

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

AND

IN THE MATTER OF

**MURRAY ALLAN-A-DALE SAVAGE
(REGISTRATION 142050)**

AND

**SECOND STREET MORTGAGES LTD./ THE MORTGAGE CENTRE – SECOND STREET MORTGAGES
(REGISTRATION X029496)**

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: Murray Allan-a-dale Savage
c/o Second Street Mortgages Ltd.
dba The Mortgage Centre - Second Street Mortgages
10-9843 Second Street
Sidney, BC V8L 3C7

And To: Second Street Mortgages Ltd.
dba The Mortgage Centre - Second Street
Mortgages
10-9843 Second Street
Sidney, BC V8L 3C7

TAKE NOTICE that the Registrar of Mortgage Brokers (the “Registrar”) will hold a hearing pursuant to section 8 of the *Mortgage Brokers Act* (“MBA”) at BCFSAs offices located at **600 – 750 West Pender Street, Vancouver, British Columbia** or in such other (including virtual) hearing room where the Registrar will provide each of 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 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 Murray Allan-a-Dale Savage (“Mr. Savage”) are as follows:

1. Mr. Savage conducted himself in a manner that would make him disentitled to registration if he was an applicant under Section 4 of the MBA, contrary to section 8(1)(e) of the MBA, as a result of his

conviction of Possession of Child Pornography contrary to section 163.1(4) of the *Criminal Code* R.S.C. 1985 C. 46.

2. Mr. Savage conducted himself in a manner that would make him disentitled to registration if he was an applicant under Section 4 of the MBA , contrary to section 8(1)(e) and (h) of the MBA, by making statements in a record filed or provided under this Act that at the time and in the light of the circumstances under which they were made, were false or misleading with respect to a material fact or that omitted to state a material fact, the omission of which made the statement false or misleading. The omission and false or misleading statements were made to the Staff of the Registrar with regard to the stage of his court proceedings and potential outcomes of those proceedings, on his criminal charge of Possession of Child Pornography. These omissions and false or misleading statements include:
 - a. Mr. Savage did not advise the Staff of the Registrar that on May 3, 2021 he pleaded guilty to Possession of Child Pornography contrary to section 163.1(4) of the *Criminal Code*, which offence carries a mandatory minimum sentence of imprisonment of at least 6 months, and was now only awaiting sentencing; and
 - b. Statements made by Mr. Savage in writing, directly or through his representatives, to the Staff of the Registrar throughout August, 2021 to November, 2021.

AND TAKE FURTHER NOTICE that in the event the Registrar determines that the conduct of either of you, 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 3rd day of June, 2022 at the City of Vancouver, British Columbia.

Registrar of Mortgage Brokers

“CHRIS CARTER”

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