

BC FINANCIAL SERVICES AUTHORITY

IN THE MATTER OF THE *REAL ESTATE SERVICES ACT*
SBC 2004, c. 42 as amended

AND

IN THE MATTER OF

DENISE BOI AN MAI
(160106)

AND

DENISE MAI PERSONAL REAL ESTATE CORPORATION
(160106PC)

NOTICE OF DISCIPLINE HEARING

[This Notice has been redacted before publication.]

To: Denise Boi An Mai
Denise Mai Personal Real Estate Corporation
c/o eXp Realty of Canada, Inc. dba eXp Realty
Suite 1500 - 701 West Georgia Street,
Vancouver, British Columbia | V7Y 1G5

TAKE NOTICE that the Superintendent of Real Estate (the “**Superintendent**”) of the BC Financial Services Authority (“**BCFSA**”) will hold a discipline hearing under Part 4 of the *Real Estate Services Act* (“**RESA**”) from **May 21 to 23, 2025 commencing at 9:30 am** in the virtual Hearing Room at BCFSA’s offices located at **600 – 750 West Pender Street, Vancouver, British Columbia** to determine whether your conduct contravened the RESA, the *Real Estate Services Regulation* (the “**Regulation**”), or the *Real Estate Services Rules* (the “**Rules**”).

AND TAKE NOTICE that the allegations against you are as follows:

1. You committed professional misconduct within the meaning of section 35(1)(a) of the RESA in that, while licensed as a trading services representative in relation to eXp Realty of Canada, Inc. dba eXp Realty (the “**Brokerage**”) and while providing trading services to your client, [Client 1] (“**[Client 1]**”), in relation to the potential purchase of a property located at [Property 1], Vancouver (the “**Property**”), you engaged in any or all of the following conduct:

- a. On or about April 13, 2021, you instructed or allowed [Individual 1] to provide [Individual 2] with a copy of a different client's RBC Bank Draft dated April 7, 2021 in the amount of \$100,000 (the "**False Draft**") thereby representing that [Client 1] had delivered the False Draft to you or the Brokerage for payment of the deposit pursuant to a prospective contract of purchase and sale between the seller of the Property and [Client 1] (the "**Contract**"), contrary to either or both of the Rules, ss. 33 (formerly s. 3-4) [*duty to act honestly*] and 33 (formerly s. 3-5) [*duty to act with reasonable care and skill*];
 - b. On or about April 14, 2021, you instructed or allowed [Individual 1] to provide [Individual 2] with a copy of a \$100,000 RBC bank draft dated April 14, 2021 (the "**Second Draft**") thereby representing that you or the Brokerage were in possession of the Second Draft, contrary to either or both of the Rules, ss. 33 (formerly s. 3-4) [*duty to act honestly*] and 33 (formerly s. 3-5) [*duty to act with reasonable care and skill*];
 - c. On or about April 14, 2021, you sent a message to [Individual 2] representing that you or the Brokerage had possession of the deposit required under the Contract when you knew, or reasonably ought to have known, that neither you nor the Brokerage had possession of the Second Draft, contrary to either or both of the Rules, ss. 33 (formerly s. 3-4) [*duty to act honestly*] and 33 (formerly s. 3-5) [*duty to act with reasonable care and skill*];
 - d. On or about April 14, 2021, you sent a message to [Individual 2] representing that the Brokerage had required a new contract of purchase and sale to replace the Contract because [Client 1]'s initials were blocked by highlighting when you knew, or reasonably ought to have known, that the Brokerage had not expressed such a requirement to you, contrary to either or both of the Rules, ss. 33 (formerly s. 3-4) [*duty to act honestly*] and 33 (formerly s. 3-5) [*duty to act with reasonable care and skill*];
 - e. On or about April 14, 2021, you sent a message to [Individual 2] representing that the Contract was expired when you knew, or reasonably ought to have known, that the Contract had not expired but that [Client 1] had failed to deliver the deposit required by the Contract, contrary to either or both of the Rules, ss. 33 (formerly s. 3-4) [*duty to act honestly*] and 33 (formerly s. 3-5) [*duty to act with reasonable care and skill*];
 - f. On or about April 15, 2021, you failed to immediately report to your managing broker that [Client 1] had not delivered the deposit required by the Contract to the Brokerage as required by the Contract, contrary to the Rules, s. 29(2)(b) (formerly s. 3-2(2)(b)) [*duty to immediately notify the managing broker if deposit not received*].
2. You committed professional misconduct within the meaning of either or both of sections 35(1)(e) and 35(1)(g) of the RESA in that, while licensed as a trading services representative in relation to the Brokerage, you engaged in the following conduct:
 - a. On or about February 20, 2023 and August 22, 2023, you made a false or misleading statement in a statement required to be provided to BCFSa that you had registered in a Legal Update course on April 27, 2021 thereby suggesting that you had completed that course when in fact your enrolment in that course had been cancelled on January 18, 2022.

AND FURTHER TAKE NOTICE that if the Superintendent finds you committed professional misconduct, the Superintendent must make an order against you and may also order you to pay enforcement expenses incurred by BCFSa, under sections 43 and 44 of the RESA.

AND FURTHER TAKE NOTICE that if you do not attend the discipline hearing, the Superintendent may proceed with the discipline hearing in your absence and may make findings and orders under sections 43 and 44 of the RESA without further notice to you.

AND FURTHER TAKE NOTICE that you are entitled, at your own expense, to be represented by legal counsel and to participate in the discipline hearing.

Dated this 10th day of December, 2024 at the City of Victoria, British Columbia.

Superintendent of the BC Financial Services Authority

"Original signed by Jonathan Vandall"

Jonathan Vandall
Delegate of the Superintendent of Real Estate
Province of British Columbia