

CITATION: Ballard (Re), 2025 BCRMB 1

Date: 2025-01-06

File # INV 17.298.51134

BC FINANCIAL SERVICES AUTHORITY

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

AND

IN THE MATTER OF

SHANE CHRISTOPHER BALLARD

CONSENT ORDER

(Pursuant to sections 8 (1.2) of the *Mortgage Brokers Act*)

[This Order has been redacted before publication.]

WHEREAS Shane Christopher Ballard, ("Mr. Ballard") was at all material times registered as a submortgage broker under the *Mortgage Brokers Act*, RSBC 1996, c 313 ("MBA");

AND WHEREAS the Registrar of Mortgage Brokers (the "Registrar") issued a Notice of Hearing to Mr. Ballard, on October 8, 2019 ("Notice of Hearing");

AND WHEREAS the following agreement has been reached between Mr. Ballard and the staff of the Registrar ("Staff");

AND WHEREAS the Registrar agrees to the following terms of a consent order:

A. FINDINGS

The Registrar makes the following findings against Mr. Ballard, and Mr. Ballard accepts the following findings made against him:

1. In his capacity as a submortgage broker, Mr. Ballard conducted mortgage business in British Columbia in a manner prejudicial to the public interest, contrary to section 8(1)(i) of the MBA in that he submitted to lenders income and banking documents and employment information, including Notices of Assessment, T1 General Income Tax and Benefit Returns, Bank Account Statements, and Letters of Employment, in support of mortgage applications on behalf of one or more of the borrowers as set out in the attached Schedule A when he knew or ought to have known that the documents and information were not genuine.

2. In his capacity as a submortgage broker, Mr. Ballard conducted business in a manner prejudicial to the public interest contrary to section 8(1)(i) of the MBA in that he facilitated the unregistered mortgage broker activities of [Individual 1] ("JKC"), by carrying out one or more of the following, in respect of one or more of the borrowers set out in the attached Schedule B and their respective mortgage applications:
 - a. Permitted JKC to direct the course of mortgage applications, including taking instructions from JKC to input information on mortgage applications including employment and income information and other personal information of borrowers provided by JKC;
 - b. Accepted borrower's personal information, employment information, and supporting documents including CRA Notices of Assessment and T1 Generals and other banking documents from JKC without verifying their accuracy or authenticity; and
 - c. Submitted to lenders mortgage applications on behalf of borrowers at the direction of JKC without having met the borrowers.
3. Contrary to sections 8(1)(f) and 17.3 of the MBA, in his capacity as a submortgage broker, Mr. Ballard failed to provide to borrowers a disclosure statement that was true, plain, and not misleading of the matters in the prescribed contents of such notice when he provided a Form 10 Conflict of Interest Disclosure Statement to the borrowers as set out in the attached Schedule B that failed to disclose that a portion of the fee for arranging the mortgage would be paid to JKC.
4. In his capacity as a submortgage broker, Mr. Ballard conducted business in a manner prejudicial to the public interest contrary to section 8(1)(i) of the MBA in that he facilitated the unregistered mortgage broker activities of JKC by submitting to lenders mortgage applications on behalf of JKC for one or more of the borrowers as set out in the attached Schedule C when he had not met the borrowers.

B. ORDERS AND PENALTY

Pursuant to sections 4, 6(9), and 8 (1.2) of the MBA, Mr. Ballard hereby consents to, and the Registrar hereby makes the following orders:

1. Mr. Ballard, currently unregistered, is not eligible to apply, and agrees to never re-apply for registration under the MBA, either as a mortgage broker or a submortgage broker, and the Registrar will not accept an application for registration by Mr. Ballard under the MBA;
2. Mr. Ballard shall pay an administrative penalty of \$50,000 within the time period directed by the Registrar;
3. Mr. Ballard shall pay partial investigation costs in the amount of \$2,500 within the time period directed by the Registrar; and
4. All amounts will be made by cheque, bank draft, or money order, payable to the BC Financial Services Authority, and all amounts not paid in accordance within the terms of this Order will represent a debt owing and be subject to interest pursuant to the *Financial Administration Act* RSBC. 1996, c.138.

C. AGREED FACTS

Mr. Ballard agrees upon the following facts:

1. Mr. Ballard was registered as a submortgage broker between October 8, 2004 – January 11, 2019.
2. Mr. Ballard was at all relevant times registered as a submortgage broker with Complete Mortgage Services Inc. dba VERICO Complete Mortgage Services ("Verico").
3. Mr. Ballard resigned from Verico on January 11, 2019, and since that time has remained unregistered.
4. [Individual 1] ("JKC") was registered as a submortgage broker during two time frames: between April 25, 2007 – December 21, 2007, and between January 4, 2008 – October 20, 2008.
5. On October 16, 2008, JKC was suspended by the Registrar for knowingly submitting false information to lenders for them to act upon as if that information was genuine.
6. In July 2017, Staff received a complaint stating that JKC was conducting unregistered mortgage broker activity and was utilizing registered submortgage brokers to facilitate mortgage applications to lenders that included fraudulent and falsified supporting documents.
7. In October 2017, the complainant provided Staff with a number of Multiple Listing Service documents for properties that had recently been sold. The complainant stated that JKC had provided falsified documents to a submortgage broker who utilized those documents to arrange financing for those purchases.
8. In March 2018, Staff was, advised by a lender that it had conducted an internal audit of Mr. Ballard's files which revealed that the documentation that Mr. Ballard had provided to the lender for numerous mortgage files had been falsified.
9. On August 16, 2018, an Order to Enter issued under section 6(7.1) was executed at Mr. Ballard's residence and several pieces of Mr. Ballard's property, including electronic devices and documents, were seized for examination.
10. On February 12, 2019, an Order to Enter was executed at two of JKC's residences. Several pieces of JKC's property, including electronic devices and documents, were seized for examination.
11. A review of the evidence suggested that JKC had used altered documents to obtain mortgage financing for borrowers by meeting with borrowers, creating altered documentation for their mortgage applications, and arranging for registered submortgage brokers to submit the mortgage applications to lenders.
12. On May 29, 2019, JKC was issued a Cease and Desist Order by the Registrar pursuant to which he was ordered to cease and desist from carrying on business as a mortgage broker or submortgage broker and from conducting any unregistered mortgage broker activity in British Columbia unless and until he becomes registered to do so under the provisions of the MBA,
13. On June 27, 2019, Staff conducted an interview with Mr. Ballard during which he disclosed the following:
 - a. In or around 2014 he was introduced to JKC by SM and MS, both of whom were real estate licensees;

- b. The working relationship between JKC and Mr. Ballard was such that:
 - i. JKC would meet with the borrowers, who were clients of real estate licensees such as SM and MS and others;
 - ii. The borrowers would sign mortgage documents;
 - iii. JKC would forward the mortgage documents to Mr. Ballard;
 - iv. Mr. Ballard would submit mortgage applications to lenders as though prepared by himself;
 - v. Mr. Ballard never met with the borrowers on these files.
 - c. Between 2015-2018 he facilitated the unregistered mortgage activity of JKC for as many as 165 mortgage applications.
 - d. The mortgage files he received from JKC were kept separate from his own mortgage files.
 - e. Mr. Ballard paid JKC and real estate licensees referral fees in cash.
 - f. Mr. Ballard did not disclose in any Form 10 Conflict of Interest Disclosure Statements to borrowers that he was paying JKC a referral fee.
14. JKC has since acknowledged that he provided unregistered mortgage services to a number of borrowers and that he altered documents in order to obtain mortgage financing for his clients. As he was not registered, he used the services of registered mortgage brokers to submit the fraudulent mortgage documents he created to major lenders.
15. Mr. Ballard admits that between 2015-2018, he facilitated the unregistered mortgage activity of JKC by submitting the mortgage applications to lenders on behalf of the borrowers involved in the mortgage applications identified in Schedule C in circumstances when he had not met any of the borrowers.
16. Mr. Ballard admits that for many of the mortgage applications he submitted to lenders at JKC's direction, including at least one or more set out in Schedule B, he engaged in the following conduct:
- a. he took instructions from JKC to input employment, income, and other personal information of borrowers he that received from JKC on their mortgage applications; and
 - b. he accepted borrowers' employment, income, and other personal information and documents from JKC without verifying their accuracy or authenticity;
17. Mr. Ballard admits that for many of the mortgage applications he submitted to lenders at JKC's direction, including at least one or more set out in Schedule A, he submitted employment, income and savings information and documents, including Notices of Assessment, T1 Returns, bank account statements, and letters of employment on behalf of borrowers in circumstances when he knew or ought to have known that the documents and information were not genuine.
18. Mr. Ballard admits that for many of the mortgage applications he submitted to lenders at JKC's direction, including at least one or more set out in Schedule B, he did not indicate in the Form 10 Conflict of Interest Disclosure Statements provided to borrowers that a portion of the fee for arranging the mortgage would be paid to JKC.

19. Mr. Ballard admits that he received commissions for the mortgages he facilitated for JKC.
20. Mr. Ballard cooperated with the Registrar's investigation throughout, and he has acknowledged and accepted responsibility for his conduct.

D. WAIVER

Mr. Ballard waives his right to a hearing under sections 4 and 8 of the MBA and waives his right to appeal under section 9 of the MBA.

Approved as to form and content by:

"Original signed by Shane Ballard"

_____ this 22nd day of December, 2024.

Shane Christopher Ballard

"Original signed by Catherine Davies"

_____ this 23rd day of December, 2024.

Catherine Davies

Legal Counsel for the Staff of the
Registrar of Mortgage Brokers

Issued this 6th day of January _____, 2025 at Victoria, British Columbia.

"Original signed by Jonathan Vandall"

Jonathan Vandall

Acting Registrar of Mortgage Brokers
Province of British Columbia

SCHEDULE "A"

	BORROWER	FILE NO.	Property Secured by Mortgage
1	[Borrower 1] and [Borrower 2]	Filogix File No. [redacted]	[Property 1], Maple Ridge, B.C.
2	[Borrower 3] and [Borrower 4]	Filogix file [redacted]	[Property 2], Coquitlam, B.C.
3	[Borrower 5]	Filogix file [redacted]	[Property 3], Maple Ridge, B.C.
4	[Borrower 6] and [Borrower 7]	Filogix file [redacted]	[Property 4], Maple Ridge, B.C.
5	[Borrower 8]	Filogix file [redacted]	[Property 5], North Vancouver, B.C.
6	[Borrower 9] and [Borrower 10]	Filogix file [redacted]	[Property 6], Maple Ridge, B.C.
7	[Borrower 11]	Filogix file [redacted]	[Property 7], North Vancouver, B.C.
8	[Borrower 12]	Filogix file [redacted]	[Property 8], Burnaby, B.C.
9	[Borrower 13]	Filogix file [redacted]	[Property 9], Maple Ridge, B.C.
10	[Borrower 14]	Filogix file [redacted]	[Property 10], Vancouver, B.C.
11	[Borrower 15]	Filogix file [redacted]	[Property 11], Burnaby, B.C.

SCHEDULE "B"

	BORROWER	FILE NO.	Property Secured by Mortgage
1.	[Borrower 1] and [Borrower 2]	Filogix File No. [redacted]	[Property 1], Maple Ridge, B.C.
2.	[Borrower 5]	Filogix file [redacted]	[Property 3], Maple Ridge, B.C.
3.	[Borrower 6] and [Borrower 7]	Filogix file [redacted]	[Property 4], Maple Ridge, B.C.
4.	[Borrower 8]	Filogix file [redacted]	[Property 5], North Vancouver, B.C.
5.	[Borrower 9] and [Borrower 10]	Filogix file [redacted]	[Property 6], Maple Ridge, B.C.
6.	[Borrower 13]	Filogix file [redacted]	[Property 9], Maple Ridge, B.C.
7.	[Borrower 14]	Filogix file [redacted]	[Property 10], Vancouver, B.C.
8.	[Borrower 15]	Filogix file [redacted]	[Property 11], Burnaby, B.C.

SCHEDULE "C"

	BORROWER	FILE NO.	Mortgage Amount
1.	[Borrower 16]	Filogix File No. [redacted]	\$378,917
2.	[Borrower 17]	Filogix File No. [redacted]	\$366,122
3.	[Borrower 18]	Filogix File No. [redacted]	\$511,784
4.	[Borrower 19]	Filogix File No. [redacted]	\$880,000
5.	[Borrower 20]	Filogix File No. [redacted]	\$289,044
6.	[Borrower 21]	Filogix File No. [redacted]	\$897,000
7.	[Borrower 22]	Filogix File No. [redacted]	\$767,200
8.	[Borrower 23]	Filogix File No. [redacted]	\$764,928
9.	[Borrower 24]	Filogix File No. [redacted]	\$251,514
10.	[Borrower 25]	Filogix File No. [redacted]	\$283,662
11.	[Borrower 26]	Filogix File No. [redacted]	\$688,000
12.	[Borrower 27]	Filogix File No. [redacted]	\$342,400
13.	[Borrower 28]	Filogix File No. [redacted]	\$811,378
14.	[Borrower 29]	Filogix File No. [redacted]	\$853,664
15.	[Borrower 30]	Filogix File No. [redacted]	\$385,111
16.	[Borrower 31]	Filogix File No. [redacted]	\$590,440
17.	[Borrower 32]	Filogix File No. [redacted]	\$377,856
18.	[Borrower 33]	Filogix File No. [redacted]	\$1,012,500
19.	[Borrower 34]	Filogix File No. [redacted]	\$1,130,000
20.	[Borrower 35]	Filogix File No. [redacted]	\$692,300
21.	[Borrower 36]	Filogix File No. [redacted]	\$685,752
22.	[Borrower 37]	Filogix File No. [redacted]	\$562,500
23.	[Borrower 38]	Filogix File No. [redacted]	\$876,775

	BORROWER	FILE NO.	Mortgage Amount
24.	[Borrower 39]	Filogix File No. [redacted]	\$864,000
25.	[Borrower 40]	Filogix File No. [redacted]	\$685,752
26.	[Borrower 41]	Filogix File No. [redacted]	\$685,752
27.	[Borrower 42]	Filogix File No. [redacted]	\$231,322
28.	[Borrower 43]	Filogix File No. [redacted]	\$685,752
29.	[Borrower 44]	Filogix File No. [redacted]	\$740,000
30.	[Borrower 45]	Filogix File No. [redacted]	\$455,000
31.	[Borrower 46]	Filogix File No. [redacted]	\$460,565
32.	[Borrower 47]	Filogix File No. [redacted]	\$401,769
33.	[Borrower 48]	Filogix File No. [redacted]	\$685,752
34.	[Borrower 49]	Filogix File No. [redacted]	\$273,500
35.	[Borrower 50]	Filogix File No. [redacted]	\$839,000
36.	[Borrower 51]	Filogix File No. [redacted]	\$171,487
37.	[Borrower 52]	Filogix File No. [redacted]	\$91,519
38.	[Borrower 14]	Filogix File No. [redacted]	\$1,400,000
39.	[Borrower 53]	Filogix File No. [redacted]	\$860,000
40.	[Borrower 54]	Filogix File No. [redacted]	\$678,580
41.	[Borrower 55]	Filogix File No. [redacted]	\$151,567
42.	[Borrower 56]	Filogix File No. [redacted]	\$797,184
43.	[Borrower 57]	Filogix File No. [redacted]	\$752,913
44.	[Borrower 58]	Filogix File No. [redacted]	\$1,085,000
45.	[Borrower 59]	Filogix File No. [redacted]	\$825,000
46.	[Borrower 60]	Filogix File No. [redacted]	\$540,377
47.	[Borrower 61]	Filogix File No. [redacted]	\$423,936

	BORROWER	FILE NO.	Mortgage Amount
48.	[Borrower 62]	Filogix File No. [redacted]	\$228,334
49.	[Borrower 13]	Filogix File No. [redacted]	\$528,000
50.	[Borrower 63]	Filogix File No. [redacted]	\$617,472
51.	[Borrower 64]	Filogix File No. [redacted]	\$868,000
52.	[Borrower 65]	Filogix File No. [redacted]	\$714,240
53.	[Borrower 66]	Filogix File No. [redacted]	\$660,000
54.	[Borrower 67]	Filogix File No. [redacted]	\$712,500.00
55.	[Borrower 68]	Filogix File No. [redacted]	\$900,000
56.	[Borrower 69]	Filogix File No. [redacted]	\$325,600
57.	[Borrower 70]	Filogix File No. [redacted]	\$769,536
58.	[Borrower 44]	Filogix File No. [redacted]	\$940,000
59.	[Borrower 71]	Filogix File No. [redacted]	\$832,000
60.	[Borrower 72]	Filogix File No. [redacted]	\$1,560,000
61.	[Borrower 73]	Filogix File No. [redacted]	\$467,495
62.	[Borrower 74]	Filogix File No. [redacted]	\$766,400
63.	[Borrower 50]	Filogix File No. [redacted]	\$836,500
64.	[Borrower 75]	Filogix File No. [redacted]	320,000
65.	[Borrower 76]	Filogix File No. [redacted]	\$1,268,000
66.	[Borrower 77]	Filogix File No. [redacted]	\$643,277
67.	[Borrower 78]	Filogix File No. [redacted]	\$408,576
68.	[Borrower 79]	Filogix File No. [redacted]	\$637,500
69.	[Borrower 80]	Filogix File No. [redacted]	\$597,772
70.	[Borrower 81]	Filogix File No. [redacted]	\$402,500
71.	[Borrower 82]	Filogix File No. [redacted]	\$660,800

	BORROWER	FILE NO.	Mortgage Amount
72.	[Borrower 83]	Filogix File No. [redacted]	\$529,291
73.	[Borrower 84]	Filogix File No. [redacted]	\$557,568
74.	[Borrower 85]	Filogix File No. [redacted]	\$648,743
75.	[Borrower 86]	Filogix File No. [redacted]	\$457,808
76.	[Borrower 87]	Filogix File No. [redacted]	\$296,000
77.	[Borrower 88]	Filogix File No. [redacted]	\$1,050,006
78.	[Borrower 89]	Filogix File No. [redacted]	\$594,432
79.	[Borrower 90]	Filogix File No. [redacted]	\$563,558
80.	[Borrower 91]	Filogix File No. [redacted]	\$412,328
81.	[Borrower 92]	Filogix File No. [redacted]	\$328,914
82.	[Borrower 93]	Filogix File No. [redacted]	\$482,916
83.	[Borrower 94]	Filogix File No. [redacted]	322,200
84.	[Borrower 95]	Filogix File No. [redacted]	\$958,888
85.	[Borrower 96]	Filogix File No. [redacted]	\$452,000
86.	[Borrower 97]	Filogix File No. [redacted]	\$628,852
87.	[Borrower 71]	Filogix File No. [redacted]	\$565,125
88.	[Borrower 98]	Filogix File No. [redacted]	\$555,812
89.	[Borrower 99]	Filogix File No. [redacted]	\$343,952
90.	[Borrower 100]	Filogix File No. [redacted]	\$368,091
91.	[Borrower 101]	Filogix File No. [redacted]	\$292,500
92.	[Borrower 102]	Filogix File No. [redacted]	\$1,150,000
93.	[Borrower 103]	Filogix File No. [redacted]	\$757,800
94.	[Borrower 104]	Filogix File No. [redacted]	\$380,000
95.	[Borrower 105]	Filogix File No. [redacted]	\$686,592

	BORROWER	FILE NO.	Mortgage Amount
96.	[Borrower 106]	Filogix File No. [redacted]	\$491,200
97.	[Borrower 107]	Filogix File No. [redacted]	\$594,529
98.	[Borrower 108]	Filogix File No. [redacted]	\$632,219
99.	[Borrower 109]	Filogix File No. [redacted]	\$566,784
100.	[Borrower 110]	Filogix File No. [redacted]	\$370,000
101.	[Borrower 111]	Filogix File No. [redacted]	\$575,250
102.	[Borrower 112]	Filogix File No. [redacted]	\$351,204
103.	[Borrower 113]	Filogix File No. [redacted]	\$428,155
104.	[Borrower 114]	Filogix File No. [redacted]	\$574,400
105.	[Borrower 115]	Filogix File No. [redacted]	\$498,680
106.	[Borrower 116]	Filogix File No. [redacted]	\$304,000
107.	[Borrower 117]	Filogix File No. [redacted]	\$596,960
108.	[Borrower 118]	Filogix File No. [redacted]	\$573,750
109.	[Borrower 119]	Filogix File No. [redacted]	\$401,987
110.	[Borrower 120]	Filogix File No. [redacted]	\$923,500
111.	[Borrower 121]	Filogix File No. [redacted]	\$937,500
112.	[Borrower 122]	Filogix File No. [redacted]	\$534,528
113.	[Borrower 123]	Filogix File No. [redacted]	\$829,920
114.	[Borrower 124]	Filogix File No. [redacted]	\$370,500
115.	[Borrower 125]	Filogix File No. [redacted]	\$1,400,000
116.	[Borrower 126]	Filogix File No. [redacted]	\$686,832
117.	[Borrower 127]	Filogix File No. [redacted]	\$489,930
118.	[Borrower 128]	Filogix File No. [redacted]	\$657,800
119.	[Borrower 129]	Filogix File No. [redacted]	\$608,000

	BORROWER	FILE NO.	Mortgage Amount
120.	[Borrower 130]	Filogix File No. [redacted]	\$426,834
121.	[Borrower 131]	Filogix File No. [redacted]	\$700,000
122.	[Borrower 132]	Filogix File No. [redacted]	\$1,059,500
123.	[Borrower 133]	Filogix File No. [redacted]	\$350,000
124.	[Borrower 134]	Filogix File No. [redacted]	\$664,000
125.	[Borrower 135]	Filogix File No. [redacted]	\$674,440
126.	[Borrower 136]	Filogix File No. [redacted]	\$2,000,000
127.	[Borrower 137]	Filogix File No. [redacted]	\$464,000
128.	[Borrower 138]	Filogix File No. [redacted]	\$607,775
129.	[Borrower 139]	Filogix File No. [redacted]	\$869,200
130.	[Borrower 140]	Filogix File No. [redacted]	\$540,000
131.	[Borrower 141]	Filogix File No. [redacted]	\$643,760
132.	[Borrower 1]	Filogix File No. [redacted]	\$560,000
133.	[Borrower 142]	Filogix File No. [redacted]	\$384,000
134.	[Borrower 143]	Filogix File No. [redacted]	\$585,960
135.	[Borrower 144]	Filogix File No. [redacted]	\$323,076
136.	[Borrower 145]	Filogix File No. [redacted]	\$756,000
137.	[Borrower 146]	Filogix File No. [redacted]	\$622,145
138.	[Borrower 147]	Filogix File No. [redacted]	\$341,600
139.	[Borrower 148]	Filogix File No. [redacted]	\$541,211
140.	[Borrower 149]	Filogix File No. [redacted]	\$750,000
141.	[Borrower 150]	Filogix File No. [redacted]	\$1,123,500
142.	[Borrower 151]	Filogix File No. [redacted]	\$396,000
143.	[Borrower 152]	Filogix File No. [redacted]	\$480,000

	BORROWER	FILE NO.	Mortgage Amount
144.	[Borrower 153]	Filogix File No. [redacted]	\$372,450
145.	[Borrower 154]	Filogix File No. [redacted]	\$882,000
146.	[Borrower 155]	Filogix File No. [redacted]	\$2,200,000
147.	[Borrower 156]	Filogix File No. [redacted]	\$472,000
148.	[Borrower 157]	Filogix File No. [redacted]	\$621,178
149.	[Borrower 158]	Filogix File No. [redacted]	\$617,600
150.	[Borrower 159]	Filogix File No. [redacted]	\$1,100,000
151.	[Borrower 160]	Filogix File No. [redacted]	\$744,000
152.	[Borrower 161]	Filogix File No. [redacted]	\$272,700
153.	[Borrower 162]	Filogix File No. [redacted]	\$611,500
154.	[Borrower 163]	Filogix File No. [redacted]	\$383,000
155.	[Borrower 164]	Filogix File No. [redacted]	\$396,677
156.	[Borrower 103]	Filogix File No. [redacted]	\$756,000
157.	[Borrower 15]	Filogix File No. [redacted]	\$1,450,000
158.	[Borrower 165]	Filogix File No. [redacted]	\$665,600
159.	[Borrower 166]	Filogix File No. [redacted]	\$444,000
160.	[Borrower 167]	Filogix File No. [redacted]	\$414,771
161.	[Borrower 168]	Filogix File No. [redacted]	\$1,000,000
162.	[Borrower 169]	Filogix File No. [redacted]	\$596,960
163.	[Borrower 170]	Filogix File No. [redacted]	\$566,500
164.	[Borrower 171]	Filogix File No. [redacted]	\$441,750
165.	[Borrower 172]	Filogix File No. [redacted]	\$634,284
166.	[Borrower 173]	Filogix File No. [redacted]	\$1,109,000
167.	[Borrower 174]	Filogix File No. [redacted]	\$494,925

	BORROWER	FILE NO.	Mortgage Amount
168.	[Borrower 175]	Filogix File No. [redacted]	\$250,000
169.	[Borrower 176]	Filogix File No. [redacted]	\$500,501