Demand for Payment and Notice of Intended Proceeding

Alderbrook Signcraft Ltd.
Unit 4, 2250 Fernwood Mews, Vancouver, BC V5L 0A0
Telephone 604-555-0136 | accounts@alderbrook.example

26 November 2026

BY CANADA POST REGISTERED MAIL (TRACKING NO. RN 000 000 000 CA) AND BY EMAIL TO priya@tamarackhollow.example

Our file: ASC-AR-2026-118
Customer account: TH-0452
Invoice: ASC-3307 | Quotation and contract: Q-2026-071

Tamarack Hollow Brewing Ltd.
Attention: Ms. Priya Okafor, President
915 Riverbend Way, Kamloops, BC V2C 0A0

If Tamarack Hollow Brewing Ltd. has retained a lawyer for this matter, please pass this letter to that lawyer and send us the lawyer's name and address. From then on we will write to the lawyer and not to you.

Re: Demand for payment of $10,749.24 under Contract Q-2026-071 (Invoice ASC-3307) and notice of intended proceeding

This is an open letter. It is not written on a without prejudice basis, and Alderbrook may show it to a court or tribunal.

Dear Ms. Priya Okafor:

We write about the unpaid balance on the account of **Tamarack Hollow Brewing Ltd.** ("Tamarack Hollow" or "you") with **Alderbrook Signcraft Ltd.** ("Alderbrook", "we" or "us"). Alderbrook demands payment of **$10,749.24**, made up of a principal balance of $10,280.00 and contract interest to the date of this letter, no later than **17 December 2026**.

This letter identifies the creditor and the person collecting the account, describes the contract and the work we did, lists the history of the account, and gives a statement of the amount first due and the amount owing now. It then explains the interest we claim, how to pay, the payment plan we offer, and the proceeding we intend to bring if the account stays unpaid. It also tells you how to dispute any part of the balance and how you may ask us to contact you.

1. Creditor identity and authority

1.1 **Creditor.** The creditor is Alderbrook Signcraft Ltd., a British Columbia company with its office at Unit 4, 2250 Fernwood Mews, Vancouver, BC V5L 0A0. Alderbrook is the original creditor on this account. It has not sold or assigned the account to anyone, so it is also the current creditor.

1.2 **Who is collecting.** Alderbrook is collecting this account itself. No collection agency, lawyer or other third party is collecting it on our behalf. The person collecting is Elliot Brannigan, Director of

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Alderbrook, who signs this letter.

1.3 **Authority.** Elliot Brannigan is authorized by Alderbrook's board of directors to collect this account, to receive payment, to sign a payment plan and to start a court proceeding on Alderbrook's behalf.

1.4 **Amount.** The amount of the debt on the date it was first due and payable, and the amount owing now with a breakdown, are set out under "Statement of account" below.

2. The agreement

2.1 On 2 July 2026, you signed and returned our Quotation Q-2026-071 for the design, fabrication and installation of an illuminated exterior sign and three interior menu boards for your taproom (the "Work"). Your signed acceptance of the quotation, together with the terms of sale printed on its second page, forms the contract between us (the "Contract").

2.2 The Contract fixes a total price of **$14,280.00**, including GST, and sets the payment terms as payment in full within 30 days after the invoice date.

2.3 Clause 7 of the terms of sale provides for interest on overdue amounts at 1.5 per cent a month, which is equivalent to 18 per cent a year, from the due date until paid. The Contract states the rate both as a monthly rate and as the equivalent yearly rate.

2.4 The Contract required Alderbrook to complete installation by 7 August 2026. Clause 9 required Tamarack Hollow to give written notice of any defect within 10 days after installation. The Contract does not allow you to withhold payment for any other reason.

3. Performance and delivery

3.1 We fabricated the sign and menu boards at our Vancouver shop and installed them at your taproom on **31 July 2026**, one week before the agreed completion date.

3.2 Mr. Sam Duval, your operations manager, inspected the installation with our crew. He confirmed that the illuminated sign and all three menu boards were working and signed our completion certificate without noting any defect or missing item.

3.3 On 3 August 2026, you emailed us to say that "the new sign looks fantastic and customers keep asking who made it." The sign and menu boards have been in daily use at your taproom since installation.

3.4 Tamarack Hollow has not given us notice of any defect under clause 9 or at any other time, orally or in writing. Nearly four months have now passed since installation.

4. Invoices, payments and reminders

4.1 The history of the account is as follows:

- **4 August 2026**: we issued Invoice ASC-3307 for $14,280.00 and emailed it to you the same day.
- **3 September 2026**: the invoice fell due. No payment was received.
- **10 September 2026**: we emailed a first reminder with a copy of the invoice.
- **25 September 2026**: we received an electronic funds transfer of **$4,000.00** from Tamarack Hollow, which we credited to the invoice.

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14 October 2026: we emailed a second reminder and a statement of the balance and interest.

- **29 October 2026**: you replied by email that the balance "will be paid in full by mid-November once our seasonal releases are out."
- **16 November 2026**: no payment had arrived. We emailed you to ask for a payment date and have received no reply.

4.2 Copies of the invoice, the reminders, your emails and our record of the payment are enclosed.

5. Statement of account

5.1 **Amount on the date first due.** On 3 September 2026, the date Invoice ASC-3307 first became due and payable, the debt was **$14,280.00**.

5.2 **Amount owing now, with breakdown.** As of the date of this letter, the amount owing is calculated as follows:

- Invoice ASC-3307 (price of the Work under the Contract): **$14,280.00**
- Less payment received 25 September 2026: **-$4,000.00**
- Less credits, returns or allowances: **$0.00**
- **Principal balance: $10,280.00**
- Contract interest to 26 November 2026, calculated under "Interest claimed" below: **$469.24**
- Collection charges, administration fees or legal costs: **$0.00**
- **Total owing as of 26 November 2026: $10,749.24**

5.3 Alderbrook claims nothing beyond the amounts listed above. If you believe that any figure is wrong, please tell us as described under "Response to any objection", and we will correct any error in writing.

6. Interest claimed

6.1 Clause 7 of the Contract provides for interest on overdue amounts at 1.5 per cent a month, which is equivalent to 18 per cent a year, from the due date until paid. Interest is simple interest. It is not compounded.

6.2 The interest to the date of this letter is calculated as follows:

- On $14,280.00 from 3 September 2026 to 25 September 2026 (22 days at 18 per cent a year): **$154.93**
- On $10,280.00 from 25 September 2026 to 26 November 2026 (62 days at 18 per cent a year): **$314.31**
- **Total interest to 26 November 2026: $469.24**

6.3 Interest continues to accrue on the unpaid principal at $5.07 per day until we receive payment.

6.4 Because the Contract sets the rate of interest, Alderbrook claims interest at that agreed rate. If the matter goes to court, we will ask the court to award interest at the Contract rate.

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7. Basis of the claim

7.1 Alderbrook completed the Work as the Contract required, and Tamarack Hollow accepted it and has used it in its business since 31 July 2026.

7.2 The Contract required Tamarack Hollow to pay Invoice ASC-3307 in full by 3 September 2026. Its failure to pay the balance is a breach of the Contract. The principal balance of $10,280.00 is a fixed sum now due to Alderbrook under the Contract.

7.3 Under clause 7 of the Contract, Alderbrook is also entitled to interest on the overdue amount at the agreed rate until payment.

8. Response to any objection

8.1 Tamarack Hollow has raised no complaint about the Work, the price or the invoice. The only reason you have given for the delay is the timing of your seasonal releases, and your email of 29 October 2026 confirmed that the balance would be paid in full.

8.2 If Tamarack Hollow nonetheless says that any part of the balance is not owed, please send us written particulars by **10 December 2026**. State which item or amount you dispute and why, and enclose copies of any documents you rely on.

8.3 We will consider any written particulars in good faith and reply in writing within 10 business days after we receive them. Any part of the balance that is not the subject of written particulars remains due by 17 December 2026.

9.1 **Alderbrook demands that Tamarack Hollow pay $10,749.24, plus interest of $5.07 per day after 26 November 2026, so that we receive the full payment no later than 17 December 2026.**

9.2 This deadline gives you three weeks from the date of this letter to pay, to accept the payment plan offered below, or to tell us in writing why you dispute the amount.

9.3 If Tamarack Hollow pays the full principal and accrued interest by 17 December 2026, Alderbrook will close the account and will claim no costs.

9. Payment details

10.1 Payment may be made by Interac e-Transfer to accounts@alderbrook.example, electronic funds transfer to the bank account shown on Invoice ASC-3307, or cheque payable to Alderbrook Signcraft Ltd. mailed to the address above.

10.2 Please quote our file number ASC-AR-2026-118 with the payment so that we can apply it to the account at once.

10.3 We will email a written receipt and an updated statement within two business days after each payment reaches us.

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10. Payment plan and written acknowledgment

11.1 If Tamarack Hollow cannot pay the balance in one sum, Alderbrook will agree to the payment plan below, provided that you sign and return the enclosed Payment Plan and Acknowledgment of Debt by **10 December 2026**:

- $3,500.00 on or before 15 December 2026;
- $3,500.00 on or before 15 January 2027;
- $3,280.00 on or before 15 February 2027.

11.2 If every instalment is paid on time, Alderbrook will waive all interest on the account.

11.3 The Payment Plan and Acknowledgment of Debt contains a written acknowledgment, signed on behalf of Tamarack Hollow and addressed to Alderbrook, that the principal balance of $10,280.00 is owed to Alderbrook. It may be signed by hand or by electronic signature and returned by email.

11.4 If any instalment is more than five days late and remains unpaid five days after we give you written notice of the default, the whole unpaid principal becomes due at once, together with interest under clause 7 of the Contract from 3 September 2026, and Alderbrook may proceed as described under "Notice of intended proceeding" below.

11.5 A payment plan exists only once the written Payment Plan and Acknowledgment of Debt is signed on behalf of both parties. No oral promise to pay by instalments changes the deadline in this letter.

11. Partial payments not accepted in full satisfaction

12.1 Alderbrook will credit every partial payment to the account and confirm the new balance in writing.

12.2 **Alderbrook does not accept, and will not accept, any partial payment in satisfaction of the balance.** A cheque, transfer or other payment marked "paid in full", "final payment" or with similar words will be credited to the account on account only. Alderbrook will accept a lesser sum in settlement only under a written agreement signed by Elliot Brannigan on its behalf.

12.3 Accepting a partial payment does not waive the rest of the balance, the interest, or any of Alderbrook's rights.

12. Settlement offer

13.1 Separately from this letter, we are sending you today a letter marked "Without Prejudice" that contains a proposal to settle the account. That letter is part of settlement discussions. It is not part of this demand.

13.2 Nothing in that proposal reduces the amount demanded in this letter. If the proposal is not accepted on its terms and within its time limit, the full amount set out under "Statement of account" remains owing, with continuing interest.

13.3 Please reply to the settlement proposal separately from any reply to this letter, and mark your reply "Without Prejudice" if you intend it to form part of the settlement discussions.

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13. Notice of intended proceeding

14.1 **Alderbrook gives you notice that it intends to bring a legal proceeding against Tamarack Hollow to recover this debt** if, by 17 December 2026, Tamarack Hollow has not paid $10,749.24 with continuing interest, signed the Payment Plan and Acknowledgment of Debt, or given written particulars of a dispute.

14.2 The principal balance is more than $5,000 and less than $35,000. Alderbrook therefore intends to file a notice of claim in the Provincial Court of British Columbia (Small Claims) at the Small Claims Registry in Kamloops, the registry nearest to where Tamarack Hollow carries on business.

14.3 In that proceeding, Alderbrook will claim the principal balance, contract interest at the agreed rate to the date of judgment, and the expenses the court allows.

14.4 Alderbrook will not file the notice of claim before 17 December 2026.

14. Lawful consequences only

15.1 The proceeding described above is the only step Alderbrook intends to take if the account remains unpaid.

15.2 Alderbrook will not contact your customers, suppliers, landlord, lenders or staff about this account. It will not publish, post or share any information about Tamarack Hollow's failure to pay, and it will not report the account to any credit bureau.

15.3 This is a civil claim for a debt under a contract. Alderbrook makes no allegation against Tamarack Hollow other than its failure to pay, and it will not make or threaten any complaint to the police or to any regulator in order to obtain payment.

15.4 This letter is not a court document. No claim has been filed in any court or tribunal.

15. Limitation period and reservation of rights

16.1 Alderbrook will start any proceeding on this account within the two-year limitation period that applies to this claim under the Limitation Act, S.B.C. 2012, c. 13.

16.2 This letter does not set out every fact, claim or remedy that Alderbrook may rely on. Nothing in this letter, and no delay by Alderbrook in enforcing the account, waives or limits any of Alderbrook's rights or remedies under the Contract or at law, all of which are reserved.

16.3 The payment plan offer in this letter is open only until 10 December 2026 and lapses after that date unless Alderbrook extends it in writing.

16. Dispute and contact preferences

17.1 You may ask us at any time, in writing, to contact Tamarack Hollow only in writing, or only through a lawyer whose name and address you give us. You may also tell us in writing that Tamarack Hollow disputes the debt and would like Alderbrook to take the matter to court. If you do any of these things, we will contact you only in the way you have asked, or through the court process.

17.2 We will not telephone or visit you about this account before 2 December 2026, which is more than five days after we send this letter.

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17.3 After that date, unless you ask us to, we will not telephone or visit on a statutory holiday, on a Sunday except between 1 p.m. and 5 p.m., or on any other day except between 7 a.m. and 9 p.m., in each case Kamloops time.

17.4 If you prefer that we use one particular email address or telephone number, please let us know.

17. Preservation of records

18.1 Please keep, and do not delete or discard, all documents and electronic records about Quotation Q-2026-071 and the Work. This includes emails, text messages, drawings and proofs, the completion certificate, photographs, accounting entries and payment records, until this matter is fully resolved.

18.2 Alderbrook is keeping its own records about the account in the same way.

18. How to respond

19.1 Please send any payment, signed payment plan, written dispute or question to:

- **Contact:** Elliot Brannigan, Director
- **Telephone:** 604-555-0136 (Monday to Friday, 9:00 a.m. to 5:00 p.m. Pacific Time)
- **Email:** accounts@alderbrook.example
- **Mail:** Unit 4, 2250 Fernwood Mews, Vancouver, BC V5L 0A0

19.2 Please put any dispute in writing so that both sides have a clear record of it. If Tamarack Hollow has a lawyer for this matter, we invite the lawyer to contact us, and we will deal with the lawyer instead of with you.

Yours truly,

Alderbrook Signcraft Ltd.

Per: Elliot Brannigan
Director
Authorized to collect this account, to receive payment and to agree to a payment plan on behalf of Alderbrook Signcraft Ltd.

Enclosures (copies):

1. Quotation Q-2026-071 with terms of sale, signed by Tamarack Hollow on 2 July 2026
2. Completion certificate of 31 July 2026, signed by Mr. Sam Duval
3. Your email of 3 August 2026
4. Invoice ASC-3307 dated 4 August 2026
5. Reminder emails of 10 September and 14 October 2026
6. Record of the payment received 25 September 2026
7. Your email of 29 October 2026 and our email of 16 November 2026
8. Statement of account and interest calculation as of 26 November 2026

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9.

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Payment Plan and Acknowledgment of Debt (for signature)

cc: Accounts receivable file ASC-AR-2026-118, Alderbrook Signcraft Ltd. (internal)

The separate "Without Prejudice" settlement letter of 26 November 2026 is not copied to this file and is not enclosed with this letter.

Sender's record of delivery (kept on file, not sent with the letter)

- Letter signed and mailed: 26 November 2026, at the post office counter
- Service: Canada Post Registered Mail, tracking no. RN 000 000 000 CA
- Receipt: counter receipt showing the date of mailing, kept with this record
- Email copy: sent 26 November 2026, 10:15 a.m. Pacific Time, to priya@tamarackhollow.example, with the letter and enclosures attached as one PDF
- Proof of delivery: tracking printout and signature to be attached when available
- Earliest permitted telephone contact: 2 December 2026
- Recorded by: Elliot Brannigan

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