

ACTION TO BE CONSIDERED	NOTES
<p style="text-align: center;"><b>INTRODUCTION</b></p> <p><b>Purpose and currency of checklist.</b> This checklist is designed to be used with the CLIENT IDENTIFICATION AND VERIFICATION PROCEDURE (A-1) checklist. It indicates areas that may be covered in an examination in aid of execution (pursuant to Rule 13-4 of the Supreme Court Civil Rules, B.C. Reg. 168/2009). It is intended primarily for examination of an individual debtor, but item 13 suggests questions for a corporate debtor. The checklist should be used as a guideline only. The nature and scope of the examination in each case is a matter for professional judgment. This checklist is current to September 1, 2018.</p> <p>Procedural matters relating to examination in aid of execution are dealt with in item 8.4 of the COLLECTIONS PROCEDURE (E-4) checklist.</p> <p><b>New developments:</b></p> <ul style="list-style-type: none"> <li>• <b>Increase in monetary limit of Small Claims Court.</b> The monetary limit for civil cases heard in Provincial Court is now \$35,000 (Small Claims Court Monetary Limit Regulation, B.C. Reg. 179/2005, amended by B.C. Reg. 120/2017, Sch. 1). Under the Small Claims Rules, B.C. Reg. 261/93, amended pursuant to B.C. Reg. 120/2017, claims filed in Provincial Court before June 1, 2017, may be amended to increase the amount of the claim or counterclaim (Rules 8(2), (7), (8), and (9)). Claims filed in B.C. Supreme Court before June 1, 2017, for amounts between \$25,000 and \$35,000 will proceed in Supreme Court unless one of the parties applies to have the matter transferred to Provincial Court.</li> <li>• <b>Civil Resolution Tribunal (the “CRT”).</b> The <i>Civil Resolution Tribunal Act</i>, S.B.C. 2012, c. 25 (the “<i>CRT Act</i>”), Civil Resolution Tribunal Small Claims Regulation, B.C. Reg. 111/2017, and Civil Resolution Tribunal Rules govern the CRT process. Effective June 1, 2017, the CRT may resolve certain small claims disputes up to \$5,000 and strata property disputes of any amount. Section 3.1 enumerates the types of claims the CRT does and does not have jurisdiction to hear.</li> <li>• <b>CRT’s effect on Small Claims Court.</b> The Provincial Court will hear cases within the CRT’s monetary jurisdiction where: (1) the CRT refuses to resolve the claim (<i>CRT Act</i>, s. 11); (2) a judge orders that the CRT not adjudicate the matter (<i>CRT Act</i>, ss. 12.1 and 12.3); (3) a party files a notice of objection to a CRT decision (<i>CRT Act</i>, ss. 56.1 to 56.4); or (4) a party asks to have a CRT order enforced in Provincial Court (<i>CRT Act</i>, s. 58). Claims for less than \$5,000 filed in Provincial Court prior to June 1, 2017, will continue to be heard in Provincial Court.</li> <li>• <b>Solicitor-client privilege.</b> Two Court of Appeal decisions from recent years have addressed solicitor-client privilege, which is a substantive right; there must be “clearly defined circumstances” to dispel the near absolute protection of solicitor-client privilege: <i>British Columbia (Attorney General) v. Lee</i>, 2017 BCCA 219 (leave to appeal dismissed with costs, 2017 CanLII 84240 (SCC)), and <i>Soprema Inc. v. Wolrige Mahon LLP</i>, 2016 BCCA 471.</li> <li>• <b>Discretion to reopen a matter not “unfettered”.</b> In <i>Hansra v. Hansra</i>, 2017 BCCA 199, the Court of Appeal held it is time to jettison the word “unfettered” when describing the discretion of a trial judge to reopen a matter before entry of the order. The discretion to reopen is, in fact, fettered, in the sense that it must be exercised “ ‘judicially’, in a principled and consistent way”.</li> </ul>	

ACTION TO BE CONSIDERED	NOTES
<ul style="list-style-type: none"> <li>• <b>Law Society Rules</b> <ul style="list-style-type: none"> <li>• <b>Juricert password.</b> When using the electronic filing system of the Land Title Office, a lawyer must not disclose the lawyer’s password or permit any other person, including an employee, to use the password or affix the lawyer’s e-signature (Law Society Rule 3-96.1).</li> <li>• <b>Temporary articulated student restrictions.</b> Temporary articulated students are restricted from making certain appearances in Supreme Court, but not Provincial Court (Law Society Rule 2-71(2)).</li> <li>• <b>Electronic transfer of trust funds.</b> The Rules were amended in December 2017, effective July 1, 2018, to allow lawyers to electronically transfer trust funds using an online banking platform (Law Society Rules 3-64(4) and (6) to (8); 3-64.1; 3-64.2; 3-65(1), (1.1), and (2); and 3-66(2)). For questions, contact <a href="mailto:trustaccounting@lsbc.org">trustaccounting@lsbc.org</a> or 604.697.5810.</li> <li>• <b>Client identification and verification.</b> The Federation of Law Societies of Canada has proposed amendments to its Model Rule on Client Identification and Verification Requirements. If the Federation’s Council approves the amendments, they will be forwarded to the law societies for adoption. Changes to the Law Society of BC’s rules would require the Benchers’ approval and, if approved, may affect the CLIENT IDENTIFICATION AND VERIFICATION PROCEDURE (A-1) checklist current to September 1, 2018.</li> <li>• The Law Society Rules are published at <a href="http://www.lawsociety.bc.ca/support-and-resources-for-lawyers/act-rules-and-code/law-society-rules">www.lawsociety.bc.ca/support-and-resources-for-lawyers/act-rules-and-code/law-society-rules</a>.</li> </ul> </li> </ul> <p><b>Of note:</b></p> <ul style="list-style-type: none"> <li>• <b>Fraud prevention.</b> Lawyers should maintain an awareness of the myriad scams that target lawyers, including the bad cheque scam and fraudulent changes in payment instructions, and must be vigilant about the client identification and no-cash rules. See the “Fraud Prevention” page, including the “Fraud Alerts” section, on the Law Society website at <a href="http://www.lawsociety.bc.ca/support-and-resources-for-lawyers/lawyers-insurance-fund/fraud-prevention">www.lawsociety.bc.ca/support-and-resources-for-lawyers/lawyers-insurance-fund/fraud-prevention</a>.</li> <li>• <b>Searches of lawyers’ electronic devices at borders.</b> In 2017, in response to the Law Society’s concerns about the searches of lawyers’ electronic devices by Canada Border Services Agency officers, the Minister of Public Safety advised that officers are instructed not to examine documents if they suspect they may be subject to privilege, if the documents are specifically marked with the assertion they are privileged, or if privilege is claimed by a lawyer with respect to the documents. View the Minister’s letter and Law Society’s response at <a href="http://www.lawsociety.bc.ca/our-initiatives/rule-of-law/issues-that-affect-the-rule-of-law">www.lawsociety.bc.ca/our-initiatives/rule-of-law/issues-that-affect-the-rule-of-law</a>. Lawyers are reminded to claim privilege where appropriate and to not disclose privileged information or the password to electronic devices containing privileged information without client consent or a court order. See also “Client Confidentiality—Think Twice before Taking Your Laptop or Smart Phone across Borders” in the Spring 2017 <i>Benchers’ Bulletin</i> and “Crossing the border into or out of the United States” in the Spring 2018 <i>Benchers’ Bulletin</i>.</li> <li>• <b>Aboriginal law.</b> Real or personal property of a “band” or “Indian” (as defined by the <i>Indian Act</i>, R.S.C. 1985, c. I-5) is protected under ss. 89 and 90 of the <i>Indian Act</i> if situated on reserve lands. Typically, such property is not subject to charge, pledge, mortgage, attachment, levy, seizure, distress, or execution in favour of any person other than an Indian or a band. If the creditor is an Indian or band, the <i>Indian Act</i> protections do not apply. Note that a leasehold interest in designated land is not protected, nor is personal property sold under conditional sales agreements: see s. 89(1.1) and (2). In addition to <i>Indian Act</i> considerations, some Indian bands or First Nation entities have entered into treaties or</li> </ul>	

ACTION TO BE CONSIDERED	NOTES
<p>have special land-tenure agreements in place that may affect collection efforts against personal and real property. Also, there may be special agreements in place for individual Indians to opt out of treaties or reserve tenures (for example, in the Treaty 8 area).</p> <p>If collection efforts are to be made against band or Indian assets on reserve lands (including funds in a financial institution), reserve lands, or lands subject to a treaty, consider seeking advice from a lawyer with experience in Aboriginal law matters. Further information on Aboriginal law issues is available on the “Aboriginal Law“ page in the “Practice Areas” section of the Continuing Legal Education Society of British Columbia website (www.cle.bc.ca) and in other CLEBC publications, including <i>British Columbia Creditors’ Remedies—An Annotated Guide</i> (CLEBC, 2001–) and <i>British Columbia Real Estate Practice Manual</i>, 3rd ed. (CLEBC, 2006–).</p> <p style="text-align: center;"><b>CONTENTS</b></p> <ol style="list-style-type: none"> <li>1. Initial Contact</li> <li>2. Preliminary Matters</li> <li>3. Employment</li> <li>4. Real Property</li> <li>5. Other Property (Legal or Equitable)</li> <li>6. Dispositions of Property</li> <li>7. Spouse</li> <li>8. Family</li> <li>9. Debts</li> <li>10. Personal Budget</li> <li>11. Litigation and Judgments</li> <li>12. Satisfaction of the Judgment</li> <li>13. Supplementary Questions for a Corporate Debtor</li> </ol> <p style="text-align: center;"><b>CHECKLIST</b></p> <p><b>1. INITIAL CONTACT</b></p> <p>1.1 Consider Law Society Rules 3-98 to 3-109 on client identification and verification, and complete the CLIENT IDENTIFICATION AND VERIFICATION PROCEDURE (A-1) checklist.</p> <p>Before taking any steps to enforce a judgment on behalf of a client, consider the limitation period for enforcing a judgment as set out in s. 7 of the <i>Limitation Act</i>, S.B.C. 2012, c. 13 (or s. 3 of the former Act).</p> <p>1.2 Before conducting an examination in aid of execution, consider performing basic searches, using BC OnLine and other online databases, to better understand the debtor’s financial status and to test the debtor’s credibility:</p> <ol style="list-style-type: none"> <li>.1 Company searches for all corporate parties, checking back to the time when the events giving rise to the action occurred:             <ol style="list-style-type: none"> <li>(a) Name.</li> <li>(b) Registered and records offices.</li> <li>(c) Identity and addresses of directors and officers.</li> <li>(d) Good standing.</li> </ol> </li> </ol>	

ACTION TO BE CONSIDERED	NOTES
<p>.2 Land title search on the debtor’s addresses (PIDs for land title office (“LTO”) searches can be obtained by doing an address search on the BC Assessment website) and any other property in which the debtor may have an interest. Search by the debtor’s name for any other real property holdings.</p> <p>(a) Some jurisdictions, such as Alberta, do not allow searches by owner name. If the debtor might have property in another jurisdiction, consider retaining a local agent to conduct searches and, pending those results, consider commencing action where exigible assets are located.</p> <p>.3 Office of the Superintendent of Bankruptcy (“OSB”) (an agency of Industry Canada). If bankruptcy proceedings have commenced, an automatic stay will apply to all other actions, subject to leave of the court. OSB searches also now disclose proceedings under the <i>Companies’ Creditors Arrangement Act</i>, R.S.C. 1985, c. C-36. If an “initial order” has been pronounced in such proceedings, review the order for the term of any stay of proceedings and determine if any extensions have been granted.</p> <p>(a) If an assignment or a notice of intention to file a proposal has been filed, contact the trustee and obtain a creditor’s package, then file proof of claim. Consider whether it is appropriate to seek leave to bring or continue an action, such as if insurance proceeds are available, or whether you should be claiming as an unsecured creditor in the estate.</p> <p>(b) If there is a potential trust claim, special rules apply to claim a right in property, with specific timing requirements. You may wish to consult a lawyer who is familiar with insolvency.</p> <p>(c) Consider whether the claim is one that “survives” the bankruptcy, for example because it arises from fraud or defalcation. While the stay of proceedings prohibits any action being taken as against the bankrupt’s assets, you may wish to take steps in the bankruptcy proceedings to confirm that the judgment does in fact survive, and monitor the proceedings closely so that action can be taken as soon as the bankrupt or trustee is discharged.</p> <p>.4 Personal property registry</p>	
<p><b>2. PRELIMINARY MATTERS</b></p> <p>2.1 Full name of debtor (including whether any other name has ever been used), home address and telephone number, business address and telephone number (if any), occupation(s).</p> <p>2.2 Date of birth.</p> <p>2.3 Address, telephone number, and email address.</p> <p>Marital Status. If separated, for purposes of the <i>Family Law Act</i>, S.B.C. 2011, c. 25, the date of separation. Note that under the now-repealed <i>Family Relations Act</i>, s. 56 stipulated other events besides separation triggering a spouse’s entitlement to an undivided 50% interest in a family asset. Under the transitional provisions of the <i>Family Law Act</i>, s. 252, unless the spouses otherwise agree, a proceeding to enforce, set aside, or replace an agreement respecting property division before the <i>Family Law Act</i> came into force (March 18, 2013) or a proceeding respecting property division commenced</p>	

ACTION TO BE CONSIDERED	NOTES
<p>under the <i>Family Relations Act</i> “must be started or continued, as applicable, under the [<i>Family Relations Act</i>] as if the [<i>Family Relations Act</i>] had not been repealed”.</p> <p>2.4 Whether the person being examined was the defendant in the specified action. If examining a third party who was not a defendant, confirm relationship (questions will then need to be reframed as to their knowledge of the judgment debtor(s)).</p> <p>2.5 Whether a judgment was obtained against the debtor by the plaintiff in the action referred to (specify date and amount of judgment).</p> <p>2.6 Introduction to questioning:</p> <ol style="list-style-type: none"> <li>.1 Remind the debtor of oath or affirmation.</li> <li>.2 Will examine regarding assets and want specific answers to the fullest and best of the debtor’s ability.</li> <li>.3 Questions relate to property owned now and also since the debt arose.</li> <li>.4 Questions relate also to assets held on trust or as nominee for the debtor.</li> </ol> <p><b>3. EMPLOYMENT</b></p> <p>3.1 Occupation.</p> <p>3.2 Employment since the time the debt arose. For each job:</p> <ol style="list-style-type: none"> <li>.1 Employer’s name and address.</li> <li>.2 Length of employment.</li> <li>.3 Position.</li> <li>.4 Full time or part time.</li> <li>.5 Prospects.</li> <li>.6 Any other employment. Ask the same questions as items .1 to .5 above.</li> <li>.7 Whether the debtor has any equity in the business in which he or she is employed.</li> <li>.8 If no longer employed, why was the employment terminated?</li> <li>.9 Did the debtor receive severance pay, bonus, golden handshake, etc., on termination?</li> </ol> <p>3.3 If the debtor works for his or her own company:</p> <ol style="list-style-type: none"> <li>.1 Address.</li> <li>.2 Registered office.</li> <li>.3 Holdings.</li> <li>.4 Ownership of company and names of directors.</li> <li>.5 Type of shareholding and number of shares held. Ask for production of corporate records book.</li> <li>.6 Any shareholders’ agreement(s), with particular reference to restrictions on share transfer. Ask for a copy of the agreement.</li> <li>.7 Any indebtedness of the company.</li> <li>.8 Any security held on assets in the company owing to debtor. Ask for copies of security documents.</li> </ol>	

ACTION TO BE CONSIDERED	NOTES
<p>.9 Any shareholder’s loans made to the company, and repayment terms.</p> <p>.10 If a partnership, ask what capital contribution was made. Ask what draw is paid. Ask whether there are retained earnings.</p> <p>3.4 Employment income. For each job:</p> <p>.1 Amount and basis of income (e.g., salary or commission).</p> <p>.2 Timing of payment.</p> <p>.3 Date of payment.</p> <p>.4 Whether paid directly into bank account.</p> <p>.5 Any bonuses (e.g., performance, year-end).</p> <p>.6 Any deferred profit sharing plan (how much paid in last 12 months).</p> <p>.7 Any participation plan.</p> <p>.8 Insurance.</p> <p>.9 Stocks or bonds.</p> <p>.10 Cars, memberships, etc.</p> <p>.11 Any amounts currently owing to the debtor.</p> <p>.12 What deductions are made at source.</p> <p>.13 Whether the debtor filed tax returns for the last two years (or dating back to when the cause of action arose). If so:</p> <p>(a) Gross earnings and sources.</p> <p>(b) Net earnings.</p> <p>(c) Income tax paid.</p> <p>(d) Ask for copies of the returns.</p> <p>.14 For a self-employed debtor, is there income splitting or contribution to a family trust. Ask for particulars.</p> <p>3.5 Previous employment.</p> <p>3.6 Has the debtor ever had a business, been involved in a partnership, been an officer or director of a corporation, or carried on business under a trade or business name. If so, get details, including remuneration.</p> <p>3.7 Prospects, if currently unemployed.</p>	
<p><b>4. REAL PROPERTY</b></p> <p>4.1 Current residence:</p> <p>.1 Address.</p> <p>.2 Owned or rented.</p> <p>.3 If rented:</p> <p>(a) Rental amount, when due, whether paid by cash or cheque (if cheque, who signs it), paid to whom.</p> <p>(b) Whether there is a lease and, if so, the details (including who signed the lease).</p> <p>(c) Any other expenses, such as deposit.</p> <p>(d) Owner and landlord and whether related to the debtor.</p>	

ACTION TO BE CONSIDERED	NOTES
<p>(e) Where the owner got the money to buy it, particularly if the owner is a family member.</p> <p>.4 If owned:</p> <p>(a) Date of purchase.</p> <p>(b) Amount of mortgage payments.</p> <p>(c) How the debtor pays for it.</p> <p>(d) Equity. Ask for copy of any appraisals.</p> <p>(e) If strata, amount of maintenance fees.</p> <p>4.2 Whether the debtor holds any other real property, or any interest in real property, either individually or in connection with any other person, including beneficial ownership.</p> <p>4.3 Whether the debtor holds any other real property or any interest in real property in any other province or country.</p> <p>4.4 Whether the debtor has held any other real property, or any interest in real property, from the time the debt arose.</p> <p>4.5 For each piece of real property or interest in real property:</p> <p>.1 Location, address, legal description.</p> <p>.2 Description.</p> <p>.3 Nature of interest (including equitable interests, e.g., where the debtor is a trust beneficiary).</p> <p>Particulars of all other parties with an interest in the property.</p> <p>.4 Length of holding.</p> <p>.5 Value (e.g., assessed value for property tax). Obtain recent appraisals, if available. Consider Landcor Data Property Valuator (available through BC Online) to test value information against.</p> <p>.6 Who provided the money to buy the property.</p> <p>.7 Full particulars of mortgages against property, including maturity date, outstanding balances, and pre-payment penalties.</p> <p>Particulars, including outstanding balance, of any other financial encumbrances or claims or claims of pending litigation against the property.</p> <p>.8 Whether leased or sub-leased and, if so, names of tenants, particulars of tenancy agreements, and whether mortgagees have assignment of rents.</p> <p>.9 Whether held by the debtor alone, or in joint tenancy or tenancy in common. Identity of any other parties.</p> <p>4.6 If the debtor does not own any real property now:</p> <p>.1 When did he or she last do so?</p> <p>.2 How and when was it transferred; to whom; for what consideration? Ask for copies of transfer documents.</p> <p><b>5. OTHER PROPERTY (LEGAL OR EQUITABLE)</b></p> <p>5.1 Motor vehicles, boats, planes, etc.:</p> <p>.1 Description, including registration number, licence number, etc.</p>	

ACTION TO BE CONSIDERED	NOTES
<p>.2 Type of interest.</p> <p>.3 How long held.</p> <p>.4 Use made of it.</p> <p>.5 Location (address).</p> <p>.6 Value.</p> <p>.7 Money owing on the property, and details, including whether the creditor has any security. Ask for copies of any security documents.</p> <p>.8 Whether held by the debtor alone. Identities of co-owners.</p> <p>.9 Are there any encumbrances against the property? If so, what is balance outstanding.</p> <p>.10 In the case of a boat, whether it is registered in the Ships Registry.</p> <p>.11 If the debtor does not own a car now:</p> <p>    (a) When did the debtor last own a car.</p> <p>    (b) How and when was it transferred; to whom; for what consideration; whether any security was taken.</p> <p>    (c) Whether the debtor drives a car now and, if so, the details (particularly ownership of the car).</p> <p>.12 Obtain the debtor's driver's licence number for name search.</p> <p>5.2 Machinery, equipment, tools, etc.:</p> <p>    .1 Description.</p> <p>    .2 Type of interest.</p> <p>    .3 How long held.</p> <p>    .4 Location (address).</p> <p>    .5 Value.</p> <p>    .6 Whether held by the debtor alone. Identity of co-owners.</p> <p>    .7 Whether any encumbrances against the property. If so, what is balance outstanding.</p> <p>5.3 Investments (e.g., bonds, common stock, preferred stock, term deposits, mutual funds):</p> <p>    .1 Description, in detail (e.g., number of shares, whether shares are registered or straight form).</p> <p>    .2 Type of interest.</p> <p>    .3 How long held.</p> <p>    .4 Location (address).</p> <p>    .5 Value.</p> <p>    .6 Maturity date, if any.</p> <p>    .7 Principal or interest.</p> <p>    .8 Whether held by the debtor alone. Identities of co-owners.</p> <p>    .9 Whether shares have been hypothecated. If so, the balance outstanding on the debt.</p>	



ACTION TO BE CONSIDERED	NOTES
<p>5.4 RRSPs (Note: <i>Court Order Enforcement Act</i>, R.S.B.C. 1996, c. 78, s. 71.3 exempts RRSPs from enforcement procedures, with some exceptions: RRSPs may be exigible in proceedings under the <i>Family Maintenance Enforcement Act</i>, R.S.B.C. 1996, c. 127, or where contributions were made within 12 months of the debt that is being enforced became due.) For RRSP holdings, note particulars:</p> <ol style="list-style-type: none"> <li>.1 Description.</li> <li>.2 How long held.</li> <li>.3 Location.</li> <li>.4 Value. Ask for any statements reflecting the value of the RRSP.</li> <li>.5 Whether held by the debtor alone. Identity of co-owners.</li> <li>.6 Beneficiary.</li> <li>.7 Whether it is self-directed or, locked in. If it is locked in, when did it become locked in? When was the RRSP account opened? What is/was the source of the funds in the RRSP?</li> <li>.8 Whether monthly payments are made to it. If so, from what source.</li> <li>.9 Whether any amounts have been paid out of the RRSP in the last two years.</li> <li>.10 Whether any contributions were made to the RRSP after or within the 12 months before the date on which the debt that is the subject of the examination became due.</li> </ol> <p>5.5 Bank accounts or trust accounts:</p> <ol style="list-style-type: none"> <li>.1 Type of account.</li> <li>.2 Name and address of the institution that holds the account.</li> <li>.3 Account number.</li> <li>.4 Balance.</li> <li>.5 Interest accruing.</li> <li>.6 Whether it is a joint account and, if so, identity of co-owners.</li> <li>.7 If the debtor does not have a bank account now: <ol style="list-style-type: none"> <li>(a) When did the debtor last have one; where was the account; when was it closed?</li> <li>(b) When did the debtor last have any claim to or interest in any account in any name; details?</li> </ol> </li> <li>.8 When did the debtor last draw a cheque; to whom; amount; what was it for?</li> <li>.9 Whether the debtor has a safety deposit box or the right of access to one: <ol style="list-style-type: none"> <li>(a) Box number.</li> <li>(b) Location.</li> <li>(c) Contents of box.</li> <li>(d) If not, when did the debtor last have one, and obtain details (a)-(c).</li> </ol> </li> </ol>	

ACTION TO BE CONSIDERED	NOTES
<p>5.6 Insurance (on debtor's life, someone else's life, vehicles, etc.), annuity, accident, or disability plans:</p> <ol style="list-style-type: none"> <li>.1 Description, including policy number.</li> <li>.2 Name and address of the company that holds the plan.</li> <li>.3 Whether held by the debtor or by others on the debtor's life.</li> <li>.4 Beneficiary. For life or personal accident insurance, whether there is a designated beneficiary. If so, <i>Insurance Act</i>, S.B.C. 2012, c. 1, ss. 65 and 124 make insurance money exempt from execution.</li> <li>.5 Current cash surrender value of plan.</li> <li>.6 Maturity value and date.</li> <li>.7 Amount and timing of payments; who pays the premiums.</li> </ol> <p>5.7 Debts or obligations owing to the debtor, or judgments held by the debtor (e.g., mortgages, IOUs, promissory notes, loan agreements):</p> <ol style="list-style-type: none"> <li>.1 Description.</li> <li>.2 Whether due now or due in future.</li> <li>.3 Current value.</li> <li>.4 Matured value and maturity date.</li> <li>.5 Whether the debt is owing to the debtor alone. Identity of joint creditors.</li> <li>.6 Debtor's name, address, and occupation.</li> <li>.7 Security for the debt.</li> <li>.8 Steps taken to collect debts or judgments currently owing.</li> <li>.9 Ask for copies of any contracts and security documentation.</li> </ol> <p>5.8 Cheques, negotiable instruments, money orders, travellers' cheques, letters of credit, etc.:</p> <ol style="list-style-type: none"> <li>.1 Description.</li> <li>.2 Details.</li> <li>.3 Whether held by the debtor alone. Identity of co-owners.</li> <li>.4 Value.</li> </ol> <p>5.9 Interests in companies, partnerships, associations (other than those covered in item 3.3):</p> <ol style="list-style-type: none"> <li>.1 Name and location (address, registered office).</li> <li>.2 Type of company, partnership, association.</li> <li>.3 Nature of interest.</li> <li>.4 Holdings.</li> <li>.5 Value of interest.</li> <li>.6 Whether held by the debtor alone. Identity of co-owners.</li> <li>.7 Dividends, wages, fees, or stipends paid.</li> </ol> <p>5.10 Personal effects:</p> <ol style="list-style-type: none"> <li>.1 Whether the debtor owns the furniture in the residence.</li> </ol>	

ACTION TO BE CONSIDERED	NOTES
<p>.2 Anything special (e.g., furniture, antiques, works of art, appliances, television, stereo, computer, piano, silver, crystal, camera, collection, jewelry, fur coat). If so:</p> <p>(a) Description.</p> <p>(b) Location (address).</p> <p>(c) Value.</p> <p>(d) Whether owned by the debtor alone. Identity of co-owners.</p> <p>.3 Total approximate value of all personal effects.</p> <p>5.11 Cash:</p> <p>.1 Amount of money presently in the debtor’s wallet and pockets.</p> <p>.2 Cash at home or in other places.</p> <p>5.12 Other:</p> <p>.1 Any interest in real or personal property that is inchoate, subsisting, but not matured (e.g., interim agreement, option to purchase):</p> <p>(a) Description and nature of the interest.</p> <p>(b) When the interest will vest.</p> <p>(c) Maturity value and date.</p> <p>(d) Identity of the person who presently holds the interest.</p> <p>.2 Any property presently in anyone else’s possession (e.g., loaned, rented, pawned, held for repairs, etc.):</p> <p>(a) Description.</p> <p>(b) Nature of the interest.</p> <p>(c) Value.</p> <p>(d) Location (address, identity of holder).</p> <p>(e) Details of the transaction.</p> <p>.3 Inheritances. If so, name of the executor or lawyer handling the estate.</p> <p>.4 Any interest as beneficiary, executor, administrator, trustee, guardian, etc. under any will or deed of trust, or in any estate.</p> <p>.5 Whether the debtor has ever been party to a trust instrument or put any property in trust for himself or herself, or for anyone else.</p> <p>.6 Interest in any patent, copyright, formula, process, invention, royalties.</p> <p>.7 Livestock, pets.</p> <p>.8 Any pending business deals that are likely to benefit the debtor.</p> <p>.9 Licences and quotas of significant value issued by any government agency, government department, or regulatory body.</p> <p>5.13 Who provided the money to buy the various items of property.</p> <p>5.14 Anything else of value not already mentioned.</p> <p>5.15 Any other sources of income not already mentioned.</p>	

ACTION TO BE CONSIDERED	NOTES
<p><b>6. DISPOSITIONS OF PROPERTY</b></p> <p>6.1 Whether the debtor has sold or transferred any assets from the date of the debt to the present. If so:</p> <ul style="list-style-type: none"> <li>.1 Description of real or personal property or interest therein.</li> <li>.2 Type of disposition (e.g., conveyance, assignment, gift, charge, payment).</li> <li>.3 Nature of the interest disposed of.</li> <li>.4 Identity of the transferee and whether there is any relationship to the debtor; whether the transferee knew of the debtor's financial position.</li> <li>.5 Date.</li> <li>.6 Value received.</li> <li>.7 Whether any interest is still held in the property.</li> <li>.8 Whether, at the time of the disposition, the debtor was unable to pay debts as they fell due. If not, what were the reasons for not paying the debt to your client?</li> <li>.9 If the disposition was a payment, whether it was done in the course of business.</li> <li>.10 Any other reason for disposition (if not a transfer for value).</li> </ul> <p>6.2 Whether the debtor assigned any property to anyone by way of security.</p> <p>6.3 Whether the debtor allowed anyone to use the debtor's land or other property free of charge.</p> <p>6.4 Whether the debtor gave a spouse or children gifts for holidays, birthdays, etc. If so, what were the values of such gifts.</p> <p><b>7. SPOUSE</b></p> <p>For a discussion of the scope of the examination and its restrictions, particularly on questions to a spouse, see <i>Advance Magazine Publishers Inc. v. Fleming</i>, 2002 BCSC 995.</p> <p>However, the scope of inquiry/relevance has likely been broadened as a result of the <i>Family Law Act</i> provisions. If there has been a separation, inquiries may be necessary to determine claims against the debtor's assets, and claims the debtor may have to the spouse's assets and/or debts.</p> <p>7.1 Whether the debtor is single, living common-law, married, separated, divorced, widowed, etc., and whether a spouse is living with the debtor. If separated or divorced, the date of separation (see <i>Family Law Act</i>, s. 81). Where proceedings have been commenced in respect of a property division agreement made before the <i>Family Law Act</i> came into force (March 18, 2013) or a proceeding was commenced under the now-repealed <i>Family Relations Act</i>, regard might be required to the events triggering a spouse's entitlement to an undivided one-half interest in family assets under s. 56 of the <i>Family Relations Act</i>: see item 2.3.</p> <p>7.2 Spouse's name.</p>	

ACTION TO BE CONSIDERED	NOTES
<p>7.3 Employment status:</p> <ul style="list-style-type: none"> <li>.1 If employed: <ul style="list-style-type: none"> <li>(a) Occupation.</li> <li>(b) Employer.</li> <li>(c) Earnings.</li> <li>(d) How long the spouse has worked there.</li> </ul> </li> <li>.2 Previous employment: <ul style="list-style-type: none"> <li>(a) Where.</li> <li>(b) When.</li> <li>(c) Any monies due.</li> </ul> </li> </ul> <p>7.4 Spouse’s holdings in real property (refer to questions in item 4.5).</p> <p>7.5 Whether the spouse owns any vehicles, etc. (refer to questions in item 5.1).</p> <p>7.6 Whether the spouse has bank or trust accounts (refer to questions in item 5.5). Also: whether the debtor has given his or her spouse any money to put in the account; if so, how much, and when.</p> <p>7.7 Spouse’s other property:</p> <ul style="list-style-type: none"> <li>.1 Type of property.</li> <li>.2 Description.</li> <li>.3 Location (address).</li> <li>.4 Nature of interest.</li> <li>.5 Length of holding.</li> <li>.6 Value.</li> <li>.7 Whether it is held by the spouse alone. Identity of co-owners. Is it “family property” as defined in the <i>Family Law Act</i> or, if the <i>Family Relations Act</i> applies (see item 2.3), is it a “family asset”?</li> </ul>	
<p><b>8. FAMILY</b></p> <p>For a discussion of the scope of examination questions for a spouse, see <i>Advance Magazine Publishers Inc. v. Fleming</i>, 2002 BCSC 995.</p> <ul style="list-style-type: none"> <li>8.1 Whether there are any other family members living with the debtor.</li> <li>8.2 Whether the debtor supports any family members.</li> <li>8.3 Whether any of the debtor’s children work.</li> <li>8.4 Whether any of the debtor’s children own real property, motor vehicles, bank accounts, etc. (see the corresponding questions for a spouse in items 7.4, 7.5 and 7.6).</li> <li>8.5 Whether any interests have recently been conveyed or otherwise transferred to family members.</li> <li>8.6 Whether any child support or spousal support court orders or agreements are in effect. If yes, what amounts are being paid or are due? Request copies of the order(s), agreement(s), and proof of payment.</li> <li>8.7 Whether there are any orders or requirements to pay issued by the Family Maintenance Enforcement Program. Ask for copies.</li> </ul>	

ACTION TO BE CONSIDERED	NOTES
<p><b>9. DEBTS</b></p> <p>9.1 Whether the debtor has any debts other than the one to your client (including credit cards, purchases on layaway, etc.).</p> <p>9.2 For each debt or credit card:</p> <ul style="list-style-type: none"> <li>.1 Creditor's name and address.</li> <li>.2 Date.</li> <li>.3 Details.</li> <li>.4 Security.</li> <li>.5 Payment history.</li> <li>.6 Credit card number.</li> </ul> <p>9.3 When did the debtor last apply for or obtain a loan? Get details.</p> <p>9.4 Does the debtor hold property in trust for anyone? Get details.</p> <p>9.5 Has the debtor guaranteed any indebtedness for anyone in the past year?</p> <p>9.6 Has the debtor made or endorsed any paper for anyone in the past year?</p> <p>9.7 Is the debtor holding any property of any kind for the benefit of anyone else?</p> <p>9.8 What is the cause of the debtor's financial difficulties?</p> <p>9.9 Has the debtor made any assignment of debts?</p> <p>9.10 Has the debtor declared insolvency or bankruptcy?</p> <p>9.11 Has the debtor ever claimed to be insolvent or made an application under Parts II or III of the <i>Bankruptcy and Insolvency Act</i>, R.S.C. 1985, c. B-3?</p> <p>9.12 Has the debtor any contingent liabilities (e.g., guarantees)?</p> <p><b>10. PERSONAL BUDGET</b></p> <p>10.1 Income per week:</p> <ul style="list-style-type: none"> <li>.1 Salary.</li> <li>.2 Part-time income.</li> <li>.3 Room and board from others.</li> <li>.4 Pensions.</li> <li>.5 Employment insurance.</li> <li>.6 Workers compensation.</li> <li>.7 Family allowances.</li> <li>.8 Annuities.</li> <li>.9 Inheritances.</li> <li>.10 Other.</li> </ul> <p>10.2 Expenses per week:</p> <ul style="list-style-type: none"> <li>.1 Food.</li> <li>.2 Clothing.</li> </ul>	

ACTION TO BE CONSIDERED	NOTES
<ul style="list-style-type: none"> <li>.3 Housing:               <ul style="list-style-type: none"> <li>(a) Rent or mortgage.</li> <li>(b) Taxes.</li> <li>(c) If strata, maintenance fees.</li> <li>(d) Fuel.</li> <li>(e) Utilities.</li> </ul> </li> <li>.4 Transportation.</li> <li>.5 Insurance.</li> <li>.6 Education.</li> <li>.7 Recreation.</li> <li>.8 Medical and dental.</li> <li>.9 Bank loans.</li> <li>.10 Other.</li> </ul>	
<p><b>11. LITIGATION AND JUDGMENTS</b></p> <ul style="list-style-type: none"> <li>11.1 Details of all suits against the debtor.</li> <li>11.2 Details of all suits being brought by the debtor.</li> <li>11.3 Details of all other judgments against the debtor.</li> <li>11.4 Is the debtor paying any judgments and, if so, how?</li> <li>11.5 Have other creditors levied executions?</li> <li>11.6 Does the debtor foresee initiating or defending any litigation in the near future?</li> <li>11.7 Details of any criminal charges against the debtor now (including income tax, provincial charges), or that may be brought in the near future.</li> <li>11.8 Are there any outstanding assessments by the Canada Revenue Agency, or any other taxation authority, against the debtor? Are there any outstanding assessments against any corporation of which the debtor is a director or officer? Ask for details of assessments and copies of notices.</li> </ul>	
<p><b>12. SATISFACTION OF THE JUDGMENT</b></p> <ul style="list-style-type: none"> <li>12.1 Why has the judgment not been paid?</li> <li>12.2 Has the debtor made any offer to your client to reduce this debt, either prior to or subsequent to judgment?</li> <li>12.3 Does the debtor intend to pay your client? If so:               <ul style="list-style-type: none"> <li>.1 How (amounts, dates, etc.)?</li> <li>.2 When?</li> <li>.3 Whether arrangements have been made.</li> <li>.4 Whether this will be before or after paying other creditors.</li> </ul> </li> </ul>	

ACTION TO BE CONSIDERED	NOTES
<p><b>13. SUPPLEMENTARY QUESTIONS FOR A CORPORATE DEBTOR</b></p> <p>13.1 Preliminary matters:</p> <ul style="list-style-type: none"><li>.1 Name of officer.</li><li>.2 Address and telephone.</li><li>.3 Position with the company.</li><li>.4 Length of time with the company.</li><li>.5 Whether the notice of appointment shown was served on an officer of the company.</li><li>.6 Whether officer is aware of the amount owing to the creditor under the judgment.</li></ul> <p>13.2 Minute book and financial statements:</p> <ul style="list-style-type: none"><li>.1 Location of minute book.</li><li>.2 Financial statements for the past five years, including:<ul style="list-style-type: none"><li>(a) Revenues.</li><li>(b) Expenses.</li><li>(c) Salaries paid to officers and directors.</li><li>(d) Loans, advances, or dividends to shareholders.</li><li>(e) Any extraordinary expenses or revenues.</li><li>(f) Has the company returned any goods to creditors or paid creditors outside the normal course of business?</li></ul></li><li>.3 Bank statements.</li></ul> <p>13.3 Corporation:</p> <ul style="list-style-type: none"><li>.1 Date of incorporation.</li><li>.2 Shares and shareholders:<ul style="list-style-type: none"><li>(a) Original share issue (including kinds, numbers, and values of original shares).</li><li>(b) Original and past shareholders.</li><li>(c) Present shareholders.</li><li>(d) Whether there was ever a time when there was only one shareholder.</li><li>(e) Location of shareholders' agreement.</li><li>(f) Details regarding share transfers.</li><li>(g) Whether shares were paid for in full.</li><li>(h) Whether the company has repurchased any of its shares.</li><li>(i) Whether the company has undergone any share reorganizations.</li></ul></li><li>.3 Directors, officers, and employees:<ul style="list-style-type: none"><li>(a) Original and past directors.</li><li>(b) Present directors.</li><li>(c) Original and past officers.</li><li>(d) Present officers.</li></ul></li></ul>	



ACTION TO BE CONSIDERED	NOTES
<p>(e) Employees since the time the debt was incurred. (f) Present employees.</p> <p>.4 Office and premises: (a) Head office. (b) Whether premises occupied are owned or leased; details. (c) Whether the company ever owned premises.</p> <p>.5 Business: (a) Type of business. (b) Cause of the financial difficulties. (c) If the company has ceased to carry on business, date on which it did so.</p> <p>13.4 Other creditors: .1 Names and addresses of all creditors. .2 The status of their claims (e.g., secured claim, judgment). .3 Any security held by creditors. .4 Does the company owe any money to a bank (e.g., loan, overdraft) and, if so, what kind of security does the bank have? .5 Are there any mortgages or liens against assets (e.g., cars, equipment, trade fixtures, inventory)? .6 Whether any goods are taken or sold on consignment.</p> <p>13.5 Assets: .1 Refer to previous items regarding real property (particularly item 4.5); motor vehicles, etc. (item 5.1); machinery, equipment, tools, etc. (item 5.2); investments (item 5.3); personal property (item 5.10); debts or obligations owing to the company (item 5.7); etc. .2 Ensure that you have covered: (a) Inventory. (b) Accounts receivable. (c) Leases. (d) Holdings outside Canada (including identity of persons with whom the company dealt). (e) Licences and quotas of significant value issued by any government agency, government department, or regulatory body.</p> <p>13.6 Dividends: .1 Last dividend paid by the company: (a) Date. (b) To whom it was paid. (c) Amount. .2 Other dividends that have been paid: (a) Dates. (b) To whom they were paid. (c) Amount.</p>	

ACTION TO BE CONSIDERED	NOTES
<p>13.7 Shareholder loans:</p> <ul style="list-style-type: none"><li>.1 Amounts paid on account of shareholder loans, with dates and particulars of each payment; compare to judgment date, to identify possible fraudulent preference.</li><li>.2 Terms of any shareholder loans</li></ul> <p>13.8 Salaries and bonuses:</p> <ul style="list-style-type: none"><li>.1 Last salary or bonus paid by the company:<ul style="list-style-type: none"><li>(a) Date.</li><li>(b) To whom it was paid.</li><li>(c) Amount.</li></ul></li><li>.2 Other bonuses that have been paid:<ul style="list-style-type: none"><li>(a) Dates.</li><li>(b) To whom they were paid.</li><li>(c) Amount.</li></ul></li></ul> <p>13.9 Whether there were any expenses incurred on behalf of the company by directors, shareholders, or employees that were paid back by the company. If so:</p> <ul style="list-style-type: none"><li>.1 Who was paid back?</li><li>.2 When?</li><li>.3 Amount.</li></ul> <p>13.10 Whether there were any shareholders' loans to the company that were paid back by the company. If so:</p> <ul style="list-style-type: none"><li>.1 Who was paid back?</li><li>.2 When?</li><li>.3 Amount.</li></ul> <p>13.11 Whether there were any bank loans, leases, or other liabilities secured by guarantees which were paid out. If so:</p> <ul style="list-style-type: none"><li>.1 When?</li><li>.2 Amount.</li></ul> <p>13.12 Regarding satisfaction of the judgment, refer to item 12.</p>	