

District of: Quebec  
Division No. 06 - Hull Gatineau  
Court No.  
Estate No. 33-3204754

FORM 01.1  
General Sender Identification for: Copies of all Prescribed Forms  
Sent to Creditor(s) Electronically

In the Matter of the Bankruptcy of  
Michel Petrin  
of the city of Cantley  
in the Province of Quebec

Dated at the Ville of Gatineau in the Province of Quebec, this 31st day of March 2025.

Responsible Individual (Sender): Pascal Gagnon  
(Trustee)

Corporate Name : Ginsberg, Gingras & Associates Inc.

Address: 102- 160, boul. de l'Hôpital  
Gatineau QC J8T 8J1

Telephone: (888) 546-6767

Fax: (877) 378-4804

E-mail: reclamations@gga.support

NOTICE

Please be advised that the above-noted individual is required to retain the signed original  
of the document as part of the official records of this proceeding.

District of: Quebec  
Division No. 06 - Hull Gatineau  
Court No.  
Estate No. 33-3204754

\_FORM 68\_  
Notice of Bankruptcy, First Meeting of Creditors  
(Subsection 102(1) of the Act)  
and Impending Automatic Discharge of Bankrupt  
(Paragraph 168.1(4) and section 168.2 of the Act)

☒ Original ☐ Amended

In the Matter of the Bankruptcy of  
Michel Petrin  
of the city of Cantley  
in the Province of Quebec

Take notice that:

1. Michel Pétrin filed (or was deemed to have filed) an assignment (or a bankruptcy order was made against Michel Pétrin) on the 28th day of March 2025 and the undersigned, Ginsberg, Gingras & Associates Inc., was appointed as trustee of the estate of the bankrupt by the official receiver (or the Court); subject to affirmation by the creditors of the trustee's appointment or substitution of another trustee by the creditors.
2. The first meeting of creditors of the bankrupt will be held on the 24th day of April 2025 at 2:00 PM at Code de réunion avec Teams: 296 414 708 223, Mot de passe: 3kS9VW9w.
3. To be entitled to vote at the meeting, a creditor must file with the trustee, before the meeting, a proof of claim and, where necessary, a proxy.
4. Enclosed with this notice are a proof of claim form, proxy form and list of creditors with claims amounting to \$25 or more showing the amounts of their claims.
5. Creditors must prove their claims against the estate of the bankrupt to share in any distribution of the proceeds realized from the estate.
6. Included pursuant to subsection 102(3) of the Act is information concerning the financial situation of the bankrupt and the obligation of the bankrupt to make payments to the estate of the bankrupt, as required under section 68 of the Act.
7. Pursuant to section 168.1 of the Act, the bankrupt will be given an automatic discharge on the 29th day of March 2028, unless the Superintendent of Bankruptcy, the trustee of the estate of the bankrupt or a creditor of the bankrupt gives notice of intended opposition to the discharge of the bankrupt before that date.

**In the case of an individual who has never before been bankrupt:**

- ☐ on the expiry of 9 months after the date of bankruptcy;
- ☐ on the expiry of 21 months after the date of bankruptcy where the bankrupt is required to make payments under section 68 of the Act to the estate.

**In the case of an individual who has been a bankrupt one time before:**

- ☐ on the expiry of 24 months after the date of bankruptcy;
- ☒ on the expiry of 36 months after the date of bankruptcy where the bankrupt is required to make payments under section 68 of the Act to the estate.

8. Any creditor who intends to oppose the discharge of the bankrupt shall state in writing the grounds for his/her opposition and send a notice to this effect to the division office of the OSB, the trustee of the estate of the bankrupt and the bankrupt at any time before the 29th day of March 2028.

9. If any creditor opposes the discharge of the bankrupt, a court fee applies.

10. If the discharge of the bankrupt is opposed, the trustee will apply to the Court without delay for an appointment for the hearing of the opposition in the manner prescribed by the Act unless it is a matter to be dealt with by mediation pursuant to section 170.1 of the Act.

Dated at the Ville of Gatineau in the Province of Quebec, this 31st day of March 2025.

Ginsberg, Gingras & Associates Inc. - Licensed Insolvency  
Trustee

District de / District of Québec  
 No division / Division No. 06 - Hull Gatineau  
 No cour / Court No.  
 No dossier / Estate No. 33-3204754

**\_FORMULAIRE 79 / FORM 79\_**

Bilan - Faillite d'une personne physique / Statement of Affairs (Bankruptcy of an Individual)  
 (paragraphe 49(2), alinéa 158d), paragraphes 50(2) et 62(1) et alinéa 66.13(2)d) de la Loi / (Subsections 49(2) and 158(d) of the Act / Subsections 50(2) and 62(1) and Paragraph 66.13(2)(d) of the Act)

☒ Original ☐ Modifié/Amended

In the Matter of the Bankruptcy of  
 Michel Petrin  
 of the city of Cantley  
 in the Province of Quebec

Actif / Assets								
N°/ No.	Genre d'actif / Type of assets <sup>1</sup>	Description (veuillez donner des détails, notamment le pourcentage du droit du failli ou du débiteur dans l'actif et l'adresse de tout immeuble ou bien réel; précisez l'emplacement de tout bien se trouvant à l'extérieur du Canada) / Description (Provide details including percentage of interest of the Bankrupt/Debtor and address for real property; provide location for assets located outside of Canada)	Biens à l'extérieur du Canada/ Assets located outside Canada	Valeur estimée en dollars du droit du failli ou du débiteur / Estimated dollar value of the Bankrupt's/ Debtor's interest	Biens exemptés/ Exempt property	Montant garanti / privilège par le failli ou le débiteur / Secured amount/liens on the Bankrupt's/ Debtor's	Valeur estimée nette en dollars du droit du failli ou du débiteur / Estimated net realizable dollar value of the Bankrupt's/Debtor's interest <sup>2</sup>	Montants sur cette ligne ne sont qu'à titre informatif / Placeholder (values on this line are for notification only)
101	Espèces en main/Cash on Hand	Compte bancaire - 364541 - Campte avec Caisse Desjardins	<input type="checkbox"/>	1.00	<input type="checkbox"/>	0.00	0.00	<input type="checkbox"/>
201	Ameublement/Furniture	Ameublement et effets personnels	<input type="checkbox"/>	6,000.00	<input checked="" type="checkbox"/>	0.00	0.00	<input type="checkbox"/>
401	Valeur de rachat assurance-vie, REER/Polices & RRSPs	Assurance-cie: Sunlife(Bénéficiaires: 3 enfants)	<input type="checkbox"/>	1.00	<input type="checkbox"/>	0.00	0.00	<input type="checkbox"/>
402	Valeur de rachat assurance-vie, REER/Polices & RRSPs	1/2 intérêt REEE avec Desjardins	<input type="checkbox"/>	18,314.00	<input type="checkbox"/>	0.00	11,000.00	<input type="checkbox"/>
701	Chalet / Cottage	1/2 intérêt sur le Chalet sise au 570 ch du Lac-simon - Mansfield-de-Pontefract - QC	<input type="checkbox"/>	150,000.00	<input type="checkbox"/>	125,000.00	0.00	<input type="checkbox"/>
801	Voiture / Automobile	2021 - Audi - Q3 (immatriculé et en possession de l'ex conjointe qui a assumé le prêt à CIBC)	<input type="checkbox"/>	1.00	<input type="checkbox"/>	1.00	0.00	<input type="checkbox"/>
1001	Remboursement d'impôt estimé / Estimated tax refund	Débiteur(trice)/failli(e) - TPS/TVH - 2025	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	0.00	<input type="checkbox"/>
1002	Remboursement d'impôt estimé / Estimated tax refund	Débiteur(trice)/failli(e) - Pré - Fédéral - 2025	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	0.00	<input type="checkbox"/>

31-mars-2025

Date

Michel Pétrin  
 Failli / Bankrupt

In the Matter of the Bankruptcy of  
Michel Petrin  
of the city of Cantley  
in the Province of Quebec

Actif / Assets								
N°/ No.	Genre d'actif / Type of assets <sup>1</sup>	Description (veuillez donner des détails, notamment le pourcentage du droit du failli ou du débiteur dans l'actif et l'adresse de tout immeuble ou bien réel; précisez l'emplacement de tout bien se trouvant à l'extérieur du Canada) / Description (Provide details including percentage of interest of the Bankrupt/Debtor and address for real property; provide location for assets located outside of Canada)	Biens à l'extérieur du Canada/ Assets located outside Canada	Valeur estimée en dollars du droit du failli ou du débiteur / Estimated dollar value of the Bankrupt's/ Debtor's interest	Biens exemptés/ Exempt property	Montant garanti / privilège par le failli ou le débiteur / Secured amount/liens on the Bankrupt's/ Debtor's	Valeur estimée nette en dollars du droit du failli ou du débiteur / Estimated net realizable dollar value of the Bankrupt's/Debtor's interest <sup>2</sup>	Montants sur cette ligne ne sont qu'à titre informatif / Placeholder (values on this line are for notification only)
1003	Remboursement d'impôt estimé / Estimated tax refund	Débiteur(trice)/failli(e) - Post - Fédéral - 2025	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	0.00	<input type="checkbox"/>
1004	Remboursement d'impôt estimé / Estimated tax refund	Débiteur(trice)/failli(e) - Avant - Fédéral - 2024	<input type="checkbox"/>	0.00	<input type="checkbox"/>	0.00	0.00	<input type="checkbox"/>
Total				174,317.00		125,001.00	11,000.00	

31-mars-2025

Date

Michel Pétrin

Failli / Bankrupt

District de / District of Québec  
 No division / Division No. 06 - Hull Gatineau  
 No cour / Court No.  
 No dossier / Estate No. 33-3204754

FORMULAIRE 79 -- Suite / FORM 79 -- Continued

In the Matter of the Bankruptcy of  
 Michel Petrin  
 of the city of Cantley  
 in the Province of Quebec

Passif / Liabilities									
N°/ No.	Nom du créancier / Name of creditor	Adresse / Address	N° de comptes / Account No.	Actif garantissant la dette / Asset securing the liability	Montant de la dette / Amount of debt			Montants sur cette ligne ne sont qu'à titre informatif / Placeholder (values on this line are for notification only)	Genre de passif / Liability type <sup>3</sup>
					Non garantie / Unsecured	Garantie / Secured	Privilégiée / Preferred		
1	Agence du revenu du Québec	3e étage, secteur R54DGR 1600 boul Rene Lévesque O Montréal QC H3H 2V2	1020603760		270,000.00	0.00	0.00	<input type="checkbox"/>	Impôts Fédéral/Provincial/Municipal/Taxes Federal/Provincial/Municipal
2	ARC - Taxe - Québec	Shawinigan-Sud National Verification and Collection Centre 4695 Shawinigan-Sud Blvd Shawinigan-Sud QC G9P 5H9	879986164 RP0001		713,212.00	0.00	0.00	<input type="checkbox"/>	Impôts Fédéral/Provincial/Municipal/Taxes Federal/Provincial/Municipal
3	Banque de développement du Canada - Québec Attn: Département des comptes spéciaux	Niveau Plaza, Édifice BDC 5 Place Ville-Marie, Bureau 300 Montréal QC H3B 5E7	Cautionnement entreprise		32,000.00	0.00	0.00	<input type="checkbox"/>	Autre/Other - . josee.therrien@bdc.ca
4	Banque Nationale du Canada Attn: Insolvency Department	800 rue St-Jacques, 28e étage Montréal QC H3C 1A3	Cautionnement entreprise		430,000.00	0.00	0.00	<input type="checkbox"/>	Autre/Other - . elisabeth.dicaire@bnc.ca
5	Banque Nationale du Canada Attn: Insolvency Department	800 rue St-Jacques, 28e étage Montréal QC H3C 1A3	PETRM3087 72001		4,000.00	0.00	0.00	<input type="checkbox"/>	Prêts bancaires (excepté les hypothèques sur les biens immeubles)/Bank Loans except real property mortgage

31-mars-2025

Date

Michel Pétrin  
 Failli / Bankrupt

District de / District of Québec  
 No division / Division No. 06 - Hull Gatineau  
 No cour / Court No.  
 No dossier / Estate No. 33-3204754

FORMULAIRE 79 -- Suite / FORM 79 -- Continued

In the Matter of the Bankruptcy of  
 Michel Petrin  
 of the city of Cantley  
 in the Province of Quebec

Passif / Liabilities									
N°/ No.	Nom du créancier / Name of creditor	Adresse / Address	N° de comptes / Account No.	Actif garantissant la dette / Asset securing the liability	Montant de la dette / Amount of debt			Montants sur cette ligne ne sont qu'à titre informatif / Placeholder (values on this line are for notification only)	Genre de passif / Liability type <sup>3</sup>
					Non garantie / Unsecured	Garantie / Secured	Privilégiée / Preferred		
6	Capital One MasterCard Bankruptcies c/o FCT Default Solutions Attn: Insolvency Department	PO Box 2514, Stn B London ON N6A 4G9	5457 5681 3873 3194		8,331.00	0.00	0.00	<input type="checkbox"/>	Autres émetteurs de cartes de crédit/Credit Cards Other Issuers
7	Centre de perception Desjardins Contingence/Contingent \$ = 173,000.00	2489 Saint-Dominique Jonquiere QC G7X 6K4	0195670-PR 2		0.00	0.00	0.00	<input type="checkbox"/>	Autre/Other -
8	Centre de perception Desjardins	2489 Saint-Dominique Jonquiere QC G7X 6K4	19928-PR2	701	0.00	125,000.00	0.00	<input type="checkbox"/>	Autre/Other -
9	CIBC Bankruptcies c/o TECHCOM Managed Services	6-6150 Hwy 7, PO Box 486 Woodbridge ON L4H 0R6	28390380	801	0.00	1.00	0.00	<input type="checkbox"/>	Prêts bancaires (excepté les hypothèques sur les biens immeubles)/Bank Loans except real property mortgage
10	CNESST du Québec (formerly CSST)	CP 1200 Succursale Terminus 450-530 boulevard de l'Atrium Québec QC G1K 7E2	1147037064		2,157.00	0.00	0.00	<input type="checkbox"/>	Autre/Other -

31-mars-2025

Date

Michel Pétrin  
 Failli / Bankrupt

District de / District of Québec  
 No division / Division No. 06 - Hull Gatineau  
 No cour / Court No.  
 No dossier / Estate No. 33-3204754

FORMULAIRE 79 -- Suite / FORM 79 -- Continued

In the Matter of the Bankruptcy of  
 Michel Petrin  
 of the city of Cantley  
 in the Province of Quebec

Passif / Liabilities									
N°/ No.	Nom du créancier / Name of creditor	Adresse / Address	N° de comptes / Account No.	Actif garantissant la dette / Asset securing the liability	Montant de la dette / Amount of debt			Montants sur cette ligne ne sont qu'à titre informatif / Placeholder (values on this line are for notification only)	Genre de passif / Liability type <sup>3</sup>
					Non garantie / Unsecured	Garantie / Secured	Privilégiée / Preferred		
11	Commission de la construction du Québec	Section Insolvabilité-Indemnisation 1201 Boulevard Crémazie Est Montréal QC H2M 0A6	70-605-120		78,000.00	0.00	0.00	<input type="checkbox"/>	Autre/Other -
12	Fédération des Caisses Desjardins du Québec	c/o FCT Default Solutions PO Box 2514, Stn B London ON N6A 4G9	195670-MC1		9,000.00	0.00	0.00	<input type="checkbox"/>	Autre/Other -
13	Régie du bâtiment du Québec Attn: Dominique Désormeaux	545 boulevard Crémazie Est 4e étage Montréal QC H2M 2V2	5619-8898		8,330.00	0.00	0.00	<input type="checkbox"/>	Autre/Other -
14	Scotiabank c/o Canaccede International Management Ltd.	PO BOX 758 STN B London ON N6A 4Y8	5262188938 44		1.00	0.00	0.00	<input type="checkbox"/>	Prêts bancaires (excepté les hypothèques sur les biens immeubles)/Bank Loans except real property mortgage
15	Services de cartes Desjardins	c/o FCT Default Solutions PO Box 2514 Stn B London ON N6A 4G9	5598 2803 4123 8017		9,835.00	0.00	0.00	<input type="checkbox"/>	Cartes de crédit émises par les banques et les sociétés de fiducie fiducie/Credit Cards Bank/Trust Companies Issuers

31-mars-2025

Date

Michel Pétrin  
 Failli / Bankrupt

District de / District of Québec  
 No division / Division No. 06 - Hull Gatineau  
 No cour / Court No.  
 No dossier / Estate No. 33-3204754

FORMULAIRE 79 -- Suite / FORM 79 -- Continued

In the Matter of the Bankruptcy of  
 Michel Petrin  
 of the city of Cantley  
 in the Province of Quebec

Passif / Liabilities									
N°/ No.	Nom du créancier / Name of creditor	Adresse / Address	N° de comptes / Account No.	Actif garantissant la dette / Asset securing the liability	Montant de la dette / Amount of debt			Montants sur cette ligne ne sont qu'à titre informatif / Placeholder (values on this line are for notification only)	Genre de passif / Liability type <sup>3</sup>
					Non garantie / Unsecured	Garantie / Secured	Privilégiée / Preferred		
16	Services de cartes Desjardins	c/o FCT Default Solutions PO Box 2514 Stn B London ON N6A 4G9	5598 2803 0049 6051		3,643.00	0.00	0.00	<input type="checkbox"/>	Cartes de crédit émises par les banques et les sociétés de fiducie fiducie/Credit Cards Bank/Trust Companies Issuers
17	Services de cartes Desjardins	c/o FCT Default Solutions PO Box 2514 Stn B London ON N6A 4G9	4530 9126 6462 3052		801.00	0.00	0.00	<input type="checkbox"/>	Cartes de crédit émises par les banques et les sociétés de fiducie fiducie/Credit Cards Bank/Trust Companies Issuers

31-mars-2025

Date

Michel Pétrin  
 Failli / Bankrupt

District de / District of Québec  
No division / Division No. 06 - Hull Gatineau  
No cour / Court No.  
No dossier / Estate No. 33-3204754

FORMULAIRE 79 -- Suite / FORM 79 -- Continued

In the Matter of the Bankruptcy of  
Michel Petrin  
of the city of Cantley  
in the Province of Quebec

Total	1,569,310.00	125,001.00	0.00	
-------	--------------	------------	------	--

1

Choisir une option pour chaque ligne : Espèces; Ameublement; Effets personnels; Valeur de rachat de la police d'assurance-vie, des REER, etc.; Valeurs mobilières; Actifs incorporels (propriétés intellectuelles, permis, cryptomonnaies, jetons d'actifs numériques, etc.); Résidence principale; Maison; Chalet; Terrain; Autre immeuble ou bien réel (veuillez préciser); Automobile; Véhicules récréatifs; Autre véhicule à moteur; Équipement de loisirs; Remboursement d'impôt estimé; Autre élément d'actif (veuillez préciser). / Choose one option for each line: Cash on hand; Furniture; Personal effects; Cash-surrender value of life insurance policies, RRSPs, etc.; Securities; Intangible assets (intellectual properties, licences, cryptocurrencies, digital tokens, etc.); Principal residence; House; Cottage; Land; Other real or immovable property (Please specify); Automobile; Recreational vehicle; Other motor vehicle; Recreational equipment; Estimated tax refund; Other asset (Please specify).

2

Pour une administration sommaire, veuillez indiquer la valeur nette après déduction des coûts directement liés à la réalisation prévus à la Règle 128(1). / For a summary administration, indicate net value after deducting the direct realization costs referred to in Rule 128(1).

3

Choisir une option pour chaque ligne : Hypothèques sur les biens réels ou immeubles; Prêts bancaires (excepté hypothèques sur les biens immeubles); Prêts des sociétés de crédit; Cartes de crédit émises par les banques et les sociétés de fiducie; Cartes de crédit émises par les magasins; Autres émetteurs de cartes de crédit; Impôt fédéral; Impôt et taxe des autres juridictions; Prêts étudiants; Prêts de particuliers; Prêts sur salaire; Services publics; Montants engagés à être versé à un conseiller financier autre que le syndic autorisé en insolvabilité; Autre (veuillez préciser). / Choose one option for each line: Mortgage/hypothec over real or immovable property; Bank loans (except real property mortgage); Finance company loans; Credit cards - bank/trust company issuers; Credit cards - stores; Credit cards - other issuers; Taxes - federal; Taxes - other; Student loans; Loans from individuals; Payday loans; Utilities; Future payments agreed to be made to financial adviser other than the Licensed Insolvency Trustee; Other (Please specify).

31-mars-2025

Date

Michel Pétrin  
Failli / Bankrupt

District de / District of Québec  
No division / Division No. 06 - Hull Gatineau  
No cour / Court No.  
No dossier / Estate No. 33-3204754

FORMULAIRE 79 -- Suite / FORM 79 -- Continued

In the Matter of the Bankruptcy of  
Michel Petrin  
of the city of Cantley  
in the Province of Quebec

A.Renseignements relatifs aux affaires du failli ou du débiteur / Information relating to the affairs of the Bankrupt/Debtor	
1.1. Nom de famille / Surname: <u>Pétrin</u>  1.3. Tout autre nom de famille (incluant le nom de famille à la naissance et tout nom de famille par lequel vous êtes connu, si différent de celui qui précède) / All other surnames (including surname at birth and any surname by which you have been known, if different from above):  	Prénom(s) / Given names: <u>Michel</u>  Tout autre prénom (incluant les prénoms à la naissance et tout prénom par lequel vous êtes connu, si différent de celui qui précède) / All former given names (including given names at birth and any given names by which you have been known, if different from above):  
1.2. Date de naissance / Date of birth:  27 décembre/December 1969	
2. Adresse / Address:  20 rue Des Chênes Cantley QC J8V 3V9	
3. État civil ou matrimonial (Célibataire; Conjoint de fait; Marié ou uni civilement; Séparé; Divorcé; Veuf) (précisez le mois et l'année si l'événement est survenu dans les cinq (5) dernières années) / Marital or civil status (Single; Common-law partner; Married or civil union; Separated; Divorced; Widowed) (Specify month and year of each event if they occurred in the last five (5) years):  Union de fait/ Common-law 2022-01	
4. Nom de famille du conjoint / Surname of spouse or common-law partner: <u>Rochon</u>	Prénom(s) du conjoint / Given names of spouse or common-law partner: <u>Andrée-Anne</u>
5.1. Situation d'emploi (choisir un seul) (Employé à temps plein; Employé à temps partiel; Employé saisonnier; Travailleur autonome; Retraité; Étudiant; Décédé; Sans emploi) / Employment status (Choose one) (Employed - full-time; Employed - part-time; Employed - Seasonal; Self-employed; Retired; Student; Deceased; Not employed):  Employed-full-time / Employé à temps plein	
5.2. Profession, métier ou occupation / Occupation : <u>Chargé de projets</u>	
5.3. Nom de l'employeur actuel ou du plus récent employeur / Name of present or most recent employer : <u>Alpe Électrique</u>	
5.4. Période d'emploi / Period of employment: <u>2025-01</u> à / to _____	
6.1. Nombre total de personnes dans l'unité familiale, incluant le failli ou le débiteur (1; 2; 3; 4; 5; 6; 7+(veuillez préciser) _____) / Total number of persons in household family unit, including bankrupt/debtor (1; 2; 3; 4; 5; 6; 7+ (Please specify) _____):  5	
6.2. Nombre de personnes âgées de 17 ans et moins (1; 2; 3; 4; 5; 6; 7+ (veuillez préciser) _____) / Number of persons 17 years of age or younger (1; 2; 3; 4; 5; 6; 7+ (Please specify) _____):  3	
7.1. Au cours des six (6) derniers mois, avez-vous reçu des conseils professionnels sur votre situation financière par un fournisseur autre que le syndic autorisé en insolvabilité? / In the last six (6) months, have you received professional advice regarding your financial situation other than from the Licensed Insolvency Trustee?  <input type="checkbox"/> Oui/Yes <input checked="" type="checkbox"/> Non/No	

31-mars-2025

Date

Michel Pétrin  
Failli / Bankrupt

District de / District of Québec  
No division / Division No. 06 - Hull Gatineau  
No cour / Court No.  
No dossier / Estate No. 33-3204754

FORMULAIRE 79 -- Suite / FORM 79 -- Continued

In the Matter of the Bankruptcy of  
Michel Petrin  
of the city of Cantley  
in the Province of Quebec

7.2. Identifiez tout fournisseur de conseils financiers professionnels / Name any and all providers of professional financial advice:

Nom de famille/ Surname: \_\_\_\_\_ Prénom(s) / Given names: \_\_\_\_\_

7.3. Identifiez l'entreprise ou l'organisation de la personne ayant fourni les conseils financiers professionnels  
/ Name the firm/organization of the individual provider of professional financial advice: \_\_\_\_\_

7.4. Adresse de l'entreprise ou l'organisation mentionnée à 7.3 /  
Address of the firm/organization noted at 7.3: \_\_\_\_\_

7.5. Montant total versé à ce jour /  
Total amount paid to date: \_\_\_\_\_

7.6. Montant total restant à être versé /  
Total remaining amount to be paid: \_\_\_\_\_

8. Faites la liste de toutes les entreprises que vous avez exploitées au cours des cinq (5) dernières années /  
List any business(es) you operated within the last five (5) years

☐ Sans objet / Not applicable

Raison sociale / Trade name of business	Adresse / Address	Domaine d'activité ou industrie / Nature of business/ Industry	Genre d'entreprise(Pers onne morale; Société de personnes; Propriétaire unique) / Type of business (Corporation; Partnership; Sole proprietorship)	Pourcentage du droit du failli ou du débiteur dans l'entreprise / Percentage of bankrupt's/ debtor's interest in business	Période d'exploitation (date à date) / Period of operation (Date to Date)	# max. de personnes employées dans les douze (12) derniers mois / Maximum number of employees in the past twelve (12) months
9053-5279 Québec Inc (en faillite)	1695 rue Atmec unité 9, Gatineau, QC, J8X 3W9, Canada	Gestion de travaux de constructions	Corporation/Corporation	0.00	20 août/August 1997 à/to 21 février/February 2024	0.00
7657722 Canada Inc.	20 rue Des Chênes, Cantley, QC, J8V 3V9, Canada	Gestion de portefeuille	Corporation/Corporation	0.00	6 octobre/October 2006 à/to 5 juin/June 2024	0.00
15300011 Canada Inc.	1695 rue Atmec unité 9, Gatineau, QC, J8R 3Y3, Canada	Autres industries de produits électriques	Corporation/Corporation	0.00	25 août/August 2023 à/to 5 juin/June 2024	0.00
8270678 Canada Inc.	1695 rue Atmec unité 9, Gatineau, QC, J8X 3W9, Canada	Gestion de travaux de construction	Corporation/Corporation	0.00	2 décembre/December 2014 à/to 28 mars/March 2025	0.00

31-mars-2025

Date

Michel Pétrin  
Failli / Bankrupt

District de / District of Québec  
No division / Division No. 06 - Hull Gatineau  
No cour / Court No.  
No dossier / Estate No. 33-3204754

FORMULAIRE 79 -- Suite / FORM 79 -- Continued

In the Matter of the Bankruptcy of  
Michel Petrin  
of the city of Cantley  
in the Province of Quebec

9. Avez-vous déjà été en faillite ou fait une proposition au Canada en vertu de la Loi sur la faillite et l'insolvabilité? Si oui, complétez le tableau au sujet des procédures / Have you previously been bankrupt or made a proposal under the Bankruptcy and Insolvency Act in Canada? If so, provide information on the proceedings. ☒ Oui/Yes ☐ Non/No

Numéro de l'actif / Estate number	Genre de procédure (Faillite; Proposition) / Type of proceeding (Bankruptcy;	Date du dépôt de la procédure / Filing date	Lieu du dépôt de la procédure / Location of the proceeding	Nom du syndic ou de l'administrateur / Name of trustee or administrator	Date de la libération ou d'obtention du certificat d'exécution intégrale / Date discharge or certificate of full performance was obtained
33-764743	Faillite / Bankruptcy	nov-12-2004	Gatineau	Ginsberg Gingras	août-13-2005

**B. Renseignements budgétaires : Veuillez joindre le formulaire 65 au présent formulaire/ Budget Information: Attach Form 65 to this form**

10. Au cours des douze (12) mois précédant l'ouverture de la faillite, avez-vous, au Canada ou ailleurs / Within twelve (12) months prior to the date of the initial bankruptcy event, have you, either in

10.1. Fait des paiements en plus des remises ordinaires à vos créanciers? / Made payments in excess of the regular payments to creditors?

☒ Oui/Yes ☐ Non/No

10.2. Subi des saisies de biens par vos créanciers? / Had any asset seized by a creditor?

☐ Oui/Yes ☒ Non/No

Si vous avez répondu oui, veuillez préciser / If yes, provide details:

(10.1) Le 5 juin 2024, j'ai vendu 10 actions de 7657722 Canada Inc. pour \$10 à ma conjointe Andrée-Anne Rochon. Il s'agit d'une société de gestion (Gstion GRP) qui détient les actions de 9053-5279 Québec Inc. (en faillite), de 15300011 Canada Inc. et de 8270678 Canada Inc.

11. Au cours des cinq (5) années précédant l'ouverture de la faillite, avez-vous, au Canada ou ailleurs / Within five (5) years prior to the date of the initial bankruptcy event, have you, either in Canada or elsewhere:

11.1. Vendu, disposé ou transféré, que ce soit d'une partie ou de la totalité, quelconque de vos biens? / Sold, disposed of or transferred partially or in full any asset?

☒ Oui/Yes ☐ Non/No

11.2. Fait des dons d'une valeur de plus de 1000\$ à des membres de la famille ou à d'autres personnes? / Made any gifts to relatives or others in excess of \$1000?

☒ Oui/Yes ☐ Non/No

Si vous avez répondu oui, veuillez préciser / If yes, provide details:

31-mars-2025

Date

Michel Pétrin  
Failli / Bankrupt

District de / District of Québec  
No division / Division No. 06 - Hull Gatineau  
No cour / Court No.  
No dossier / Estate No. 33-3204754

FORMULAIRE 79 -- Suite / FORM 79 -- Continued

In the Matter of the Bankruptcy of  
Michel Petrin  
of the city of Cantley  
in the Province of Quebec

(11.1) Le 5 août 2023, j'ai vendu un bateau Legend 18 Xcalibur 2010 pour 22,000.00\$ à un tiers non lié, pour financer les corporations.

Le 26 juillet 2023, j'ai cédé 50% des droits de propriété du 570 Ch du Lac-Jim, Mansfield-et-Pontefract à Andrée-Anne Rochon en contrepartie de l'assumption de 50% du prêt hypothécaire.

Le 28 juillet 2023, j'ai vendu mon condo situé au 807-285 rue Laurier à Gatineau à Monteza Ebrahimi (aucun lien de dépendance) pour la somme de 260,000.00\$. Reçu net de 16, 095.00\$. Utiliser pour financer les corporations.

Le 22 avril 2022, j'ai vendu un terrain vacant 32 chemins du Marécage à Val-des-Monts à des tiers non liés pour 40,000.00\$, pour financer les corporations.

Le 24 août 2022, j'ai vendu Jeep Wrangler 2022 à un tiers non lié pour 22,000.00\$, pour financer les corporations.

Le 15 mars 2021, André Albert et moi, nous avons vendu un triplex situé aux 24 chemins de Marécage, Val-des-Monts, à la corporation Gestion Albert Petrin Inc. dans le but de financer la corporation. Prix de vente, 275,000\$ en contrepartie de l'assumption de l'hypothèque.

Le 31 août 2022, j'ai vendu à Andrée-Anne Rochon 90 actions de catégorie 'A' de 7657722 Canada Inc. pour 90\$ et 188,946 actions de catégorie 'I' pour une somme de 18, 894.60\$.

Il y a quelques années, j'ai vendu mes motoneiges sur Market Place. Les fonds ont été utilisés pour financer les corporations

12. Vous attendez-vous à recevoir des sommes d'argent en dehors du cours normal des affaires ou d'autres biens au cours des douze (12) prochains mois? / Do you expect to receive any sums of money that are not related to your normal income, or any other property within the next twelve (12) months?

☐ Oui/Yes ☒ Non/No

Si vous avez répondu oui, veuillez préciser / If yes, provide details:

13. Donnez les raisons de vos difficultés financières (choisissez toutes les options qui s'appliquent et donnez des détails) / Give reasons for your financial difficulties (Select all that apply and provide details):

- ☒ Diminution de revenus/Loss of Income; ☐ Problèmes médicaux/Medical Reasons; ☒ Échec de l'entreprise/Business Failure;  
☐ Jeux de pari/Gambling; ☐ Dépendance autre qu'au jeu/Addictions other than gambling; ☐ Rupture du couple/Relationship Breakdown;  
☐ Dettes fiscales/Tax Liabilities; ☐ Aide financière à un tiers/Financial Support of Others; ☐ Dettes d'études/Student Debt;  
☐ Problèmes judiciaires (veuillez préciser)/Legal Matters (Provide details); ☐ Déménagement/Moving/Relocation Expenses;  
☐ Échec d'une proposition/Failed proposal; ☐ Mauvaise gestion financière/Financial Mismanagement;  
☒ Autre (veuillez préciser)/Other (Please specify).

Détails pertinents / Provide relevant details:

[ Autre/Other ] Cautionnement des dettes de 9053-5279 Québec Inc. (en faillite) et potentielles cotisations fiscales pour les responsabilités de l'administrateur (TPS/TVQ, DAS, CNESST et autres).

Du 31 août 2020 au 31 août 2024 j'ai financé ma corporation Holding pour 535,000\$ et le Holding a financé la corporation faillie 9053-5279 Québec Inc. pour 512,000\$

[ Diminution de revenus/Loss of Income ] Suite à l'échec de 9053-5279 Québec Inc. je me suis retrouvé sans revenu. Depuis environ novembre 2024, je reçois un salaire de Alpe Électrique.

[ Échec de l'entreprise/Business Failure ] Faillite de mon entreprise 9053-5279 Québec Inc le 21 février 2024 suite au rejet par les créanciers de la proposition Division I.

31-mars-2025

Date

Michel Pétrin  
Failli / Bankrupt

District de / District of Québec  
No division / Division No. 06 - Hull Gatineau  
No cour / Court No.  
No dossier / Estate No. 33-3204754

FORMULAIRE 79 -- Fin / FORM 79 -- Concluded

In the Matter of the Bankruptcy of  
Michel Petrin  
of the city of Cantley  
in the Province of Quebec

---

Je, Michel Pétrin, de Cantley en la province de Québec, étant dûment assermenté (ou ayant déclaré solennellement) déclare que le bilan est, au meilleur de ma connaissance, un relevé complet, véridique et entier de mes affaires en ce 28 mars 2025, et indique au complet tous mes biens et transactions de quelque nature qu'ils soient, en ma possession et dévolus, tels que définis par la Loi sur la faillite et l'insolvabilité.

I, Michel Pétrin of the city of Cantley in the Province of Quebec, do swear (or solemnly declare) that this statement is, to the best of my knowledge, a full, true and complete statement of my affairs on the 28th day of March 2025, and fully discloses all property and transactions of every description that is or was in my possession or that may devolve on me in accordance with the Bankruptcy and Insolvency Act.

ASSERMENTÉ (ou DÉCLARÉ SOLENNELLEMENT) à distance par Michel Pétrin disant se trouver à Cantley en la province de Québec, devant moi à Gatineau en la province de Québec ce 28 mars 2025, conformément aux règlements provinciaux quant à l'administration du serment ou de la déclaration à distance.

SWORN (or SOLEMNLY DECLARED) remotely by Michel Pétrin stated as being located in the Ville of Cantley in the Province of Quebec before me at the Ville of Gatineau in the Province of Quebec, on this 28th day of March 2025 in accordance with provincial Regulation on Administering Oath or Declaration Remotely.

---

Pascal Gagnon, Commissaire à l'Assermentation / Commissioner of Oaths  
Pour la province de Québec/ For the Province of Quebec  
Expire le 4 août 2027/ Expires August 4, 2027

---

31-mars-2025

Date

---

Michel Pétrin  
Failli / Bankrupt

District of  
Division No.  
Court No.  
Estate No.

Quebec  
06 - Hull Gatineau  
  
33-3204754

FORM 65  
Monthly Income and Expense Statement of the Bankrupt and the Family Unit  
and Information (or Amended Information) Concerning the Financial Situation of the Individual Bankrupt  
(Section 68 and Subsection 102(3) of the Act; Rule 105(4))

☒ Original ☐ Amended

In the Matter of the Bankruptcy of  
Michel Petrin  
of the city of Cantley  
in the Province of Quebec

Information concerning the monthly income and expense statement of the bankrupt and the family unit, the financial situation of the bankrupt and the bankrupt's obligation to make payments to the estate of the bankrupt pursuant to section 68 of the Act are as follows:

Monthly Income						
No.	Type of income 1	Details	Income exempt from the operation of the Act	Bankrupt/ Debtor	Other members of the Family Unit <input type="checkbox"/> One or more members of the Family Unit refused or neglected to divulge income (Provide required details in comments)	Total
838443	Employment income (Net)		<input type="checkbox"/>	3,302.00	5,000.00	8,302.00
838445	Canada child benefit		<input checked="" type="checkbox"/>	50.00	50.00	100.00
				Total Net Monthly Income: 3,302.00 (1)	Total Net Monthly Income: 5,000.00 (2)	Total Net Monthly Income of the Family Unit ((1)+(2)): 8,302.00 (3)

1 Choose one option for each line: Net employment income; Net pension/annuities; Net child support; Net spousal support; Net employment insurance benefits; Net other insurance benefits; Net social assistance; Gross self-employment income (Exclude from totals); Net self-employment income; Net government benefits (Provide details); Net other benefits (Provide details); Other net income (Provide details).

District of                   Quebec  
Division No.               06 - Hull Gatineau  
Court No.  
Estate No.                 33-3204754

FORM 65 --- Continued

In the Matter of the Bankruptcy of  
Michel Petrin  
of the city of Cantley  
in the Province of Quebec

Monthly Non-Discretionary Payments					
No.	Type of payment 2	Details	Bankrupt/ Debtor	Other members of the Family Unit	Total
			Total Monthly Non-Discretionary Payments: (4)	Total Monthly Non-Discretionary Payments: (5)	Total Monthly Non-Discretionary Payments of the Family Unit ((4)+(5)): (6)

2 Choose one option for each line: Child support payments; Spousal support payments; Child care; Medical condition expenses; Fines/penalties imposed by the Court; Expenses as a condition of employment; Debts where stay has been lifted; Other payments (Provide details).

Available monthly income of the BANKRUPT ((1) - (4)):

3,302.00 (7)

Available monthly income of the Family Unit ((3) - (6)):

8,302.00 (8)

BANKRUPT's portion of the available monthly income of the Family Unit ((7) / (8) X 100):

39.77 % (9)

District of                      Quebec  
Division No.                    06 - Hull Gatineau  
Court No.  
Estate No.                      33-3204754

FORM 65 --- Continued

In the Matter of the Bankruptcy of  
Michel Petrin  
of the city of Cantley  
in the Province of Quebec

Monthly Expenses of the Family Unit			
No.	Type of expenses	Details	Monthly Total
<b>Housing 3</b>			
5294650	Rent/Mortgage		2,200.00
5294651	Property Taxes/Condo Fees		500.00
5294652	Heating/Gas/Oil		125.00
5294653	Telephone		365.00
5294654	Cable		75.00
5294655	Hydro		350.00
5294656	Water	Entretien puits artésien	100.00
<b>Personal 4</b>			
5294657	Smoking	Conjointe	400.00
5294658	Entertainment/Sports		100.00
5294659	Other	Imprévus	100.00
5294660	Other	Soins dentaires	100.00
5294661	Other	Autre Non couvert par assurance	100.00
<b>Living 5</b>			
5294662	Food/Grocery		1,500.00
5294663	Grooming/Toiletries		100.00
5294664	Clothing		150.00
<b>Transportation 6</b>			
5294665	Car lease/Payments		650.00
5294666	Repair/Maintenance/Gas		400.00
<b>Insurance 7</b>			
5294667	Vehicle		125.00
5294668	Furniture/Contents		150.00
5294669	Life Insurance		150.00
<b>Payments 8</b>			
5294670	To the estate		557.00

3 Choose one option for each line: Rent/mortgage/hypothec; Property taxes/condo fees; Heating/gas/oil; Telephone/cell phone; Cable/streaming services; Internet; Electricity; Water; Furniture; Other.

4 Choose one option for each line: Tobacco/vaping/cannabis; Alcohol; Meals/restaurants; Entertainment/sports; Gifts/charitable donations; Allowances; Other.

5 Choose one option for each line: Food/grocery; Laundry/dry cleaning; Grooming/toiletries; Clothing; Other.

6 Choose one option for each line: Vehicle lease/payments; Vehicle insurance/registration; Repair/maintenance/gas; Public transportation; Other.

7 Choose one option for each line: Home; Furniture/contents; Life; Other.

8 Choose one option for each line: To the estate; To secured creditor (Other than mortgage and vehicle); To provider of financial advice (Other than the Licensed Insolvency Trustee); Other.

Total monthly expenses of the Family Unit: 8,297.00 (10)  
Monthly surplus or (deficit) of the Family Unit ((8) - (10)): 5.00 (11)

Information (or Amended Information) Concerning the Financial Situation of the Individual bankrupt

District of                    Quebec  
Division No.                06 - Hull Gatineau  
Court No.  
Estate No.                 33-3204754

FORM 65 --- Concluded

In the Matter of the Bankruptcy of  
Michel Petrin  
of the city of Cantley  
in the Province of Quebec

**Payments to the estate as per agreement**

Total amount bankrupt has agreed to pay monthly	<u>557.00 (12)</u>
Amount bankrupt has agreed to pay to repurchase assets (Provide details)	<u>0.00 (13)</u>
Residual amount paid into the estate ((12) - (13))	<u>557.00 (14)</u>

**Payments required by Directive No. 11R2 (Surplus Income)**

Number of persons in household the family unit, including the bankrupt	<u>5</u>
Monthly amount required to be paid to the estate by the Bankrupt/Debtor as surplus income obligation	<u>556.98 (15)</u>
Difference between the residual amount paid into the estate and the amount of the surplus income obligation ((14) - (15))	<u>0.02 (16)</u>

☐ The amended information relates to a material change in the financial situation of the individual bankrupt.

Dated at the Ville of Cantley in the Province of Quebec, this 31st day of March 2025.

Ginsberg, Gingras & Associates Inc. - Licensed Insolvency  
Trustee

\_\_\_\_\_  
Michel Pétrin

District of: Quebec  
 Division No. 06 - Hull Gatineau  
 Court No.  
 Estate No. 33-3204754

**FORM 31**

## Proof of Claim

(Sections 50.1, 81.5, 81.6, subsections 65.2(4), 81.2(1), 81.3(8), 81.4(8),  
 102(2), 124(2), 128(1), and paragraphs 51(1)(e) and 66.14(b) of the Act)

In the Matter of the Bankruptcy of  
 Michel Petrin  
 of the city of Cantley  
 in the Province of Quebec

The creditor's preference is to receive all notices and correspondence regarding this claim at the following address and/or facsimile number and/or email address (a mailing address must be provided in all cases):

Address: \_\_\_\_\_  
 Facsimile: \_\_\_\_\_  
 Email: \_\_\_\_\_  
 Contact person name or position: \_\_\_\_\_  
 Telephone number for contact person: \_\_\_\_\_

In the matter of the bankruptcy of Michel Pétrin of the city of Cantley in the Province of Quebec and the claim of

\_\_\_\_\_, creditor.

I, \_\_\_\_\_ (name of creditor or representative of the creditor), of \_\_\_\_\_ (city and province), do hereby certify:

1. That I am a creditor of the above named debtor (or that I am \_\_\_\_\_ (state position or title) of \_\_\_\_\_, (name of creditor or representative of the creditor) and that I am authorized to represent and (if the creditor is a corporation) that I have authority to bind the creditor of the above-named debtor).

2. That I have knowledge of all the circumstances connected with the claim referred to below.

3. That the debtor was, at the date of bankruptcy, namely the 28th day of March 2025, and still is, indebted to the creditor in the sum of \$\_\_\_\_\_, as specified in the statement of account (or affidavit) attached and marked Schedule "A", after deducting any counterclaims to which the debtor is entitled. Any debt payable in a currency other than Canadian currency was converted to Canadian currency as of the date of bankruptcy.

(The attached statement of account or affidavit must specify the supporting documents or other evidence in support of the claim)

4. That, to the best of my knowledge, this debt has never been (or this debt has been or part of this debt has been) statute-barred as determined under the relevant legislation.

5. That payment for this debt by the debtor to the creditor has been due (or has been in default) since the \_\_\_\_ day of \_\_\_\_\_, and that the last payment, if any, on this debt by the debtor to the creditor was made on the \_\_\_\_ day of \_\_\_\_\_, and/or that the last acknowledgement, if any, of liability for this debt by the debtor to the creditor was made on the \_\_\_\_ day of \_\_\_\_\_, as follows:

(Give full particulars of the claim, including its history, any acknowledgement or legal action)

6. (Check and complete appropriate category)

☐ **A. Unsecured claim of \$\_\_\_\_\_**

(Other than as a customer contemplated by Section 262 of the Act)

That in respect of this debt, I do not hold any assets of the debtor as security and:

(Check appropriate description)

☐ Regarding the amount of \$\_\_\_\_\_, I do not claim a right to a priority.

☐ Regarding the amount of \$\_\_\_\_\_, I claim a right to a priority under paragraph 136(1)(d) of the Act (Complete paragraph 6E below.)

District of                      Quebec  
Division No.                  06 - Hull Gatineau  
Court No.  
Estate No.                    33-3204754

FORM 31 --- Continued  
In the Matter of the Bankruptcy of  
Michel Petrin  
of the city of Cantley  
in the Province of Quebec

- ☐ Regarding the amount of \$ \_\_\_\_\_, I claim a right to a priority under paragraph 136(1)(d.01) of the Act.
- ☐ Regarding the amount of \$ \_\_\_\_\_, I claim a right to a priority under paragraph 136(1)(d.02) of the Act.
- ☐ Regarding the amount of \$ \_\_\_\_\_, I claim a right to a priority under paragraph 136(1)(d.1) of the Act.
- ☐ Regarding the amount of \$ \_\_\_\_\_, I claim a right to a priority under paragraph 136(1)(e) of the Act.
- ☐ Regarding the amount of \$ \_\_\_\_\_, I claim a right to a priority under paragraph 136(1)(f) of the Act.
- ☐ Regarding the amount of \$ \_\_\_\_\_, I claim a right to a priority under paragraph 136(1)(g) of the Act.
- ☐ Regarding the amount of \$ \_\_\_\_\_, I claim a right to a priority under paragraph 136(1)(i) of the Act.

(Set out on an attached sheet details to support priority claim)

☐ **B. Claim of Lessor for disclaimer of a lease of \$ \_\_\_\_\_**

That I make a claim under subsection 65.2(4) of the Act, the particulars of which are as follows:  
(Give full particulars of the claim, including the calculations upon which the claim is based)

☐ **C. Secured claim of \$ \_\_\_\_\_**

That in respect of this debt, I hold assets of the debtor valued at \$ \_\_\_\_\_ as security, the particulars of which are as follows:  
(Give full particulars of the security, including the date on which the security was given and the value at which you assess the security and attach a copy of the security documents.)

A trustee may, pursuant to subsection 128(3) of the Act, redeem a security on payment to the secured creditor of the debt or the value of the security as assessed, in the proof of security, by the secured creditor.

☐ **D. Claim by Farmer, Fisherman or Aquaculturist of \$ \_\_\_\_\_**

That I make a claim under subsection 81.2(1) of the Act for the unpaid amount of \$ \_\_\_\_\_  
(Attach a copy of sales agreement and delivery receipts)

☐ **E. Claim by Wage Earner of \$ \_\_\_\_\_**

- ☐ That I make a claim under subsection 81.3(8) of the Act in the amount of \$ \_\_\_\_\_,
- ☐ That I make a claim under subsection 81.4(8) of the Act in the amount of \$ \_\_\_\_\_,

☐ **F. Claim by Pension Plan for unpaid amount of \$ \_\_\_\_\_**

- ☐ That I make a claim under subsection 81.5 of the Act in the amount of \$ \_\_\_\_\_,
- ☐ That I make a claim under subsection 81.6 of the Act in the amount of \$ \_\_\_\_\_,

☐ **G. Claim against Director of \$ \_\_\_\_\_**

(To be completed when a proposal provides for the compromise of claims against directors)  
That I make a claim under subsection 50(13) of the Act, the particulars of which are as follows:  
(Give full particulars of the claim, including the calculations upon which the claim is based)

☐ **H. Claim of a Customer of a Bankrupt Securities Firm of \$ \_\_\_\_\_**

That I make a claim as a customer for net equity as contemplated by section 262 of the Act, the particulars of which are as follows:  
(Give full particulars of the claim, including the calculations upon which the claim is based)

District of                      Quebec  
Division No.                  06 - Hull Gatineau  
Court No.  
Estate No.                    33-3204754

FORM 31 --- Concluded  
In the Matter of the Bankruptcy of  
Michel Petrin  
of the city of Cantley  
in the Province of Quebec

7. That, to the best of my knowledge, I am (or the above-named creditor is) (or am not or is not) related to the debtor within the meaning of section 4 of the Act, and have (or has) (or have not or has not) dealt with the debtor in a non-arm's-length manner.

8. That the following are the payments that I have received from the debtor, the credits that I have allowed to the debtor, and the transfers at undervalue within the meaning of section 2 of the Act that I have been privy to or a party to with the debtor within the three months (or, if the creditor and the debtor are related within the meaning of section 4 of the Act or were not dealing with each other at arm's length, within the 12 months) immediately before the date of the initial bankruptcy event within the meaning of section 2 of the Act:

(Provide details of payments, credits and transfers at undervalue)

9. (Applicable only in the case of the bankruptcy of an individual.)

☐ Whenever the trustee reviews the financial situation of a bankrupt to redetermine whether or not the bankrupt is required to make payments under section 68 of the Act, I request to be informed, pursuant to paragraph 68(4) of the Act, of the new fixed amount or of the fact that there is no longer surplus income.

☐ I request that a copy of the report filed by the trustee regarding the bankrupt's application for discharge pursuant to subsection 170(1) of the Act be sent to the above address.

**Warning:** Subsection 201(1) of the Act provides for the imposition of severe penalties in the event that a creditor or person claiming to be a creditor makes any false claim, proof, declaration or statement of account.

Dated at \_\_\_\_\_, this \_\_\_\_\_ day of \_\_\_\_\_.

\_\_\_\_\_  
Signature of creditor or representative

District of: Quebec  
Division No. 06 - Hull Gatineau  
Court No.  
Estate No. 33-3204754

FORM 36  
Proxy  
(Subsection 102(2) and paragraphs 51(1)(e) and 66.15(3)(b) of the Act)

In the Matter of the Bankruptcy of  
Michel Petrin  
of the city of Cantley  
in the Province of Quebec

I, \_\_\_\_\_, of \_\_\_\_\_, a creditor in the above matter, hereby  
appoint \_\_\_\_\_, of \_\_\_\_\_, to be  
my proxyholder in the above matter, except as to the receipt of dividends, \_\_\_\_\_ (with or without)  
power to appoint another proxyholder in his or her place.

Dated at \_\_\_\_\_, this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_.

\_\_\_\_\_  
Witness

\_\_\_\_\_  
Individual Creditor

\_\_\_\_\_  
Witness

\_\_\_\_\_  
Name of Corporate Creditor

Per \_\_\_\_\_  
Name and Title of Signing Officer

Return To:

Ginsberg, Gingras & Associates Inc. - Licensed Insolvency Trustee

\_\_\_\_\_

District of: Quebec  
Division No. 06 - Hull Gatineau  
Court No.  
Estate No. 33-3204754

Memo To Creditors

In the Matter of the Bankruptcy of  
Michel Petrin  
of the city of Cantley  
in the Province of Quebec

Dated at the Ville of Gatineau in the Province of Quebec, this 31st day of March 2025.

Ginsberg, Gingras & Associates Inc. - Licensed Insolvency Trustee

# Guidance for Completing Form 31, Proof of Claim

## Form 31, Proof of Claim

Form 31 is used to file a proof of claim under the Bankruptcy and Insolvency Act (the Act).

If you need more information in completing this Form, contact the Licensed Insolvency Trustee (LIT) responsible for the administration of the estate.

The form should be completed by:

- Creditors or their authorized representatives in response to a proposal or bankruptcy.

### **Creditor Contact Information**

The creditor's preferred contact details for correspondence about the claim.

- This can be a mailing address, fax number or email address.
- More than one type of contact can be provided. The LIT will then have the discretion to send correspondence by one of these options.

The creditor's mailing address **must** be given to allow the LIT to distribute any estate funds.

Name a contact person to receive correspondence about the claim.

- This can be the creditor or the name or position of a creditor representative.
- A telephone number for the contact person can be given for communication with the LIT.

### **Additional Details**

Enter the following:

- Select if the claim relates to a bankruptcy, a proposal or a receivership.
- The full legal name of the debtor, or the full legal or trade name of the debtor corporation.
- The city and province of the debtor.
- The full legal name of the creditor.

The type of proceeding and the name and city of the debtor may be pre-filled by the LIT.

### **Creditor Information**

Enter the following:

- The full name of the creditor or creditor representative.
- The city and province of the creditor or creditor representative.

### **Creditor Statement**

The creditor or creditor representative confirms that all information related to the creditor's claim is true and completed to the best of their knowledge.

### **Paragraphs 1 and 2:**

- If you are an employee the creditor or a creditor representative, supply your position or job title, and the full legal name of your employer.
- If the creditor is a corporation, the person completing the form must confirm that they have the authority to bind the creditor.

### Paragraph 3

Claim details:

- Select if the claim relates to a bankruptcy, a receivership, a proposal or a proposal made following a notice of intention.
- The filing date of the proceeding (day, month, and year).
  - This date may be pre-filled by the LIT.
- The full amount, in Canadian dollars, the debtor owes the creditor on the date of the proceedings, minus any counterclaims to which the debtor is entitled.
  - If the amount owing was payable in a currency other than Canadian dollars, it should be converted to Canadian dollars at the rate provided in the proposal.
  - If there is no specified rate, use the exchange rate on the filing date provided above.
- Attach supporting documents to provide all relevant details to prove the claim. This allows the LIT to examine the claim and decide whether to allow it.

### Paragraph 4

Confirmation of debt status:

- Select whether all, part or none of the debt is statute-barred.
  - A debt is statute-barred when legislation extinguishes the debt or bars a creditor from taking legal action to recover on it due to the passage of time, known as the limitation period.
  - The specific conditions and the time for a debt to become statute-barred vary depending on the circumstances and relevant legislation. For most unsecured liabilities, the general limitation period is between two and six years.
  - A statute-barred debt is not a provable claim under the Act. If you have a claim, it is advisable to seek legal advice to confirm the relevant legislation and limitation period that apply to your claim.

### Paragraph 5

Claim Details:

- Provide the date (day, month, and year) when payment was owed and the date (day, month, and year) of the last payment made by the debtor for the debt, if any.
- Provide the date of the debtor's most recent acknowledgment of the debt, if any.
- Include all relevant details about the debt or obligation, e.g., the nature and history of the claim, how and when the debt or obligation was contracted, etc.

### Paragraph 6

Type of Claim (according to the Act)

Check each applicable category for the claim or claims and include the required information and supporting documentation for each claim.

#### A. Unsecured Claim:

- For a claim against a securities firm, omit any amount claimed against the customer pool fund.

### Priority claims:

**If not claiming a right to a priority**, check the first box and enter the amount for which there is no priority being claimed.

**If claiming a right to a priority** under any of paragraphs 136(1)(d), (d.01), (d.02), (d.1), (e), (f), (g) or (i) of the Act, check the corresponding box and enter the amount for which a priority is claimed.

- **Employee claims:** For unpaid wages, salaries, commissions or compensation of up to \$2000, for work done during the six months preceding the bankruptcy or receivership, check the paragraph 136(1)(d) box. The details of the claim must also be provided in section E.
- **Secured creditor claims:** For the amount not received from the realization of the security because of the legislated security for unpaid wages or pension plans for the benefit of the debtor's employees, check the paragraph 136(1)(d.01) or 136(1)(d.02) box.
- **Former partner or child support claims:** For unpaid alimony, alimentary pension, support or maintenance of a former partner or child for a lump sum or periodic payment for amounts due in the year before the bankruptcy or proposal, check the paragraph 136(1)(d.01) box.
- **Municipal tax claims:** For unpaid property taxes owed for the last two years before the bankruptcy or proposal and for which the municipality has not registered on title, check the paragraph 136(1)(e) box.
- **Lessor claims:** For unpaid rent for the three months before the bankruptcy or proposal or accelerated rent for the three months after the bankruptcy or proposal, check the paragraph 136(1)(f) box.
- **Creditor cost claims:** For legal fees and costs paid by a creditor for any process against the property of the debtor filed before the bankruptcy or proposal, check the paragraph 136(1)(g) box.
- **Insurer claims:** For claims of insurers who paid money for injuries to the debtor's employees not covered by the provisions of any workers' compensation legislation, check the paragraph 136(1)(i) box.

The total amount of all the amounts in priority must correspond to the total amount for unsecured claims reported at A.

**B. Lessor's claim for a disclaimer of a lease:**

- This is only available if the debtor used a proposal to end a commercial lease.
- Provide details of the claim, including calculations on which the claim is based.

**C. Secured claim:**

- Provide the amount of the secured debt and complete details of the security, including the date the security was given and the value at which it is assessed at the date of completing the form.
- Include copies of security and registration documents.

**D. Claims by Farmers, Fishers or Aquaculturists:**

- The amount entered on both lines should be the same.
- This claim only applies to inventory supplied by farmers, fishers or aquaculturists within 15 days of the bankruptcy date or receiver's appointment (see the filing date at Paragraph 3).
- Include sales agreements and delivery receipts.

**E. Claims by Wage Earner:**

- If the claim relates to the bankruptcy of the employer, check the subsection 81.3(8) box.
  - Enter the amount claimed for unpaid wages for work done within six months before the bankruptcy.
- If the claim relates to the appointment of a receiver to the property of the employer, check the subsection 81.4(8) box.
  - Enter the amount claimed for unpaid wages for work done within six months before the receiver's appointment.
  - A priority claim can often be filed at A for these unpaid wages under paragraph 136(1)(d).

**F. Claims by Pension Plans:**

- This claim should be filed by the pension plan administrator, not by the employee or former employee of the debtor.
- If the claim relates to the employer's bankruptcy, check the section 81.5 box.
  - Enter the amount claimed for unpaid amounts from the pension plan.
- If the claim relates to the appointment of a receiver to the property of the employer, check the section 81.6 box.
  - Enter the amount claimed for unpaid amounts from the pension plan.

#### **G. Claims against Directors:**

- This only applies to corporations that have filed a proposal that includes a compromise or protection from claims against the directors of the corporation made under subsection 50(13).
- A director of a corporation other than an income trust means a person who holds the position of a director regardless of their title, and in the case of an income trust, a person holding the position of trustee by any name.
- Fully explain the claim and include detailed calculations upon which the claim is based.

#### **H. Claims by a customer of a bankrupt securities firm:**

- A securities firm refers to a business that buys and sells securities, such as shares, mutual funds shares, notes, bonds, debentures, commodity futures, or derivatives, on behalf of its customers.
- The amount claimed must be for the net equity of the customer:
  - This is the value of the securities in the customer's account, had it been liquidated at the close of business on the date of bankruptcy, less any amount owed by the customer to the securities firm on the same date.
- Include detailed calculations upon which the claim is based.

### **Paragraph 7**

#### Relationship to the Debtor

- Indicate whether the creditor is related to the debtor:
  - Individuals are related if they are connected by blood, marriage, common-law partnership, or adoption.
  - Corporations are typically related to individuals who control them, as well as other corporations controlled by the same persons or are part of the same group of corporations.
- Indicate whether the creditor has dealt with the debtor in a non-arm's length manner:
  - Non-arm's length refers to a relationship or transaction between parties who are related to each other.
  - Creditors related to the debtor are generally considered not to deal with each other at arm's length.

### **Paragraph 8**

#### Payment and Credits

List all payments received from the debtor and credit extended to the debtor during the designated period.

- Designated period:
  - For related persons or persons who are not at arm's length, the designated period is twelve months before the date of filing in Paragraph 3.
  - Otherwise, the designated period is three months before the date of filing in Paragraph 3.
- Provide information on any transfers at undervalue by the debtor that the creditor was a party to, or is aware of, for the designated period.
  - Transfers at undervalue include all transactions, either for goods or services, for which the debtor received conspicuously less than reasonable value.
- Include all details of payments, credits or any transfers at undervalue.

## Paragraph 9

### Request for Information

If the proof of claim relates to an individual bankrupt, you can request to receive specific information by checking the applicable box.

**Check the first box** to be informed whenever the LIT reviews the bankrupt's financial situation, redetermines if they must make surplus income payments to the estate, and the new amount of these payments.

**Check the second box** to receive a copy of the LIT's report on the discharge of the bankrupt which includes information such as the reasons for bankruptcy, the bankrupt's conduct, performance of their required duties, and other relevant facts.

- The LIT will send a copy of the report to the creditor using the contact information provided in the **Creditor Contact Information** section.

## Paragraph 10

### Signature

The person completing the form must sign it and include the location and specific date (day, month, and year) they signed it.

- Signing this form binds the creditor and attests that the information is full, true and complete to the best of their knowledge.
- It is a serious offence for a creditor to include any false information or to make any false claims with the intent to defraud. The offence can result in a fine of up to \$5,000, imprisonment for up to one year, or both.