

**CROWN CREST, SIMPLY GREEN, AND PEOPLES TRUST COMPANY
HVAC EQUIPMENT LEASE CLASS ACTIONS**

Notice of Settlement Approval & Claims Process

**Read this Notice carefully, as it may affect your legal rights.
The Superior Court of Justice for Ontario has approved this message.**

A settlement has been reached in this action.

The action claimed that the defendants failed to comply with consumer protection laws when they did not disclose material information and registered notices of security interests (also known as “NOSIs”) or other liens on consumers’ home title. The defendants denied these allegations, none of which have been proven in court.

On April 2, 2025, the Court approved the settlement agreement.

This document has important information about how to claim under the settlement.

The deadline is **October 3, 2025**.

A. AM I INCLUDED?

You may be a part of this settlement if:

- You are a homeowner in Canada (excluding Quebec).
- You had an equipment lease involving any of the following companies at any time between July 17, 2013, and January 15, 2025:
 - Crown Crest Capital Management Corp.
 - Crown Crest Financial Corp.
 - Crown Crest Funding Corp.
 - Crown Crest Capital Trust
 - Crown Crest Billing Corp.
 - Simply Green Home Services Inc.
 - Simply Green Home Services Corp.
 - Simply Green Retail Services Inc.
 - Simply Green Home Services (BC) Inc.
 - Simply Green Home Services (AB) Inc.
 - Simply Green Home Services (SK) Inc.
 - Simply Green Home Services (MB) Inc.
 - Utebill Home Services Inc.
 - HCSI Home Comfort Inc.
 - HCSI Home Comfort 2 Inc.

- And your leased equipment is one or more of the following items:

- furnace
- heat pump
- air conditioner
- air purifier
- water heater
- water softener
- water purification system
- water treatment system
- water filter
- boiler
- air cleaner
- humidifier
- heat recovery ventilator
- chimney liner
- duct cleaning service
- filter
- thermostat

B. SUMMARY OF BENEFITS

The settlement provides the following benefits:

If you paid buyout/termination fees under your lease(s):	
Proportional compensation	<p>People who paid the defendants a buyout or termination fee may be eligible for compensation.</p> <p>If that is you, please see the instructions below to make a claim for compensation.</p>
If you have an ongoing lease with these companies:	
Lease cancellations (in limited circumstances)	<p>The settlement provides for the cancellation of lease agreements and arrears forgiveness of \$13,500,000 worth of ongoing leases.</p> <p>Of this amount, \$2 million will be available to people who complete an application and demonstrate significant hardship.</p> <p>Please see the instructions below.</p>
Other benefits	<p>You may also benefit from the settlement, including by way of:</p> <ul style="list-style-type: none"> - a 3.5% cap on the annual increases to your monthly payments under their agreements - a 25% reduction in lease buyout prices for certain equipment (if you must buy out your equipment) - the Court's order rendering NOSIs unenforceable and authorizing your lawyer to discharge them

C. WHAT DO I GET UNDER THE SETTLEMENT?

The Court has approved a protocol for the distribution and administration of the settlement.

This document has details on how benefits under the settlement are distributed.

The protocol is posted online at hvacleasingsettlement.com/documents

Here is a summary:

Compensation for Buyout Payment

Not everyone is eligible for compensation.

People who paid buyout or termination fees to the defendants between July 17, 2013 and January 15, 2025 may be eligible for compensation.

Each person who makes a claim for compensation will be asked to submit a claim form and, if requested, must provide supporting evidence of the buyout or termination fees paid.

The administrator will review your claim and will inform you if you are eligible to receive compensation under the settlement, if you are not eligible, or if you need to provide more documents.

There is no fixed payment amount.

The amount will depend on how many claims are approved.

Eligible claimants will receive compensation that is proportionate to how much they paid to the defendants.

Lease Cancellations

Not everyone is eligible to cancel their ongoing lease agreements.

The plaintiffs have a limited number of agreements under the settlement that they can cancel.

If you are in an active lease and would like to request cancellation, you can submit a claim to have your agreement considered for cancellation.

The following criteria will be used to determine which agreements will be cancelled:

- (a) Mental or physical vulnerability (e.g. age, illness, disability, or language barriers);
- (b) Evidence of an attempt to cancel the contract within 10 days of signing;
- (c) Replacement of functioning equipment (considering the age of the removed equipment) to install the leased equipment in its place;
- (d) Issues with the leased equipment, such as failure or poor service; and
- (e) Door-step fraud and misrepresentation.

You need to provide supporting documentation about these criteria when submitting your claim.

Other Benefits for Ongoing Leases

Annual Escalation Limit:

There is a permanent cap on annual increases to monthly lease payments for all leases.

They cannot be raised more than 3.5% in any year despite any terms in the lease.

Buyout Fee Reduction:

There is a permanent reduction of 25% on the contractual buyout fees for leases of furnaces, boilers, heat pumps, and air conditioners.

You do not need to take any action to be eligible for this cap or reduction. It applies automatically.

Invalidity of NOSIs/Liens:

The Court's order says that the NOSIs or similar liens registered on people's home titles are unenforceable by the defendants and others.

A copy of the order can be found at hvacleasingsettlement.com/documents. If you are facing an issue with a NOSI or lien, please refer to this order.

Also all consumers with ongoing leases with these companies will receive a letter authorizing their lawyer to discharge any NOSI or similar lien. The fees of their lawyer must be paid by them.

D. HOW DO I SUBMIT A CLAIM?

You must submit a claim between **June 2, 2025** and no later than **October 3, 2025**, in one of two ways:

- (a) File a completed claim form on the secure, online website at: hvacleasingsettlement.com

Or:

- (b) Mail a completed claim form by ordinary mail to the Administrator at

Verita Global
HVAC Equipment Lease Claims Administrator
PO Box 3355
London, ON N6A 4K3

Mailed claim forms will be considered if they are postmarked no later than **October 3, 2025**.

The claim form, along with detailed instructions on how to complete the form, can be found at: hvacleasingsettlement.com or by contacting the claims administrator.

Note: You are encouraged to submit the online claim form, because electronic submissions will be processed more quickly.

If you are eligible for compensation, and you elect to receive payment by cheque, \$2 will be deducted from that payment to reflect the cost of issuing a cheque.

Claimants who are claiming on behalf of the estate of a deceased person must include a death certificate for the deceased claimant and legal documentation establishing that the individual who filed the claim is able to act on behalf of the estate.

E. HOW DO I RECEIVE MORE INFORMATION?

Please visit the website for this case here: hvacleasingsettlement.com

A dedicated call centre has been established to address general inquiries and help you complete the claim form. The call centre is open between 9:00am and 6:00pm EST at [1-833-419-4822](tel:1-833-419-4822).

You may also visit the FAQ page at hvacleasingsettlement.com/faq for more information.

F. WHO REPRESENTS THE SETTLEMENT CLASS MEMBERS?

The law firm, Sotos LLP, represents the affected consumers and can be reached at:

Mohsen Seddigh, David Sterns, and Maria Arabella Robles

Sotos LLP

55 University Ave., Suite 600

Toronto, ON M5J 2H7

Toronto: [416.977.0007](tel:416.977.0007)

Toll-free: [1.888.977.9806](tel:1.888.977.9806)

Email: classactions@sotos.ca

G. MORE INFORMATION

If there is a conflict between this notice and the settlement agreement or distribution protocol, the terms of the settlement agreement and/or the court orders will prevail.

Please do not contact the Court if you have questions about the settlement. The Court will not be able to answer your questions. If you have any questions, please contact the Administrator's call centre at [1-833-419-4822](tel:1-833-419-4822) or visit the Settlement Website at hvacleasingsettlement.com.

THIS NOTICE HAS BEEN APPROVED BY
THE SUPERIOR COURT OF JUSTICE FOR ONTARIO.