

GUIDE ON HOW TO COMPLETE THE PROOF OF CLAIM AGAINST THE DEBTOR COMPANIES

This guide has been prepared to assist persons wishing to complete a proof of claim form against the Debtor Companies mentioned above. For any additional question on how to complete your Proof of Claim, please contact Ms. Audrée Laferrière, as indicated below.

Please note that this document is merely a guide.

The Debtor Companies are :

- CORPORATION MOUNT REAL / MOUNT REAL CORPORATION;
- CORPORATION REAL ASSURANCE ACCEPTATION;
- GESTION MRACS LTÉE / GESTION MRACS LTD.;
- REAL VEST INVESTMENTS LTD.

SECTION A – DETAILS CONCERNING THE CREDITOR

Each individual or legal person (each a « Creditor ») wishing to assert a Class Action Claim against the Debtor Companies must complete a single Proof of Claim form. If you do not file a Proof of Claim before February 14, 2017, you will not participate in the settlement of the Class Action.

If a proof of claim has been filed in the Bankruptcy of the Debtor Companies, you are not required to file a new proof of claim with the Monitor, but only for the distribution in the Ordinary Creditor category. A Claim in the Ordinary Creditor category does not entitle you to receive a distribution in the settlement of the Class Action.

The Creditor must write his/her full legal name, as applicable.

If the Creditor did business with the Debtor Companies under one or more names that differ from the recorded names, this information shall be disclosed and a copy of the supporting documents must be provided. As an example, in the case of an estate, tutorship or protection regime, the person completing the Proof of Claim must provide the applicable documents.

SECTION B – SINGLE PROOF OF CLAIM

A Creditor having multiple claims against more than one Debtor Company shall file a single Proof of Claim for the amount of the total claim.

SECTION C – CLAIMS

The Proof of Claim must be signed by the Creditor of his/her authorized representative, where applicable, in front of a witness.

Class Action Claim

This includes all claims in the Class Action. If the amount does not differ from the amount established by the Monitor as indicated in your Notice to Creditors, no supporting document is required.

You must fill in the requested information and make the applicable choices if your claim is for amounts that had been contributed in a RRSP or similar plan.

A Class Action Claim for an amount superior to the Net Capital indicated by the Monitor must include, minimally: a copy of the Promissory Note, a proof of payment to the Debtor Company and a complete and detailed statement of account. Any documentation you deem useful shall be communicated to the Monitor.

Ordinary Claim

This includes provable claim under the Act. Of any nature, including claims and undertakings, including eventual and unasserted or unliquidated claims, (to be confirmed as provided under law) for any obligation contracted by the Debtor Companies before the initial Bankruptcy event including claims of former employees for any prejudice, without limitation, but excluding secured claims and claims entitled to a priority. Ordinary claims include damages as a result of a contract termination.

A Proof of Claim for an Ordinary Claim must be accompanied by a detailed Proof of Claim.

FILING OF PROOFS OF CLAIM

A duly completed and signed Proof of Claim, with the supporting documents where applicable, shall be received by the Monitor no later than **February 14, 2017 at 5:00 p.m. (Montréal time)** (the « Claims Bar Date »), by mail, messenger, email, fax at the address below:

RAYMOND CHABOT INC.,
As Monitor the Debtor Companies
National Bank Tower
600 de La Gauchetière Street West, Suite 2000
Montréal (Québec) H3B 4L8
Email: reclamationMtl@rcgt.com
Fax: 514 858-3303

For any additional information you require, please contact Ms. Aurée Laferrière by email at reclamationMtl@rcgt.com or by phone at 514 954-4624.

ALL PROOF OF CLAIMS NOT RECEIVED BEFORE THE CLAIMS BAR DATE WILL BE DEFINITELY EXTINGUISHED.