

BC FINANCIAL SERVICES AUTHORITY

**IN THE MATTER OF THE *MORTGAGE BROKERS ACT*
RSBC 1996, c 313 as amended**

AND

IN THE MATTER OF

**ELHAM AMIRMOAZAMI also known as ELLIE MOAZAMI
(142237)**

SECOND AMENDED NOTICE OF HEARING

(Pursuant to sections 8 and 8(1) of the *Mortgage Brokers Act*)

[This Notice has been redacted before publication.]

NOTICES OF HEARING issued by the Registrar of Mortgage Brokers include allegations which will be considered at a hearing. Allegations contained in a Notice of Hearing are unproven until the Registrar of Mortgage Brokers or their designate has determined their validity.

To: Elham Amirmoazami aka Ellie Moazami
c/o 0952130 B.C. Ltd.
dba Dominion Lending Centres - A Better Way
325A-20178 96 Avenue
Langley, BC V1M 0B2

TAKE NOTICE that the Registrar of Mortgage Brokers (the "Registrar") will hold a hearing pursuant to section 8 of the *Mortgage Brokers Act* ("MBA") in the virtual Hearing Room at BCFS's offices located at **600 – 750 West Pender Street, Vancouver, British Columbia** where the Registrar will provide you with an opportunity to be heard prior to the Registrar making any order under section 8(1) of the MBA if in the opinion of the Registrar any of paragraphs 8(1)(e)-(j) apply.

The hearing will commence at a date to be determined by the parties, and if no agreement is reached within one month of the date of this Notice, the hearing date will be determined by the Registrar.

AND TAKE NOTICE that the allegations against Elham Amirmoazami aka Ellie Moazami are as follows:

1. In between approximately August 6, 2020 and August 30, 2023, Elham Amirmoazami aka Ellie Moazami in her capacity as a submortgage broker, conducted mortgage business in British Columbia in a manner that is otherwise prejudicial to the public interest, as set out in section 8(1)(i) of the MBA, with respect to one or more of the mortgage applications for the properties listed in Schedule "A" by:
 - a. Securing financing for mortgages through [Lender 1], when Ms. Moazami knew or ought to have known that [Lender 1] was an unregistered lender;

- b. Failing to obtain a transmittal letter or reliance letter from the appraiser when Ms. Moazami provided an appraisal to the lender, [Lender 1], which was addressed to an unrelated party; and
 - c. Securing secondary financing through the lender, [Lender 1], without first notifying and/or obtaining authorization from the first lender when Ms. Moazami knew or ought to have known that notification or authorization was required.
- 2. In between approximately August 6, 2020 and August 30, 2023, Elham Amirmoazami aka Ellie Moazami was in breach of the MBA, the regulations or a condition of registration, as set out in section 8(1)(f) of the MBA, with respect to one or more of the mortgage applications for the properties listed in Schedule "A" by:
 - a. Failing to make proper disclosure as required under section 17.4 of the MBA when Ms. Moazami failed to provide Conflict of Interest Disclosure Statements Form 10s to the lender, [Lender 1]; and
 - b. Failing to make proper disclosure as required under section 17.1 of the MBA when Ms. Moazami failed to provide Lender Disclosure Statements Form 9s to the lender, [Lender 1].

AND TAKE FURTHER NOTICE that in the event the Registrar determines that your conduct, as set out above, contravened the MBA or the Regulations, the Registrar may make any of the orders set out in section 8 of the MBA including, but not limited to, the remedies permitted pursuant to sections 8 and 8 (1.4) of the MBA. In addition, the Registrar may make an order against you for payment of the investigation and costs of the hearing, pursuant to section 6(9) of the MBA and may make any further orders under the MBA as deemed appropriate by the Registrar.

AND TAKE FURTHER NOTICE that in the event of your non-attendance at the hearing, the Registrar may proceed with the hearing in your absence. The Registrar may hear evidence and make findings regarding your conduct and may make orders described above, all without further notice to you.

AND TAKE FURTHER NOTICE that you are entitled, at your own expense, to be represented by legal counsel at the hearing and you and your counsel will have the right to cross-examine all witnesses called and to call evidence in your defence and reply in answer to the allegations.

Dated this ~~27th day of November, 2024~~ 6th of October, 2025 at the City of Victoria, British Columbia.

Registrar of Mortgage Brokers

"Original signed by Chris Biscoe"

Per: Chris Biscoe
Acting Registrar of Mortgage Brokers
Province of British Columbia

Schedule “A”

1. [Property 1], Coquitlam
2. [Property 2], Vancouver
3. [Property 3], Coquitlam
4. [Property 4], Coquitlam
5. [Property 5], Port Coquitlam
6. [Property 6], Port Coquitlam
7. [Property 7], Vancouver
8. [Property 8], Vancouver
9. [Property 9], Coquitlam
10. [Property 10], Coquitlam
11. [Property 11], Langley
12. [Property 12], New Westminster
13. [Property 13], Pitt Meadows
14. [Property 14], Port Coquitlam
15. [Property 15], Langley
16. [Property 16], North Vancouver