problem here.
 18 MR. CZECHOWSKYJ: Yeah.
 19 Anyways, that's fine. I will re-examine her on
 20 these. You might as well move on. That's fine.
 21 Q MR. GABOR: At paragraph 5, you talk about
 22 how the dental corporation faced some problems during
 23 COVID, and you state that: (as read)
 24 The professional corp. could operate for
 25 emergency patients only for a period of time
 26 in 2020.
 27 My understanding, though, is that was about four to

8

1 A Um --
 2 Q You're only referring to -- just listen to the
 3 question. You're only referring to revenue in this
 4 statement; correct?
 5 A Yes.
 6 Q Yeah. And there's no reference to how much actual
 7 profit is being created in this paragraph; correct?
 8 A Not in this paragraph, no.
 9 Q Right. And I'm assuming, like most businesses, your
 10 costs have increased over the last year and a half with
 11 inflation; is that correct?
 12 A Sorry. I forgot the meaning of "inflation".
 13 MR. CZECHOWSKYJ: Inflation is the increased
 14 cost for all kinds of items, whether it's food, gas,
 15 utilities. (INDISCERNIBLE) add it up, and they cost
 16 more from the year before, they term that "inflation".
 17 The year previous, it might cost you a dollar for the
 18 gas, and now it's costing you \$2 for your gas. So you
 19 add that up over the year, and that all adds up to an
 20 increased cost. So that's an inflation. It's going
 21 up, as opposed to deflation, going down.
 22 A So can you repeat your question, please.
 23 Q MR. GABOR: Have your costs gone up in
 24 2021 (INDISCERNIBLE - OVERLAPPING SPEAKERS) business?
 25 A Yes. Yes.
 26 Q Yes. Have your supply costs gone up?
 27 A Can I make some example?

9

1 Q Sure.

2 A Okay. So definitely we are spending more on PPE, and

3 after the COVID, we bought three new devices for -- to

4 filter the air, and then -- and also the staff payments

5 has gone up because nowadays -- I make another example.

6 This is a very interesting area, actually. Because you

7 can hardly find a hygienist because now all of them

8 know that their business is good, and then they don't

9 like to be hired. They like to just do temping.

10 That's why the cost also go up when you temp somebody,

11 and then -- yeah, the cost of stuff has gone up also.

12 Q So you have some numbers and sort of a chart at

13 Exhibit B of your affidavit. Did Alireza prepare that

14 document?

15 A Which one there?

16 MR. CZECHOWSKYJ: Exhibit D, so go to--

17 MR. GABOR: 'B', Terry.

18 MR. CZECHOWSKYJ: Oh, 'B'. Sorry. 'B' as in

19 "Bob"?

20 MR. GABOR: 'B' as in "Bob".

21 MR. CZECHOWSKYJ: The Excel spreadsheet.

22 Q MR. GABOR: The question is: Who prepared

23 that document?

24 A Ali.

25 Q Ali. Okay.

26 Did you have any input in its creation?

27 A No, I did not.

11

1 kind -- I don't know if my answers are good or not, but

2 I have to say. These immigrants, they have limited

3 insurance, and it's kind of charity organization, not a

4 charity, charity, but we want to work for their good --

5 I mean, to help them -- to help them more because

6 they're new here. And sometimes, like, yeah, I have

7 done some free procedures for treatments for them. I'm

8 not saying I have -- I have reduced my price, no, no.

9 We follow the Alberta fee guide. Alberta fee guide has

10 gone up this year. Every year it goes up. We follow

11 that Alberta fee guide.

12 Q Sorry. I just want to make sure. Did you say you were

13 giving some free services to immigrants? Is that what

14 it was?

15 A If needed, yeah.

16 Q Okay. How often are you doing that per month?

17 A For month, let's say if I have ten patients a day, of

18 new patient immigrant, I may do it for one or two

19 patients in a day.

20 Q Okay. And how many new immigrant patients are you

21 getting per day, generally?

22 A Some days, it's only the diagnostic day, so I can have

23 between 8 to 12 patients, new patients. But some days

24 it's only treatment days. The treatment days we take

25 longer, to spend time longer on them. Then it can be

26 between -- if I work for -- like, 7 to 9 patients.

27 Q So are you giving services for -- to new immigrants for

10

1 Q And you say: (as read)

2 Patient numbers have increased from 718 to

3 approximately 2,000 today.

4 Do you track those numbers, or does Alireza track those

5 numbers?

6 A The software can show you.

7 Q Okay.

8 A That's (INDISCERNIBLE).

9 Q Did you confirm that number, or did Alireza tell it to

10 you?

11 A To be honest, like, I'm not constantly on the printing

12 the reports because I'm so involved with patients every

13 day, and then I don't know if -- about when we

14 purchased, it was about 700, yeah. I agree to that.

15 But exact number as of now, I don't know if it was

16 estimate or it was printed from the software.

17 Q Okay. So you don't know if you have 2,000 patients

18 today; is that correct?

19 A I don't have any document in hand to say yes or no

20 about that.

21 Q Okay. So you don't know. Okay.

22 Just a question. Are you by chance charging less

23 per patient today than you did in your previous years

24 per visit? Like, have you lowered your costs for what

25 you're charging patients?

26 A Let me think. Honestly, some -- not really, no. But

27 then for the new immigrants, sometimes, because it's

12

1 free on both the diagnostic and the treatment side?

2 A It's -- it could happen. For example -- yeah.

3 Q Okay. So just to sort of circle back, I think your

4 evidence was you give free services to about 2 out of

5 10 new immigrant patients per day that come in, and

6 you're getting about 8 to 12 new patients, sometimes

7 for diagnostic, and 7 to 9 for treatment.

8 So would you say it's about 1 to 2 free services a

9 day, then, you're providing?

10 A Yes.

11 Q How much would you say those free services are

12 generally worth, ballpark?

13 A Because each treatment is -- has a different price,

14 right, so it -- because most of them have -- not -- not

15 a clean mouth. So before I start my dental treatment,

16 I have to clean their teeth. So it could vary between

17 one unit, which is about -- if I'm not mistaken -- \$80

18 to three units, which is about \$210, or if you ask for

19 the dental treatment-wise, then it also can vary

20 between 200 to \$300.

21 Q So anywhere between 80 to \$300 is basically --

22 A I would say.

23 Q -- sort of the range --

24 A Yeah.

25 Q -- for free services?

26 Are you providing services to other dental clinics

27 in your personal capacity or as the corporation?

13

1 A No.
 2 Q No. Have you ever done that?
 3 A You mean while I have -- I was working in my office?
 4 Q Yeah.
 5 A Last December I -- I just tried to do -- to help one of
 6 my friends, and then -- which I was associate -- doing
 7 an associate with him, like, long time ago, because he
 8 was the one who started with immigrants first and
 9 because of the language barrier, he needed my help. So
 10 I just helped him for five days, if I'm not mistaken.
 11 Q Let's go to paragraph 12 of your affidavit. This
 12 refers to the CIBC bank account that you opened with
 13 Ali on July 25th, 2022. Do you see that?
 14 A Yes.
 15 Q Does Ali have signing authority for that account?
 16 A No.
 17 Q No. Just yourself?
 18 A Yes.
 19 Q Okay. And how much was deposited into the account when
 20 it was first opened?
 21 A 20,000.
 22 Q 10,000?
 23 A 20.
 24 Q 20,000.
 25 A This account was already --
 26 Q Sorry. Sorry. I didn't ask any other questions --
 27 A Okay.

15

1 print-off that -- do we have that?
 2 Q Maybe you can point me ...
 3 MR. CZECHOWSKYJ: Yeah. I've got the statement
 4 here. Let me just give it to her.
 5 A Where is the date? July 7th?
 6 MR. CZECHOWSKYJ: I think July 7th.
 7 A On the -- on the July 7th.
 8 Q MR. GABOR: Sorry. What statement are you
 9 looking at?
 10 MR. CZECHOWSKYJ: The RBC business account
 11 statement for the period June 30th to July 29th,
 12 Account Number 0009113364-4.
 13 MR. GABOR: Just give me one moment.
 14 Let's just go off the record.
 15 MR. CZECHOWSKYJ: Sure.
 16 (DISCUSSION OFF THE RECORD)
 17 Q MR. GABOR: I'm going to share my screen
 18 with you.
 19 A Yeah. It's the same thing.
 20 Q Do you see my screen?
 21 MR. CZECHOWSKYJ: Yes, we can see it.
 22 MR. GABOR: Okay. This is the document
 23 you're referring to, Terry. It's the RBC business
 24 account statement June 30, 2022, to July 29, 2022.
 25 MR. CZECHOWSKYJ: That's right.
 26 Q MR. GABOR: You said the money was taken
 27 out on July 7, 2022. I think you're referring to this

14

1 Q -- Dr. Seama. So just listen to the questions, okay?
 2 A Okay.
 3 MR. GABOR: Terry, can I get an
 4 undertaking to provide the July statement, please, for
 5 the account?
 6 MR. CZECHOWSKYJ: In fact, I've got it here if
 7 you want to mark it as an exhibit. But I can -- we can
 8 do it by way of an undertaking if you want.
 9 MR. GABOR: I'm just thinking sort of
 10 logistically.
 11 Can we go off the record for a second.
 12 (DISCUSSION OFF THE RECORD)
 13 MR. GABOR: Terry, can your client give me
 14 an undertaking to provide me the July 2022 CIBC
 15 statement, and I would also like the most current
 16 August 2022 statement, please.
 17 MR. CZECHOWSKYJ: Yes.
 18 UNDERTAKING 1 - To provide the July and
 19 August 2022 CIBC statement
 20 Q MR. GABOR: And, Dr. Seama, was that
 21 \$20,000 taken from the -- your RBC deposit account?
 22 A Yes.
 23 Q Yes?
 24 A Yes.
 25 Q When was the \$20,000 taken from your RBC deposit
 26 account?
 27 A Maybe -- you want exact date? Is it not written in the

16

1 \$27,508.50, then; is that correct?
 2 A Yes.
 3 Q So you took 20 grand of that and put it into the CIBC
 4 account on July 25th; correct?
 5 A Yes.
 6 Q And can we turn to Ms. Beriault's Affidavit Number 2,
 7 and go to Tab 8.
 8 MR. CZECHOWSKYJ: I've got it here. You won't
 9 have that.
 10 Okay. She's got it.
 11 MR. GABOR: Right. Okay. So if we --
 12 MR. CZECHOWSKYJ: (INDISCERNIBLE) on the screen
 13 too, Sam.
 14 MR. GABOR: Sorry?
 15 MR. CZECHOWSKYJ: You still have your statement
 16 on the screen.
 17 MR. GABOR: I will turn that off now.
 18 Q MR. GABOR: This is an email string. It
 19 starts off June 3rd, 2022. There's an email from
 20 Jocelyn Beriault to yourself, Dr. Seama. Do you see
 21 that? She's asking for some information about revenue,
 22 salary, supplies. Do you see that?
 23 A Yes.
 24 Q And it's titled "#Protect Follow-Up From Wednesday's
 25 Meeting". Do you see that?
 26 A Okay.
 27 Q And then we go along, there's a follow-up to you on

17

1 June 20th, from Ms. Beriault to you. Do you see that?
 2 A Actually, I'm lost.
 3 MR. CZECHOWSKYJ: Okay. So we have to go to the
 4 back, I think. We have to work backwards. So we start
 5 with June 3rd.
 6 And then you asked --
 7 Q MR. GABOR: The next email is June 20th.
 8 There's some email correspondence between you and
 9 Jocelyn June 20th of 2022. And then Ali provides some
 10 information to Jocelyn that you're CC'd on on
 11 June 23rd. Do you see that?
 12 A Yes.
 13 Q And then there's a question on July 12th, 2022, about
 14 the \$27,000 that you just referenced. Do you see that?
 15 A Yes.
 16 Q She is asking for clarification of where that -- what
 17 happened with that transaction. Do you see that?
 18 A M-hm.
 19 Q Yeah. Okay.
 20 And then if we keep going, there's a follow-up to
 21 you of July 21st, 2022, where Jocelyn asks for the same
 22 clarification on the \$27,000. Do you see that?
 23 A M-hm.
 24 Q Okay. And then there's an email of July 24th, 2022,
 25 from Ali to Jocelyn, and yourself and Juergen Manski
 26 are CC'd. Do you see that?
 27 MR. CZECHOWSKYJ: CCs are to you.

19

1 something new, you also have to plan for the payments.
 2 Like -- first, like, I had to increase the hours of my
 3 staff, and then I had to buy more supply, right, buy
 4 more material. And then maybe because wanted to just
 5 protect the business, and we just moved that there.
 6 Q Okay. So at the time you were concerned that RBC may
 7 take some steps to shut down the business; correct?
 8 A We were sensing something, but -- yeah.
 9 Q Okay. And so as a result, you took the \$27,000 and put
 10 it into CIBC to try to protect yourself. Does that
 11 sound fair?
 12 A Protect the business, not protect ourselves.
 13 Q Protect the business.
 14 A Yes.
 15 Q Okay. So you'd agree, then, that protecting the
 16 business from RBC is not the same as executing a
 17 project to increase cash flow and revenue; correct?
 18 Those are two different things?
 19 A Can you say it again, please.
 20 Q Those are two different things. On the one hand, your
 21 answer -- your evidence just now was, We took the money
 22 out to protect the business from RBC. And Ali is
 23 telling RBC that, We took the money out to execute a
 24 project to increase cash flow and revenue. Those are
 25 two different things; correct?
 26 A I'm not saying we withdraw to protect the business from
 27 RBC because we were never against RBC.

18

1 A M-hm.
 2 MR. CZECHOWSKYJ: Yeah, she's got it.
 3 Q MR. GABOR: Right. And Ali goes -- the
 4 last two paragraphs, he references the \$27,000, and he
 5 says: (as read)
 6 It hasn't been moved out of the business.
 7 It's part of a project we're executing to
 8 increase cash flow which will show its effect
 9 for the month of -- from the month of the
 10 third week of August, and hopefully it's to
 11 be ongoing.
 12 Do you see that?
 13 A M-hm, yes.
 14 Q And "they don't need any extra funding." Do you see
 15 that?
 16 A Yes.
 17 Q So I guess my question is: You'd agree that Ali's
 18 statement to RBC about executing a project to increase
 19 cash flow, that's not what the removal of the \$27,000
 20 was for. The removal was to put money into your CIBC
 21 account; correct?
 22 A M-mm, okay. So when -- when they returned back the
 23 money, of course, like, your (INDISCERNIBLE) why,
 24 right. And then we just withdraw this money because we
 25 talk maybe something is going on, and then we wanted to
 26 still have enough fund to be able to proceed with our
 27 plan. So we moved it to CIBC because as you plan for

20

1 Q That was your -- that was your answer just a moment
 2 ago.
 3 A But I didn't say to protect against RBC. I never said
 4 that. I didn't say against RBC. I said to protect the
 5 business.
 6 Q Right. Your evidence was RBC -- you had concerns about
 7 RBC shutting down the business, and you took the money
 8 out to try to protect the business from RBC.
 9 A I didn't say from -- I don't know what is your thought
 10 on -- why are you stressing on this, but I'm not saying
 11 against (INDISCERNIBLE).
 12 THE COURT REPORTER: Sorry. I just missed the end
 13 part of what you said, Dr. Seama. It's kind of a bit
 14 staticky at times. So can you repeat what you said. I
 15 just have: (as read)
 16 I didn't say from -- I don't know what is
 17 your thought on -- why are you stressing on
 18 this, but I'm not saying against --
 19 Then I couldn't hear after that.
 20 A I said we withdraw the money not -- I don't mean to be
 21 against or the business against the RBC. It was, to --
 22 in my mind, the business is my staff, my office, and
 23 how to be able to pay them. But I was never against
 24 RBC. I never want to use this term.
 25 Q MR. GABOR: Did you understand that you
 26 were required to keep all of your accounts with RBC as
 27 part of your loan agreements with the bank?

21	<p>1 A M-mm, maybe, yes.</p> <p>2 Q Was it your idea or Ali's or both to remove the \$27,000</p> <p>3 and put it into the CIBC account?</p> <p>4 A Does it make a difference if I answer this question?</p> <p>5 Q Well, I would like to know the answer.</p> <p>6 A I think both of us.</p> <p>7 Q Were you concerned at the time that RBC was going to</p> <p>8 call the -- call its loans when you pulled that money?</p> <p>9 A I don't understand the question.</p> <p>10 MR. CZECHOWSKYJ: You can ask him to clarify it</p> <p>11 for you.</p> <p>12 A Can you say it again.</p> <p>13 Q MR. GABOR: Were you concerned that CIBC</p> <p>14 was going to say, You need to pay us all of our money</p> <p>15 back, when you pulled the \$27,000?</p> <p>16 A M-mm, we were not expecting to hear that because they</p> <p>17 already returned back the money.</p> <p>18 Q And did you understand that the \$27,000 was part of</p> <p>19 RBC's collateral that you pledged to it?</p> <p>20 A Honestly, no.</p> <p>21 MR. GABOR: Terry, can we just take a</p> <p>22 minute. Just go off.</p> <p>23 MR. CZECHOWSKYJ: Sure. Do you want to take</p> <p>24 five?</p> <p>25 MR. GABOR: Yes, please.</p> <p>26 (ADJOURNMENT)</p> <p>27 Q MR. GABOR: Dr. Seama, the July 24th email</p>	22	<p>1 from Ali to Jocelyn, did you help prepare that email?</p> <p>2 A July 24th. The next page is July 25th; right?</p> <p>3 MR. CZECHOWSKYJ: Yeah.</p> <p>4 Q MR. GABOR: July 24th at 4 PM.</p> <p>5 A Yeah. What is your concern about this part, so I can</p> <p>6 read only on that specific paragraph?</p> <p>7 Q No. The question was: Did you help prepare the email</p> <p>8 that was created?</p> <p>9 A These kind of emails, no.</p> <p>10 Q No. Did you know Ali was going to prepare this email?</p> <p>11 A M-mm, kind of, yes. I was -- yeah, I was</p> <p>12 (INDISCERNIBLE) that.</p> <p>13 Q So you had input in its creation?</p> <p>14 A Yeah, on that, no.</p> <p>15 Q No. But did you know that he was going to bring up the</p> <p>16 \$27,500?</p> <p>17 A Yes. I was aware of this part.</p> <p>18 Q Okay. And so you stated that 20,000 of the funds were</p> <p>19 taken out from the RBC account and put into the CIBC</p> <p>20 account on July 25th. Where did the funds sit in the</p> <p>21 interim period?</p> <p>22 A So the 20,000 is still there. We didn't use it. We --</p> <p>23 we have about 7,500 cash in hand just to spend, if</p> <p>24 needed, because we didn't -- our credit cards are not</p> <p>25 working, so we needed to pay people here and there.</p> <p>26 And also sometimes for these immigrants, because they</p> <p>27 don't know how to drive or they don't have cars yet, we</p>
23	<p>1 have to send taxi or something like that for</p> <p>2 back-and-forth transportation.</p> <p>3 Q So I'm just trying to get this clear. So the \$20,000</p> <p>4 was taken out. Was it all sitting in -- the \$27,500</p> <p>5 was all taken out on July 7th. Was it all sitting in</p> <p>6 cash the entire time? Where was the money sitting</p> <p>7 between July 7th and July 25th?</p> <p>8 A I think I transferred to Ali's account, and then maybe</p> <p>9 he transferred it to the bank.</p> <p>10 MR. GABOR: Terry, can I get an</p> <p>11 undertaking to give the bank statement for Ali where</p> <p>12 that money was transferred, and you can redact any of</p> <p>13 the other accounts. I don't care about that. I just</p> <p>14 want to see that money sitting in that account.</p> <p>15 MR. CZECHOWSKYJ: Yeah, we can make our best</p> <p>16 efforts with that request.</p> <p>17 MR. GABOR: Okay. Thank you.</p> <p>18 UNDERTAKING 2 - To provide Ali's bank</p> <p>19 statement showing the \$20,000 in his account</p> <p>20 (Best Efforts)</p> <p>21 Q MR. GABOR: So 20,000 of it was sitting in</p> <p>22 Ali's account and then 7,500 was taken out in cash?</p> <p>23 A Yes.</p> <p>24 Q And that was used to pay for expenses for the business?</p> <p>25 A M-hm.</p> <p>26 Q Okay. And I take it that money -- that money, I think</p> <p>27 you said, has just sat in the CIBC account since then;</p>	24	<p>1 correct?</p> <p>2 A M-hm.</p> <p>3 Q Or sat in cash; correct?</p> <p>4 A It is in CIBC.</p> <p>5 Q Right. And it's just being used to pay for ordinary</p> <p>6 business expenses?</p> <p>7 A You're talking about that 20,000?</p> <p>8 Q Yeah. All the money.</p> <p>9 A The 20,000 is still there because after we started with</p> <p>10 the program, we have our own cash flow, they call it,</p> <p>11 and then we haven't used it yet. It is still there.</p> <p>12 Q The 7,500, I think your evidence was, it's just been</p> <p>13 used for everyday expenses?</p> <p>14 A M-hm.</p> <p>15 Q Sorry, "yes"?</p> <p>16 A Yes.</p> <p>17 Q You just have to say "yes" for the transcript.</p> <p>18 A Okay.</p> <p>19 Q Yeah.</p> <p>20 Do you have any other bank accounts for the</p> <p>21 business that have been opened?</p> <p>22 A No.</p> <p>23 Q No. Just the one CIBC account?</p> <p>24 A Yes.</p> <p>25 Q Do you have any other credit facilities with CIBC?</p> <p>26 A Credit facilities. We applied for (INDISCERNIBLE).</p> <p>27 Q Sorry. You're breaking up.</p>

<p style="text-align: right;">25</p> <p>1 A We have applied for a credit card, but then we haven't 2 got it yet. 3 Q With CIBC? With CIBC? 4 A Yes. 5 Q Okay. Have you entered into any other security 6 agreements for any other lenders? 7 A No. 8 Sorry. Can we -- like, can you repeat the 9 question. 10 MR. CZECHOWSKYJ: She won't understand what you 11 mean by "security agreements". 12 Q MR. GABOR: Have you pledged any of the 13 business's assets for a loan from anybody else? 14 A We -- we just talked to a broker to see if we have any 15 chance, but we haven't signed any contract or anything. 16 We haven't gone through it. 17 Q Okay. Do you intend on returning the funds that are in 18 the CIBC account to the RBC deposit account? 19 A Yes. 20 Q When is that going to occur? 21 A I think if -- after tomorrow's judge -- court, right. 22 We need to see what is their decision. 23 Q Do you have any other loans from any other financial 24 institutions besides RBC? 25 A You're just pertaining to business; right? 26 Q Correct. Yes. 27 A The answer is no.</p>	<p style="text-align: right;">26</p> <p>1 Q You don't have a loan -- 2 A Oh, wait. There is one with BDC. 3 Q Okay. And as I understand it, you took a loan for 4 about \$100,000 from BDC in 2020; is that right? 5 A Yes. 6 Q Was that \$100,000 used to service -- to pay down the 7 RBC debt? 8 A No. We -- we -- we did some construction work in our 9 office. We added another room and chair, and we 10 developed the back of our office because it was truly 11 underdeveloped. 12 MR. GABOR: Terry, can I get an 13 undertaking to provide a copy of the BDC loan 14 agreement? 15 MR. CZECHOWSKYJ: Okay. 16 UNDERTAKING 3 - To provide a copy of the BDC 17 loan agreement 18 Q MR. GABOR: Did you pledge any of the 19 assets of the business to BDC to get that loan? 20 A I don't (INDISCERNIBLE). 21 MR. CZECHOWSKYJ: Yeah, she doesn't understand 22 what you mean by "pledge". 23 Q MR. GABOR: Did you say -- did BDC require 24 you to sign an agreement which said that they would be 25 able to take back any of the business's assets if you 26 didn't pay them back on \$100,000? 27 A No, I don't think so.</p>
<p style="text-align: right;">27</p> <p>1 Q No. Okay. 2 Are you continuing to pay BDC? 3 A Yes. I'm not sure if -- because it used to be 4 withdrawn from our RBC account, I don't know if it's 5 been paid within one or two months back. I'm not sure 6 on that. 7 MR. GABOR: Can you just give an 8 undertaking, Terry, to check the records to see if BDC 9 has been paid outside of the RBC account? 10 MR. CZECHOWSKYJ: Okay. 11 UNDERTAKING 4 - To check records to see if 12 BDC has been paid outside of the RBC account 13 Q MR. GABOR: So if we go to your Exhibit C 14 of your affidavit, Dr. Seama, to me -- 15 A Yes. 16 Q So this is a CIBC account statement. This is the -- in 17 your affidavit, you refer to this as the account having 18 been opened by you on July 25th. There's withdrawals 19 of \$15,905.28 from August 1st to the 22nd; correct? 20 It's on page 1 under "Account Summary". 21 A You said 15,000? 22 Q Yeah. 15,905.28. Do you see that? 23 MR. CZECHOWSKYJ: Go up here, "Account Summary", 24 "Withdrawals". 25 A Oh, okay. 26 MR. CZECHOWSKYJ: She's got it. 27 Q MR. GABOR: Okay. Were all those</p>	<p style="text-align: right;">28</p> <p>1 15,905.28 payments in the ordinary course of the 2 business of the dental office? 3 A Honestly, I don't remember this one. Is it not related 4 to payroll? Because our payroll comes around that 5 amount. I'm not too sure if that's the one. 6 MR. CZECHOWSKYJ: What you can do is go through 7 each page under "Withdrawals", and then it will show 8 you what was withdrawn. 9 Q MR. GABOR: Yeah, there's a withdrawal on 10 August 8 for 10 grand. What was that for? 11 A I don't remember. 12 MR. GABOR: Can I get an undertaking, 13 Terry, just to advise what the 10,000 withdrawal is 14 for? 15 MR. CZECHOWSKYJ: Yeah, that's probably quicker. 16 We can do that. 17 UNDERTAKING 5 - To advise what the \$10,000 18 withdrawal on August 8 is for on the CIBC 19 statement at Exhibit C of Dr. Shalchi- 20 Moghaddam's affidavit 21 Q MR. GABOR: The other one is -- there's a 22 withdrawal on August 22nd for \$5,111.20. 23 MR. CZECHOWSKYJ: Okay. 24 MR. GABOR: Can you just give me an 25 undertaking what that was for? 26 MR. CZECHOWSKYJ: Okay. 27 UNDERTAKING 6 - To advise what the \$5,111.20</p>

<p style="text-align: right;">29</p> <p>1 withdrawal on August 22 is for on the CIBC 2 statement at Exhibit C of Dr. Shalchi- 3 Moghaddam's affidavit 4 Q MR. GABOR: Now, assuming these are all 5 ordinary course payments, which I'm obviously reserving 6 the right to challenge -- 7 A Can I say something? If I'm not mistaken, this five 8 thousand eleven hundred [sic], if I'm not mistaken -- 9 but we have to double-check, because we didn't have 10 credit cards, so I had to pay from my personal and then 11 transfer this money to my personal. I'm not too sure, 12 but we have to double-check that. 13 Q Okay. Well, yeah, you've given an undertaking just to 14 double-check, and you can double-check and get back to 15 me. 16 So there's about -- call it \$16,000 of withdrawals 17 here, and then I'm going to show you a document on my 18 screen. So this I provided to your counsel yesterday, 19 saying I was probably going to ask you some questions 20 on it. This is the RBC history of the deposit 21 account -- your deposit account for the month of 22 August; correct? 23 A M-hm, yes. 24 MR. GABOR: Okay. I'd like to mark this 25 as an exhibit. 26 MR. CZECHOWSKYJ: Okay. 27 MR. GABOR: I think that will be</p>	<p style="text-align: right;">30</p> <p>1 Exhibit 2? 2 THE COURT REPORTER: You're continuing from 3 Ms. Beriault's examination? You'd like to do that? 4 MR. GABOR: Sorry. Let's just go off the 5 record. 6 (DISCUSSION OFF THE RECORD) 7 MR. GABOR: So this will be Exhibit 1. 8 EXHIBIT 1 - RBC transaction history of the 9 deposit account for August 2022 10 MR. GABOR: By my sort of simple addition, 11 the expenses in this account are approximately \$16,000. 12 Terry, can you give me an undertaking just to add up 13 those numbers yourself and confirm the number and 14 provide it to me? 15 MR. CZECHOWSKYJ: Okay. 16 MR. GABOR: On your end. 17 UNDERTAKING 7 - To add up the expenses in 18 Exhibit 1 and confirm the number 19 Q MR. GABOR: And so if we take the CIBC 20 account for about 16,000 and the RBC account for about 21 16,000, if those -- assuming those are all ordinary 22 expenses, we've got approximately \$32,000 of expenses 23 in August, then; correct, Dr. Seama? 24 A These are the print -- under the "Debit" of RBC, you're 25 not -- you're not talking the -- not talking about the 26 credit cards; right? These are "Debit" part; right? 27 Q This is out of the debit account, correct. Yes.</p>
<p style="text-align: right;">31</p> <p>1 A If under "Debit", yes. But we still have other 2 expenses. I will tell you something. For example, if 3 we pay for the lab, I always pay with credit card, 4 because some companies, we put our credit card number 5 on file, and then they just withdraw -- get the money 6 automatically. 7 Q Okay. 8 MR. GABOR: Okay. So, Terry, can you give 9 me an undertaking of what the actual expenses are in 10 August for the business? 11 MR. CZECHOWSKYJ: Sure. We obviously want to 12 match up that 50,000 estimate that we've got in the 13 affidavit, so, yeah we'll give you that. 14 UNDERTAKING 8 - To provide the actual 15 expenses in August for the business 16 Q MR. GABOR: I understand all the expenses 17 are now paid up as well, too, for August; is that 18 correct, Dr. Seama? This was information advised by 19 your counsel to me. 20 A With the dental companies or other, like, companies, 21 like it says or related to my dentistry part, I already 22 updated all the payments a few days ago, yes. But, for 23 example, for BDC loan and these things, we need to 24 confirm. 25 Q Right. Ignoring any loan payments, though. Payments 26 out of the ordinary course for the business, those are 27 all paid up for August?</p>	<p style="text-align: right;">32</p> <p>1 A Yes. 2 Q Okay. 3 MR. CZECHOWSKYJ: Go off the record for a second 4 here. 5 (DISCUSSION OFF THE RECORD) 6 Q MR. GABOR: So, Dr. Seama, I understand 7 that Alizara -- Alireza -- sorry -- he's your 8 ex-husband? 9 A Yes. 10 Q And did he help you prepare your affidavit? 11 A Definitely. 12 Q Okay. Is he giving your counsel instructions on behalf 13 of the business? 14 A Yes. 15 Q And I understand he is -- he's not an officer or 16 director of the company; correct? 17 A No. 18 Q He's not a shareholder either; correct? 19 A No. 20 Q And I understand -- are you originally from Iran? 21 A Yes. 22 Q And did Ali sponsor you into Canada? 23 A Because I have a dual -- 24 MR. CZECHOWSKYJ: Just a second. I'm going to 25 object to this. I'm not sure that this is relevant. 26 (OBJECTION) 27 MR. GABOR: Maybe just give me a little</p>

<p style="text-align: right;">33</p> <p>1 leniency, Terry. I will be really short on it. 2 MR. CZECHOWSKYJ: All right. 3 Q MR. GABOR: Do you have a sponsorship -- 4 any sort of agreement with Ali where you agree to pay 5 him \$6,000 a month because he sponsored you into 6 Canada? 7 A No, no, no. 8 Q Okay. And I understand that you and Ali got divorced 9 in October 2019; is that correct? 10 A September, I guess. September 2019. 11 Q Okay. Okay. Was that the -- that was the finalization 12 of your divorce? 13 A Yes. 14 Q Okay. And does he work for Calfrac Well Services? 15 A Yes. 16 Q Does he currently work for them? 17 A Sorry? 18 Q Does he currently work for them? 19 A I believe so. 20 Q Okay. And did Ali help arrange the credit facilities 21 for the RBC loan in 2018? 22 A Yes. 23 Q And does Ali directly communicate with RBC on behalf of 24 the business? 25 A Yes. 26 Q And does he help make -- does he assist with making 27 business decisions?</p>	<p style="text-align: right;">34</p> <p>1 A Yes. 2 Q In your affidavit, you describe him as providing 3 "management services". What does that mean? 4 A You know, running dental office is very difficult. 5 Like, dealing with the staff, hiring, firing, doing the 6 AR, even he does the ARs, and then do the monthly 7 payment to staff and these things, yeah. And 8 advertising. Lots of things, actually. Like, he 9 always ask me to just concentrate on dentistry, I will 10 do the remaining. 11 Q Okay. So does Ali have an employment contract? 12 A I'm not sure. 13 Q Okay. 14 MR. GABOR: Can you undertake, Terry, to 15 advise if there's an employment contract and provide 16 it, if there is one -- 17 MR. CZECHOWSKYJ: Okay. 18 MR. GABOR: -- for Ali? 19 UNDERTAKING 9 - To advise if there is an 20 employment contract for Ali 21 Q MR. GABOR: How long does he work per day? 22 A You know what? He's -- I can't say for how many hours 23 constantly, but he's on top of the clinic and on top of 24 what's going on. We're constantly talking -- even if 25 he's working for the other company, but we constantly 26 talking about different things or different plans. 27 Q Okay. So that doesn't really answer my question. I</p>
<p style="text-align: right;">35</p> <p>1 will just ask it again. How many hours does he work 2 per day for the business? 3 A M-mm. I could say maybe three hours. 4 Q Three hours. Okay. 5 So would you -- so how many hours a week would he 6 be working? 18; is that correct? 7 A I work five -- five days a week, but sometimes Ali go 8 to the office on -- most of the time, like, most weeks, 9 on Saturday, they're there full-time because he doesn't 10 work, so he comes to the office. And sometimes on 11 Saturdays even he is doing the ARs because he is busy 12 the other days. 13 Q Okay. So when is he in the office generally -- like, 14 what time is he in the office generally during the 15 week? 16 A M-mm, after work, he comes around 3:30 or 4. Because 17 our office is open Mondays, Tuesdays up to 7 to 8:30, 18 something like that. 7:30. 19 Q Okay. And do you track his hours? 20 A No. 21 Q Does he do that himself? 22 A I don't think so. 23 Q So how do you -- how do you track how much he should be 24 getting paid? 25 A M-mm, I didn't track or calculate it, but -- because I 26 just believe maybe it was fair to him too because he's 27 constantly on top of things in the office.</p>	<p style="text-align: right;">36</p> <p>1 Q How long has he been taking a salary from the business? 2 A It's been -- I think it's been on and off. It wasn't 3 continuously. I think for some period of time while he 4 was working for other companies, because since we 5 divorce, we don't share our personal life too much. 6 Even I didn't know the name of his company until today 7 you mentioned, and then for a while he was cut off the 8 office income for him. 9 Q Right. I guess I'm looking sort of more from a year 10 range. When did you start paying him salary? What 11 year? 12 A This year? 13 Q No. What year? 14 A When did I start paying his salary? 15 Q Yeah. 16 A It's a little complicated for now. Okay. I think 17 because based on our divorce contract -- what is it 18 called, that name? Spousal support. For the spousal 19 support -- because I wasn't able to pay him, so he 20 said, Instead I'm going to work in the office. And 21 then our contract was based on the spousal support, 22 which is until 2024. Then he said, I will work for 23 you, but whenever you want to fire me, just -- you have 24 the right to do. Then after that -- if he's not 25 working for our office for any reason, then we can go 26 back to our spousal contract. 27 Q Okay. So you got divorced in 2019. The spousal</p>

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1 contract was signed up in 2019?

2 A Yes.

3 MR. GABOR: Terry, can you give me an

4 undertaking to provide a copy of the spousal contract,

5 please.

6 MR. CZECHOWSKYJ: Okay. I'll take that under

7 advisement.

8 UNDERTAKING 10 - To provide the spousal

9 contract (Taken Under Advisement)

10 Q MR. GABOR: Okay. 'Cause there's --

11 Dr. Seama, in the spousal contract, you agreed to pay

12 Ali \$6,000 a month?

13 A Honestly, I don't remember the real price, but then it

14 was -- what I remember, it was to get one-third of my

15 income, but not exiting one specific amount. But I

16 don't remember that specific amount.

17 Q Okay. Could I get an undertaking for the specific

18 amount that was agreed to be paid to Ali from the

19 spousal contract?

20 MR. CZECHOWSKYJ: We can give you that

21 undertaking.

22 MR. GABOR: And any other details about

23 how Ali should be paid and sort of the terms of the

24 spousal contract. I don't care about other details,

25 but anything that's relevant to how he's getting paid

26 by the business is relevant.

27 MR. CZECHOWSKYJ: That's relevant. I can give

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1 you that undertaking.

2 MR. GABOR: Terry, if I can get a copy of

3 it and redact out everything, then --

4 MR. CZECHOWSKYJ: That's probably the way I will

5 answer the undertaking as opposed to just giving you a

6 blank copy of the agreement. It will be redacted.

7 UNDERTAKING 11 - To provide the specific

8 amount that was agreed to be paid to Ali from

9 the spousal contract and any other details

10 about how Ali should be paid and the terms of

11 the spousal contract relevant to how he's

12 getting paid by the business

13 Q MR. GABOR: Dr. Seama, you're aware that

14 Ali filed a consumer proposal back in March; correct?

15 A Yeah.

16 Q Did you help him prepare the consumer proposal?

17 A No.

18 Q No. Did you work with the administrator at all

19 regarding the consumer proposal?

20 A No.

21 Q So you didn't -- you weren't involved with Grant

22 Thornton at all and Ali when he went to file a consumer

23 proposal?

24 A Can you say it again, please.

25 Q Were you involved with Ali and Grant Thornton at all

26 when Ali went to file a consumer proposal?

27 A No.

39

1 Q No. Okay.

2 Can you turn to Exhibit 14 in Ms. Berialt's

3 affidavit?

4 A Where is that?

5 MR. CZECHOWSKYJ: I will show you.

6 Q MR. GABOR: Now, this is a consumer

7 proposal. On the first page, you can see Ali, and it's

8 dated March 8th, 2022.

9 MR. CZECHOWSKYJ: Yeah, we've got that.

10 Q MR. GABOR: Yeah. Ali was part -- was he

11 providing services to the business in March 2022, of

12 this year?

13 A M-hm, yes.

14 Q Yes. Okay.

15 Can you turn to the page that says "Form 48 -

16 Report of Administrator on Consumer Proposal"?

17 MR. CZECHOWSKYJ: Got it. Page 1 of 4.

18 Q Can you go to the bottom paragraph, and it says "There

19 are" -- you see where it says: (as read)

20 There are a number of contingent liabilities

21 or contingent debts.

22 MR. CZECHOWSKYJ: We've got it.

23 Q MR. GABOR: I will just read it verbatim:

24 (as read)

25 There are a number of contingent debts listed

26 on the debtor's statement of affairs, all of

27 which relate to potential personal guarantees

40

1 to the debtor's ex-spouse's company. The

2 debtor is no longer involved with the

3 business which is continuing to operate.

4 Do you see that?

5 A Yes.

6 Q Okay. And the statement that he's "no longer involved

7 with the business which is continuing to operate", that

8 can't be correct, then, because he was working with the

9 business in March 2022; right?

10 A Even if he was working, I don't know if -- if he was

11 getting paid or not, but because if -- he's constantly

12 helping, but I don't know, like, if at this time his

13 payment out of office was still going or not.

14 Q Right. That's not what my question was, though. You

15 said he was no longer involved with the business. But

16 he was involved with the business in March this year;

17 correct?

18 A Yeah, he's been always.

19 MR. GABOR: Terry, can I get an

20 undertaking of all the payments Alireza has received

21 from the business for the last year?

22 MR. CZECHOWSKYJ: Yes. 2022, yeah.

23 MR. GABOR: Yeah, 2022. Up to the date of

24 the divorce agreement.

25 MR. CZECHOWSKYJ: Oh, right from the opening of

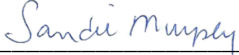
26 the clinic, then, you want?

27 MR. GABOR: Opening. Yes.

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1 MR. CZECHOWSKYJ: Okay.
 2 UNDERTAKING 12 - To provide all the payments
 3 Alireza has received from the business from
 4 the opening of the clinic to 2022
 5 Q MR. GABOR: Subject to any answers to
 6 undertakings, Dr. Seama, those are my questions, and
 7 thank you for attending today.
 8 MR. CZECHOWSKYJ: I have a couple of
 9 re-examination questions as well.
 10 MR. GABOR: Sure.
 11 Mr. Czechowskyj Re-examines the Witness
 12 Q MR. CZECHOWSKYJ: Dr. Seama, Mr. Gabor asked you
 13 earlier this morning about the CIBC account and the
 14 timing of when the money -- the 20,000 that we talked
 15 about was transferred. But when was that CIBC account
 16 actually in operation or opened for the clinic?
 17 A That -- recently, July 25th, as the opened.
 18 Q Had you had a previous relationship with CIBC? Why did
 19 you pick CIBC?
 20 A Business-wise?
 21 Q Yeah.
 22 A M-mm, not really, but because I have a personal line
 23 of -- what is it called?
 24 Q Line of credit?
 25 A Line of credit. Maybe we were thinking. Before, long
 26 time ago.
 27 Q Okay. And I think Mr. Gabor also asked you in your

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1 CERTIFICATE OF TRANSCRIPT:
 2
 3 I, Sandie Murphy, certify that the foregoing pages
 4 are a complete and accurate transcript of the
 5 Proceedings conducted in accordance with the Alberta
 6 Protocol for Remote Questioning, taken down by me in
 7 shorthand and transcribed from my shorthand notes to
 8 the best of my skill and ability.
 9 Dated at the City of Calgary, Province of Alberta,
 10 this 1st day of September 2022.
 11
 12
 13 
 14 _____
 15 Sandie Murphy, CSR(A)
 16 Official Court Reporter
 17
 18
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42

1 affidavit to compare the numbers in paragraph 4. As I
 2 understand it, you got those numbers off of what's
 3 called the "Practice Analysis Production Summary by
 4 Category". That's a software package that the dental
 5 clinic has?
 6 A Yes. And this is updated. We just printed yesterday,
 7 I believe.
 8 Q Okay. Those are all my questions.
 9 MR. GABOR: Okay. Great.
 10 (WHICH WAS ALL THE EVIDENCE TAKEN AT 9:23 AM)
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1 EXHIBITS ENTERED IN THE QUESTIONING OF
 2 SEAMA SHALCHI-MOGHADDAM
 3 AUGUST 31, 2022
 4
 5 PAGE NUMBER:
 6
 7 EXHIBIT 1 - RBC transaction history of 30
 8 the deposit account for August 2022
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45	<p>1 OBJECTIONS ENTERED IN THE QUESTIONING OF</p> <p>2 SEAMA SHALCHI-MOGHADDAM</p> <p>3 AUGUST 31, 2022</p> <p>4</p> <p>5 PAGE NUMBER:</p> <p>6</p> <p>7 (OBJECTION) 32</p> <p>8</p> <p>9</p> <p>10</p> <p>11</p> <p>12</p> <p>13</p> <p>14</p> <p>15</p> <p>16</p> <p>17</p> <p>18</p> <p>19</p> <p>20</p> <p>21</p> <p>22</p> <p>23</p> <p>24</p> <p>25</p> <p>26</p> <p>27</p>	46	<p>1 UNDERTAKINGS GIVEN IN THE QUESTIONING OF</p> <p>2 SEAMA SHALCHI-MOGHADDAM</p> <p>3 AUGUST 31, 2022</p> <p>4</p> <p>5 (Undertakings are inserted and indexed as a courtesy</p> <p>6 service to be utilized at the discretion of counsel.</p> <p>7 They are interpretations by the court reporter, and it</p> <p>8 is requested counsel refer to the appropriate page to</p> <p>9 ensure accuracy)</p> <p>10</p> <p>11 PAGE NUMBER:</p> <p>12</p> <p>13 UNDERTAKING 1 - To provide the July 14</p> <p>14 and August 2022 CIBC statement</p> <p>15</p> <p>16 UNDERTAKING 2 - To provide Ali's bank 23</p> <p>17 statement showing the \$20,000 in his</p> <p>18 account (Best Efforts)</p> <p>19</p> <p>20 UNDERTAKING 3 - To provide a copy of 26</p> <p>21 the BDC loan agreement</p> <p>22</p> <p>23 UNDERTAKING 4 - To check records to 27</p> <p>24 see if BDC has been paid outside of</p> <p>25 the RBC account</p> <p>26</p> <p>27</p>
47	<p>1 UNDERTAKING 5 - To advise what the 28</p> <p>2 \$10,000 withdrawal on August 8 is for</p> <p>3 on the CIBC statement at Exhibit C of</p> <p>4 Dr. Shalchi- Moghaddam's affidavit</p> <p>5</p> <p>6 UNDERTAKING 6 - To advise what the 28</p> <p>7 \$5,111.20 withdrawal on August 22 is</p> <p>8 for on the CIBC statement at Exhibit C</p> <p>9 of Dr. Shalchi-Moghaddam's affidavit</p> <p>10</p> <p>11 UNDERTAKING 7 - To add up the expenses 30</p> <p>12 in Exhibit 1 and confirm the number</p> <p>13</p> <p>14 UNDERTAKING 8 - To provide the actual 31</p> <p>15 expenses in August for the business</p> <p>16</p> <p>17 UNDERTAKING 9 - To advise if there is 34</p> <p>18 an employment contract for Ali</p> <p>19</p> <p>20 UNDERTAKING 10 - To provide the 37</p> <p>21 spousal contract (Taken Under</p> <p>22 Advisement)</p> <p>23</p> <p>24 UNDERTAKING 11 - To provide the 38</p> <p>25 specific amount that was agreed to be</p> <p>26 paid to Ali from the spousal contract</p> <p>27 and any other details about how Ali</p>	48	<p>1 should be paid and the terms of the</p> <p>2 spousal contract relevant to how he's</p> <p>3 getting paid by the business</p> <p>4</p> <p>5 UNDERTAKING 12 - To provide all the 41</p> <p>6 payments Alireza has received from the</p> <p>7 business from the opening of the</p> <p>8 clinic to 2022</p> <p>9</p> <p>10</p> <p>11</p> <p>12</p> <p>13</p> <p>14</p> <p>15</p> <p>16</p> <p>17</p> <p>18</p> <p>19</p> <p>20</p> <p>21</p> <p>22</p> <p>23</p> <p>24</p> <p>25</p> <p>26</p> <p>27</p>