

CANADA

PROVINCE OF QUEBEC  
DISTRICT OF MONTREAL

**SUPERIOR COURT**  
(Class Action)

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**NO.: 500-06-000500-104**

**VIRGINIA NELLES,**

Plaintiff

-vs-

**ROYAL BANK OF CANADA**

Defendant

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**AFFIDAVIT OF VIRGINIA NELLES IN RESPONSE TO CERTAIN QUESTIONS  
OBJECTED TO DURING EXAMINATIONS ON DISCOVERY**

I, the undersigned, **VIRGINIA NELLES**, of the Province of Quebec, City and District of Montreal, and therein domiciled and residing at 2211 Lambert-Closse, Apartment 1, solemnly affirm the following in respect of questions objected to during my examinations on discovery, which I am required to answer through Affidavit:

- 1) O-27 - I have not found any T-5s provided to me by Earl Jones. I do not believe that he ever provided any to me;
- 2) O-28 – Under reserve of objection, enclosed are my income tax returns for the years 2004-2009, which you must keep confidential;
- 3) O-30 – I do not recall being asked what rate of interest Earl Jones was giving me;
- 4) O-41 - I do not have first-hand personal knowledge of how all of the members invested their funds with Earl Jones, nor whether it was in the same fashion as me;

- 5) O-42 – I do not have first-hand personal knowledge of whether the other members of the Class were simply looking for twelve percent (12%) interest return on their investment or greater;
- 6) O-43 – I do not have first-hand personal knowledge of any other investments or services that were offered provided by Mr. Earl Jones to any of the other class members;
- 7) O-44 – I do not have first-hand personal knowledge of any private loans that Mr. Jones would have organized, orchestrated; I have heard other people discuss such “loans”, but I understood that they were not in fact made;
- 8) O-45 and January 7 O-2 – I have personal knowledge that Mr. Jones convinced my mother to mortgage her home, and I am told, although I do not have first-hand personal knowledge, that Mr. Jones convinced other people to mortgage their homes as well;
- 9) O-46 – I do not have first-hand personal knowledge of other members having conducted cash transactions with Earl Jones;
- 10) January 7 – O-1 – I was not mandated to assemble documentation to quantify the collective losses being claimed in the present proceedings;
- 11) January 7 – O-9 – I am not aware of any efforts being made to recover funds from ex Earl Jones investors.

AND I HAVE SIGNED:



VIRGINIA NELLES

SOLEMNLY DECLARED BEFORE ME AT  
MONTREAL, THIS 7<sup>th</sup> DAY OF JULY 2011.



# 182783

COMMISSIONER FOR OATHS FOR QUEBEC