

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

- AND -

IN THE MATTER OF SONJA MARIE ANDERSEN

NOTICE OF HEARING

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

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: SONJA MARIE ANDERSEN

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████████████████████

TAKE NOTICE that the Registrar of Mortgage Brokers ("Registrar") will hold a hearing pursuant to section 8 of the *Mortgage Brokers Act* ("MBA") at the offices of the Registrar, BC Financial Services Authority, located 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 MBA should it be determined that your conduct contravened the MBA, or regulations made under the MBA ("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 Registrar may determine the hearing date.

AND TAKE NOTICE that the allegations against Sonja Marie Andersen ("Ms. Andersen") are as follows:

1. In her capacity as a submortgage broker, Ms. Andersen conducted mortgage business in British Columbia in a manner prejudicial to the public interest, contrary to section 8(1)(i) of the MBA, by facilitating the unregistered mortgage broker activities of ██████████ also known as ██████████ ("██████████") from approximately September 2018 to June 2019 by carrying out one or more of the following in respect of one or more of the 8 mortgage applications set out in the attached **Schedule "A"**:
 - a. Permitted ██████████ to arrange mortgages directly with the borrowers and accepted completed mortgage applications directly from ██████████ for the purpose of obtaining financing on behalf of the borrowers;

- b. Accepted the personal information of some of the borrowers from [REDACTED], instead of directly from borrowers, for the purposes of obtaining mortgage financing on behalf of the borrowers;
- c. Obtained income supporting documents and information including Notices of Assessments and T1 General Income Tax and Benefit returns, which were not genuine, (together the "Altered Documents") from [REDACTED] to support the borrowers' mortgage applications;
- d. Paid [REDACTED] remuneration in excess of \$1,000 during any one year for arranging mortgages;
- e. Submitted the Altered Documents to lenders in respect of the mortgage applications set out in Schedule "A" when she ought to have known that the documents and information were not genuine; and
- f. Failed to conduct proper or any due diligence to verify the accuracy of the Altered Documents she submitted to lenders in respect of the mortgage applications set out in Schedule "A".

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 section 8(1.1) 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 at Vancouver, British Columbia, this 8th day of July, 2021.

Registrar of Mortgage Brokers



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

SCHEDULE "A" TO THE NOTICE OF HEARING

Borrower(s)	Mortgage Application Date	Filogix Number
[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]