

BC FINANCIAL SERVICES AUTHORITY

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

AND

IN THE MATTER OF

**DAWN CREEK MORTGAGE INVESTMENT CORP.
(UNREGISTERED)**

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. The allegations contained in a Notice of Hearing are unproven until the Registrar of Mortgage Brokers or their designate has determined their validity.

To: Dawn Creek Mortgage Investment Corp.
#201-5520 Minoru Boulevard,
Richmond B.C. V6X 2A9

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 BCFSA'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 the MBA should it be determined that your conduct contravened the MBA or the regulations made under the MBA (the "Regulations").

The hearing will commence on 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 Dawn Creek Mortgage Investment Corp. ("Dawn Creek") are as follows:

1. Dawn Creek carried on business as a mortgage broker or submortgage broker in British Columbia without being registered to do so, as required by section 21 and without being exempted from registration pursuant to section 11 of the MBA, in that from 2017 to 2023 it carried out one or more of the following mortgage broker activities in respect of the mortgage transactions set out in the attached Schedule "A":
 - a. carried on a business of lending money secured in whole or in part by mortgages.

AND TAKE FURTHER NOTICE that in the event the Registrar determines that the 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 18 day of June, 2025 at the City of Victoria, British Columbia.

Registrar of Mortgage Brokers

"Original signed by Johnathan Vandall"

Per: Jonathan Vandall
Acting Registrar of Mortgage Brokers
Province of British Columbia

<u>SCHEDULE "A"</u>				
	Charge Number	Date of mortgage	Date of Discharge	Mortgage Amount
1.	[redacted]	8/3/2021	9/27/2021	\$200,000.00
2.	[redacted]	3/21/2023	4/2/2024	\$100,000.00
3.	[redacted]	2/1/2023	Currently Registered	\$500,000.00
4.	[redacted]	11/1/2022	01/17/2025	\$640,000.00
5.	[redacted]	9/1/2022	11/12/2024	\$2,175,000.00
6.	[redacted]	6/27/2022	Currently Registered	\$180,000.00
7.	[redacted]	1/7/2021	08/01/2024	\$750,000.00
8.	[redacted]	6/1/2020	Currently Registered	\$800,000.00
9.	[redacted]	8/1/2022	3/8/2023	\$1,000,000.00
10.	[redacted]	5/1/2022	10/11/2022	\$2,300,000.00
11.	[redacted]	8/1/2021	11/22/2021	\$600,000.00
12.	[redacted]	8/1/2021	11/22/2021	\$200,000.00
13.	[redacted]	8/1/2021	11/22/2021	\$200,000.00
14.	[redacted]	8/1/2021	9/27/2021	\$600,000.00
15.	[redacted]	8/1/2021	10/28/2021	\$900,000.00
16.	[redacted]	11/1/2020	10/28/2021	\$470,000.00
17.	[redacted]	3/20/2020	5/11/2021 2021/05/07	\$330,000.00
18.	[redacted]	3/6/2020	9/18/2023	\$42,000.00
19.	[redacted]	10/9/2019	9/8/2020	\$520,000.00

20.	[redacted]	8/1/2019	8/21/2019	\$450,000.00
21.	[redacted]	6/1/2019	11/28/2019	\$800,000.00
22.	[redacted]	4/17/2018	5/21/2019	\$1,250,000.00
23.	[redacted]	4/17/2018	2020/03/31 2018/08/24	\$1,250,000.00
24.	[redacted]	2/1/2018	9/15/2023	\$120,000.00
25.	[redacted]	2/16/2018	5/20/2019	\$200,000.00
26.	[redacted]	4/1/2018	12/3/2018	\$200,000.00
27.	[redacted]	1/29/2018	12/29/2019	\$104,106.00
28.	[redacted]	11/15/2017	5/21/2019	
29.	[redacted]	7/14/2017	4/18/2018	\$150,000.00
30.	[redacted]	6/15/2017	2/21/2018	\$150,000.00
31.	[redacted] [redacted]	4/7/2017	2/19/2018	\$120,000.00
32.	[redacted]	1/16/2017	5/29/2021	\$100,000.00
33.	[redacted]	10/6/2022	11/29/2023	\$600,000.00
34.	[redacted]	7/31/2020	11/6/2023	\$310,000.00
35.	[redacted]	10/15/2021	11/9/2021	\$200,000.00
36.	[redacted]	5/21/2020	7/26/2022	\$260,000.00

37.	[redacted]	4/24/2020	9/8/2021	\$40,000.00
38.	[redacted]	4/7/2020	9/16/2021	\$100,000.00
39.	[redacted]	11/19/2020	2021/01/12 2021/04/08	\$230,000.00
40.	[redacted]	6/1/2019	1/19/2021	\$750,000.00
41.	[redacted]	4/25/2019	6/2/2020	\$150,000.00
42.	[redacted]	1/18/2019	1/27/2020	\$80,000.00
43.	[redacted]	11/5/2018	10/2/2019	\$115,000.00
44.	[redacted]	11/2/2018	5/24/2019	\$100,000.00
45.	[redacted]	10/5/2018	12/16/2020	\$400,000.00
46.	[redacted]	11/27/2023	2/19/2025	\$363,000.00
47.		1/20/2021		\$288,250