

IN THE SUPREME COURT OF BRITISH COLUMBIA

Citation: *TTC Mortgage Holdings Inc. v. Rohland*,
2026 BCSC 1592

Date: 20260820
Docket: S1811991
Registry: Vancouver

Between:

TTC Mortgage Holdings Inc.

Plaintiff

And:

Gregory Rheinhard Rohland and Inga Zane

Defendants

Before: The Honourable Mr. Justice Funt

Reasons for Ruling – Disclosure of Further Bank Records

Counsel for the Plaintiff:

A. Kovac

Place and Date of Hearing:

Vancouver, B.C.
August 20, 2026

Place and Date of Judgment:

Vancouver, B.C.
August 20, 2026

1.0 Introduction

[1] The plaintiff seeks an order under Rule 7-1(18) of the *Supreme Court Civil Rules*, B.C. Reg. 168/2009, requiring the TD Bank to produce various banking records, credit card records, and related information that it has or can retrieve in the name of Michael Rohland.

[2] Michael Rohland is the brother of the defendant Gregory Rohland.

[3] The TD Bank does not oppose the plaintiff's application.

[4] The defendant, Ms. Zane, also does not oppose the plaintiff's application.

[5] Gregory Rohland informed TTC Mortgage Holding Inc.'s counsel yesterday by email that he could not attend the hearing today but did "not want to hinder your process either". In his email he refers to his attached submissions. The attachment is his Application Response which was filed yesterday.

[6] The trial in this matter started on June 15 of this year with 20 days of hearing, ending July 13. The trial is scheduled to resume on September 21, 2026 for 14 more days.

[7] The plaintiff agrees to reimburse forthwith the TD Bank for its reasonable costs in relation to the order the plaintiff seeks.

[8] Michael Rohland supports the plaintiff's application and consents to the TD Bank producing to the plaintiff "all banking and credit card records relating to accounts and credit card facilities" in his name.

[9] On July 3, 6, and 7, 2026, Michael Rohland testified. The plaintiff had called him as a witness.

2.0 Gregory Rohland's Position

[10] Gregory Rohland opposes the plaintiff's application saying that it is, as I understand him to submit, that it is overly broad. His application response in this respect, in particular, reads:

36. The Application Respondent does not object in principle to production of specific banking records demonstrated to be reasonably capable of tracing the disputed November 2016 purchase funds.

37. The Application Respondent opposes an unrestricted order extending through August 2026 to every account, credit card, login, IP address, browser and transaction in Michael Rohland's name when the transaction TCC says it seeks to investigate occurred in November 2016.

38. If further production is ordered, it should be limited temporally and substantively to records reasonably capable of establishing:

- a. the source of funds transmitted through AFEX in connection with the November 2016 purchase;
- b. transfers into or out of relevant accounts within a reasonable period surrounding that transaction: and
- c. any specific account not already covered by the historical production which TCC can demonstrate may have supplied those funds.

39. TCC should not be permitted to convert the absence of a presently identified tracing transaction into authority to conduct an unrestricted ten-year investigation into every aspect of Michael Rohland's banking history.

40. The Application Respondent reserves all rights concerning the admissibility, interpretation and evidentiary weight of any documents ultimately produced.

3.0 Plaintiff's Position

[11] In its Notice of Application, the plaintiff summarized its view of the general aspects of Michael Rohland's testimony:

28. Michael Rohland was asked about the Historical TD Records and gave the following testimony:

- (a) beginning in or around 2015, he permitted Greg Rohland to use his TD Accounts after Greg advised him that he was bankrupt in Canada and required access to Canadian banking facilities;
- (b) he understood that Greg Rohland wished to use the TD Accounts because, as a bankrupt, Greg Rohland was unable to effectively conduct his personal and business affairs through accounts held in his own name. On that basis, Michael Rohland agreed to provide Greg Rohland with access to his TD Accounts and related banking facilities;

- (c) he provided Greg Rohland with signed blank cheques drawn on his TD accounts and ATM cards associated with those Accounts;
- (d) he did not supervise or monitor Greg Rohland's use of the TD Accounts and permitted Greg Rohland to operate them as though they were his own;
- (e) after granting Greg access to the TD Accounts, he did not receive regular accountings or reports regarding deposits, withdrawals, transfers, debit transactions, credit card transactions, or other banking activity;
- (f) when shown banking records, he was unable to identify numerous transactions and confirmed that many of the deposits, withdrawals, drafts, cheques, e-transfers, and other transactions reflected in those records were not conducted by him;
- (g) he did not know the source or destination of many of the funds reflected in those records and believed that those transactions had been conducted by Greg Rohland using the access Michael Rohland had granted to the TD Accounts;
- (h) he believed that Greg Rohland used the TD Accounts for Greg Rohland's own purposes and that many of the transactions conducted through those accounts were not Michael Rohland's transactions; and
- (i) he believed that, in addition to the TD Accounts, Greg Rohland also used financial instruments and facilities associated with Michael Rohland and his corporate entities, including credit cards linked to the TD Accounts, in connection with transactions directed and controlled by Greg Rohland.

[12] In its application, the plaintiff's reference to Historical TD Records is:

16. The records produced by TD pursuant to the orders made June 14, 2016 and January 20, 2017 are referred as the "Historical TD Records".

17. The Historical TD Records show, *inter alia*:

- (a) significant sums being deposited into, transferred between, and paid out of the TD 333, 812, and 170 Accounts; and
- (b) significant expenses being paid from these accounts for or in respect of the development of and construction on the Property.

4.0 Analysis

[13] The plaintiff's case has not yet closed.

[14] A key aspect of the action very much involves an exercise of, so to speak, "following the money".

[15] Where there are financial transactions in the name of a person who may have not undertaken one or more of the transaction matters become particularly “foggy”, which in my view makes the usually difficult task of forensic accounting even more so.

[16] In these circumstances, I will order the disclosure the plaintiff seeks in order to best serve the forensic accounting task at hand.

[17] It is better to have possibly more information, rather than less information. With less information, there is the real possibility of concerns arising that there may have been some further relevant aspect or transaction that was not identified, leaving one or more of the parties and the Court with the uneasy sense that important evidence may not have been before the Court.

[18] I will make the order the plaintiff seeks in order to help ensure a just determination.

5.0 Conclusion

[19] The Court will make the Order the plaintiff seeks in the form it provided at the hearing.

“Funt J.”