

**IN THE MATTER OF THE
Mortgage Brokers Act,
RSBC 1996, c. 313 as amended**

and

MANJOT KAUR KHUNKHUN

(Pursuant to section 8 of the *Mortgage Brokers Act*)

NOTICE OF HEARING

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

To: **MANJOT KAUR KHUNKHUN**
[REDACTED]
[REDACTED]

TAKE NOTICE that the Registrar of Mortgage Brokers (“Registrar”) will hold a hearing pursuant to section 8 of the *Mortgage Brokers Act* (the “Act”) at the offices of the Registrar, located at the office of the BC Financial Services Authority at **2800 - 555 West Hastings Street in Vancouver, British Columbia** to provide you with an opportunity to be heard prior to the Registrar making any order under the Act should it be determined that your conduct contravened the Act, or regulations made under the Act (“Regulations”). 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 **MANJOT KAUR KHUNKHUN** (“Ms. Khunkhun”) are:

1. In her capacity as a submortgage broker, Ms. Khunkhun conducted mortgage business in British Columbia in a manner prejudicial to the public interest, contrary to section 8(1)(i) of the Act in that she:
 - a. Created a falsified commitment letter dated August 3, 2018 related to two properties located at [REDACTED] purporting to be from [REDACTED] and [REDACTED]

- b. Presented this falsified commitment letter to the borrower [REDACTED] as if genuine.

AND TAKE FURTHER NOTICE that in the event the Registrar determines that your conduct as set out above, contravened the Act or the Regulations, the Registrar may make any of the orders set out in section 8 of the Act, including but not limited to, the remedies permitted pursuant to section 8(1.2) of the Act. 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 Act and may make any further orders under the Act 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 full right to cross-examine all witnesses called and to call evidence in your defence and reply in answer to the allegations.

Issued at the City of Vancouver, BC this 5th day of August, 2020

Registrar of Mortgage Brokers



Per: Chris Carter
Deputy Registrar of Mortgage Brokers
Province of British Columbia