

**IN THE MATTER OF  
THE FAIR TRADING ACT**

**THIS UNDERTAKING** is made pursuant to Section 152 of the *Fair Trading Act*.

**BY:** Catharine Danielle Bozsa  
#8 2128 16 Street SW  
Calgary, Alberta

(hereinafter called the "Employee")

**TO:** The **DIRECTOR OF FAIR TRADING**  
(hereinafter called the "Director")

**WHEREAS:**

- (A) The Employee was an employee of Mohamed Dauda Sankoh o/a AABAC Financial Services and First Equity Group, hereinafter the "Supplier";
- (B) Between July 30, 2001 and January 24, 2002, the Employee had transactions with the following consumers on behalf of the Supplier:  

: (hereinafter called  
"Consumers");
- (C) The Consumers each responded to advertisements in the "loans", "mortgage broker" and "financial services" listings of their local "Yellow Pages" directory or those classified sections of various newspapers. The advertisements offered loans, among other services including business consulting services; business/venture capital financing for new/existing businesses; business plan and proposal preparation; government grants and assistance information; factoring; equipment financing and leasing; debt consolidations and restructuring; car loans and leasing; and home equity loans. The Consumers each provided the Supplier and Employee with verbal or written applications for loans;

- (D) The Consumers each paid a fee to the supplier before they received the proceeds of a loan;
- (E) The Employee acknowledges the provisions of Section 166 of the *Fair Trading Act* that states:

For the purposes of this Act, an act or omission by an employee or agent of a person is deemed also to be an act or omission of the person if the act or omission occurred

(a) in the course of the employee's employment with the person, or

(b) in the course of the agent's exercising the powers or performing the duties on behalf of the person under their agency relationship.

- (F) The Director asserts that the Employee committed acts and practices contrary to the *Fair Trading Act*:

The Employee did unlawfully charge or collect a fee on behalf of the Supplier for assisting persons in obtaining personal or business credit prior to the persons having obtained credit, contrary to Section 54 of the *Fair Trading Act*.

**NOW THEREFORE THIS UNDERTAKING WITNESSES THAT:**

- 1) The Employee will not knowingly nor intentionally, at any time hereafter, engage in acts or practices contrary to the *Fair Trading Act*. The Employee does so without admitting to breaching the *Fair Trading Act*.
- 2) The Employee understands that this Undertaking becomes part of the Public Record, maintained pursuant to the *Fair Trading Act*.
- 3) This Undertaking will be binding upon the Employee unless:
  - a) terminated by the Director or varied with the consent of the Employee;
  - b) varied by an Order of the Judge of the Court of Queen's Bench where the Judge is satisfied that the circumstances warrant varying the provisions of the Undertaking;

- c) terminated by an Order of a Judge of the Court of Queen's Bench where the Judge is satisfied that the act or practice that the Employee has undertaken to refrain from engaging in was not unfair; however, in any such case, the termination or variance does not invalidate anything done under this Undertaking prior to the termination or variance.
- 7) The Employee acknowledges that the Director may, upon breach by the Employee of any terms of the Undertaking, institute proceedings and take such action under the *Fair Trading Act*, as he may consider necessary.
- 8) The Employee acknowledges that she was advised by Alberta Government Services, and is aware, that she is entitled to seek independent professional advice regarding the signing of this Undertaking, and the Employee acknowledges that she is entering into this Undertaking voluntarily.

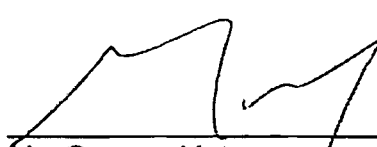
IN WITNESS WHEREOF the Employee has on the 18<sup>th</sup> day of April 2006, attested by her signature of her proper authorization and agreement of this Undertaking.

Catharine Danielle Bozsa

Per:

  
Catharine Danielle Bozsa

ACCEPTED by the Director of Fair Trading this 24<sup>th</sup> day of April 2006.

  
Mr. George Yates  
Director of Fair Trading  
Province of Alberta