

BC FINANCIAL SERVICES AUTHORITY

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

AND

IN THE MATTER OF

**GURSHARAN SINGH DHALIWAL
(140436)**

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: Gursharan Singh Dhaliwal
c/o Kraft Mortgages Canada Inc.
dba INVIS - KRAFT MORTGAGES CANADA
#202-12725 80 Ave ,
Surrey, British Columbia, V3W 3A6

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 Gursharan Singh Dhaliwal are as follows:

1. In his capacity as a submortgage broker, Gursharan Singh Dhaliwal conducted mortgage business in British Columbia in a manner prejudicial to the public interest, contrary to section 8(1) of the MBA with respect to the mortgage application of [Borrower 1], [Borrower 2] and [Borrower 3] for a property located at [Property 1], Burnaby, British Columbia by:
 - a. submitting false or misleading documentation to the lender in support of the borrower's mortgage application, including a letter of employment, paystubs, and tax documents, when he knew or ought to have known that documents were altered or were not genuine; and/or
 - b. failing to use reasonable due diligence when verifying the documents submitted in support of the mortgage application were accurate and genuine; and
 - c. failing to use reasonable due diligence when verifying the accuracy of the borrower's employment and income information.

AND TAKE FURTHER NOTICE that in the event the Registrar determines that the 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 4th day of May, 2026 at the City of Victoria, British Columbia.

Registrar of Mortgage Brokers

"Original signed by Chris Biscoe"

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