

**BC FINANCIAL SERVICES AUTHORITY**  
**IN THE MATTER OF THE *MORTGAGE BROKERS ACT***  
**RSBC 1996, c 313 as amended**

**AND**

**IN THE MATTER OF**  
**GURSHER SINGH BAINS**  
**(REGISTRATION NO. 502063)**

**NOTICE OF HEARING**

**(Pursuant to section 8 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: Gursher Singh Bains  
Designated Individual  
1354302 BC Ltd dba Dominion Lending Centres  
A Better Way - Gary Bains Mortgages  
Unit 102B, 6321 King George Blvd  
Surrey, BC V3X 1G1

**TAKE NOTICE** that the Registrar of Mortgage Brokers (the "Registrar") will hold a hearing pursuant to section 8 of the *Mortgage Brokers Act* ("MBA") in the virtual Hearing Room at BCFSA's offices located at **600 – 750 West Pender Street, Vancouver, British Columbia** where the Registrar will 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 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 Gursher Singh Bains are as follows:

1. In his capacity of submortgage broker, Gursher Singh Bains conducted mortgage business in British Columbia in a manner prejudicial to the public interest, contrary to section 8(1)(i) of the

MBA, with respect to one or more of the mortgage applications listed in Schedule "A", by doing one or more of the following:

- a. failing to deal with borrowers directly and instead relying on a third party to gather information in support of the mortgage applications;
- b. failing to take sufficient, or any steps to verify the accuracy of the income information and income-supporting documentation he submitted to lenders;
- c. submitting misleading income information, and falsified tax and banking documents to lenders in support of the mortgage applications, when he knew or ought to have known that those documents were false and did not represent the true income of the borrowers; or
- d. misleading lenders with respect to borrowers' employment and use of property when he knew or ought to have known that the information was inaccurate.

**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 sections 8(1) and 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 this 8<sup>th</sup> day of December, 2025 at the City of Vancouver, British Columbia.

Registrar of Mortgage Brokers

"Original signed by Anita Handregan"

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Per: Anita Handregan  
Acting Registrar of Mortgage Brokers  
Province of British Columbia

### Schedule "A"

Transaction	Reference File No.	Borrower(s)	Property
	[Redacted]	[Borrower 1]	[Property 1], Coldstream, BC [redacted]
A	[Redacted]	[Borrower 2]	[Property 2], Langley, BC [redacted]
B	[Redacted]	[Borrower 3]	[Property 3], Surrey, BC [redacted]
C	[Redacted]	[Borrower 4]	[Property 4], Kelowna, BC [redacted]
D	[Redacted]	[Borrower 5]	[Property 5], Surrey, BC [redacted]
E	[Redacted]	[Borrower 6]	[Property 6], Coquitlam, BC [redacted]
F	[Redacted]	[Borrower 7]	[Property 7], Delta, BC [redacted]
G	[Redacted]	[Borrower 7]	[Property 8], Vancouver, BC [redacted]
H	[Redacted]	[Borrower 8]	[Property 9], Surrey, BC [redacted]