

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

AND

IN THE MATTER OF
JING MIN ZHANG also known as JAMIE ZHANG
(MB604137)

AND

CACTAI MORTGAGE INVESTMENT CORPORATION

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: Jing Min Zhang aka Jamie Zhang
4663 Connaught Drive
Vancouver, BC V6J 4E3
[email redacted]

And To: Cactai Mortgage Investment Corporation
Waterfront Centre
1200 – 200 Burrard Street
PO Box 48600
Vancouver, BC V7X 1T2

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 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 Jing Min Zhang also known as Jamie Zhang are as follows:

1. Jing Min Zhang also known as Jamie Zhang, in her capacity as a submortgage broker in British Columbia, conducted business in a manner that is prejudicial to the public interest, contrary to section 8(1)(i) of the MBA, when she facilitated the unregistered mortgage broker activities of Cactai Mortgage Investment Corporation from August 2023 to November 2025.

AND TAKE NOTICE that the allegations against Cactai Mortgage Investment Corporation are as follows:

2. Cactai Mortgage Investment Corporation carried on business as a mortgage broker in British Columbia without being registered to do so, as required by section 21(1) of the MBA, and without being exempted from registration pursuant to section 11 of the MBA, in that from approximately 2019 to 2025, it carried out one or more of the following mortgage broker activities in respect of the mortgage transactions set out in the attached Schedule "A":
 - a. carrying on a business of lending money secured in whole or in part by mortgages; and
 - b. during any one year, lending money on the security of 10 or more mortgages.

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(1), 8(1.2), 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 23rd day of February 23, 2026 at the City of Victoria, British Columbia.

Registrar of Mortgage Brokers

"Original signed by Jonathan Vandall"

Per: Jonathan Vandall
Acting Registrar of Mortgage Brokers
Province of British Columbia

SCHEDULE "A"

	Charge	PID	Address	Mortgage Loan	Registered Date
1.	[redacted]	[redacted]	[Property 1], Surrey, [[redacted]	\$1,000,000	January 2, 2025
2.	[redacted]	[redacted]	[Property 2], Vancouver, [redacted]	\$250,000	September 20, 2024
3.	[redacted]	[redacted]	[Property 3], Mission, [redacted]	\$200,000	May 1, 2024
4.	[redacted]	[redacted]	[Property 4], North Vancouver, [redacted]	\$850,000	June 21, 2024
5.	[redacted]	[redacted]	[Property 5], Vancouver, [redacted]	\$200,000	May 21, 2024
6.	[redacted]	[redacted]	[Property 6], Delta, [redacted]	\$200,000	February 23, 2024
7.	[redacted]	[redacted]	[Property 7], New Westminster, [redacted]	\$300,000	February 14, 2024
8.	[redacted]	[redacted]	[Property 8], Coquitlam, [redacted]	\$290,000	January 16, 2024
9.	[redacted]	[redacted]	[Property 9], Surrey, [redacted]	\$150,000	October 30, 2023
10.	[redacted]	[redacted]	[Property 10], Vancouver, [redacted]	\$1,200,000	May 24, 2023
11.	[redacted]	[redacted]	[Property 11], Richmond, [redacted]	\$800,000	April 25, 2023
12.	[redacted]	[redacted]	[Property 12], Burnaby, [redacted]	\$230,000	December 14, 2022
13.	[redacted]	[redacted]	[Property 13]	\$250,000	October 21, 2022
14.	[redacted]	[redacted]; redacted]; [redacted]; [redacted]; [redacted]; [redacted]; [redacted]	[Property 14], Port Coquitlam, [redacted]	\$600,000	August 17, 2022
15.	[redacted]	[redacted]	[Property 15], Surrey, [redacted]	\$570,000	July 12, 2022
16.	[redacted]	[redacted]	[Property 16], Vancouver, [redacted]	\$700,000	July 12, 2022

17.	[redacted]	[redacted]	[Property 17], Pender Harbour, [redacted]	\$75,000	March 18, 2022
18.	[redacted]	[redacted]	[Property 18], Surrey, [redacted]	\$140,000	March 3, 2022
19.	[redacted]	[redacted]	[Property 19], Dawson Creek, [redacted]	\$200,000	February 9, 2022
20.	[redacted]	[redacted]	[Property 20], Surrey, [redacted]	\$184,000	January 6, 2022
21.	[redacted]	[redacted]; [redacted]; [redacted]; [redacted]; [redacted]; [redacted]; [redacted]; [redacted]; [redacted]	[Property 14], Port Coquitlam, [redacted]	\$400,000	December 23, 2021
22.	[redacted]	[redacted]	[Property 21], Surrey, [redacted]	\$60,000	November 29, 2021
23.	[redacted]	[redacted]	[Property 22], Richmond, [redacted]	\$500,000	September 16, 2021
24.	[redacted]	[redacted]	[Property 23], Surrey, [redacted]	\$250,000	September 16, 2021
25.	[redacted]	[redacted]	[Property 20], Surrey, [redacted]	\$156,000	July 27, 2021
26.	[redacted]	[redacted]	[Property 24], Vancouver, [redacted]	\$290,000	February 27, 2020
27.	[redacted]	[redacted]	[Property 25], West Vancouver, [redacted]	\$800,000	May 30, 2019