File # INC 24-5595

BC FINANCIAL SERVICES AUTHORITY

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

AND

IN THE MATTER OF

HARPREET KAUR DHAWAN
(FORMER REGISTRATION NO. MB600518)

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: Harpreet Kaur Dhawan
[Address Redacted]

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 on 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 Harpreet Kaur Dhawan ("**H. Dhawan**") are as follows:

1. In her capacity as the submortgage broker of a mortgage loan from [Lender 1] ("**[Lender 1]**") to [Borrower 1] and [Borrower 2] (collectively, the "**Borrowers**") in 2023 in respect of a property at [Property 1], Chilliwack, BC (the "**[Property 1]**") and another loan in respect of a property at [Property 2], Chilliwack, BC (the "**[Property 2]**"), H. Dhawan conducted mortgage business in

British Columbia in a manner prejudicial to the public interest, contrary to section 8(1) of the MBA, when she:

a. Failed to deal directly with [Lender 1] and instead communicated with him through an unregistered third party;

b. Failed to provide a copy of either of the mortgage files to her brokerage, Producers West Financial Inc. ("**Producers West**"), thereby preventing the brokerage from maintaining books and records as necessary for the proper recording of their business transactions, as required by section 6(a) of the Regulations;

c. Failed to provide a Form 9 – Lender Disclosure Statement to [Lender 1], contrary to section 17.1 of the MBA; and

d. Failed to disclose to [Lender 1] that she had a direct financial interest in the proceeds of one of [Lender 1]'s loans.

2. In her capacity as the submortgage broker of a mortgage loan from [Lender 2] ("**[Lender 2]**") to the Borrowers in 2023 in respect of [Property 2], H. Dhawan conducted mortgage business in British Columbia in a manner prejudicial to the public interest contrary to section 8(1) of the MBA when she:

    a. Failed to disclose in the mortgage application that she had a direct financial interest in the mortgage proceeds; and

    b. Failed to provide a copy the mortgage file to Producers West, thereby preventing the brokerage from maintaining books and records as necessary for the proper recording of their business transactions, as required by section 6(a) of the Regulations.

3. In her capacity as the submortgage broker of a mortgage loan from [Lender 3] ("**[Lender 3]**") and [Lender 4] ("**[Lender 4]**") to the Borrowers in 2023 in respect of [Property 1] and [Property 2], H. Dhawan conducted mortgage business in British Columbia in a manner prejudicial to the public interest contrary to section 8(1) of the MBA when she:

    a. Failed to provide a Form 9 – Lender Disclosure Statement to [Lender 3] or [Lender 4], contrary to section 17.1 of the MBA;

    b. Failed to disclose to [Lender 3] or [Lender 4] that she had a direct financial interest in the mortgage proceeds, contrary to s. 17.4 of the MBA; and

    c. Failed to provide a copy of either of the mortgage files to Producers West, thereby preventing the brokerage from maintaining books and records as necessary for the proper recording of their business transactions, as required by section 6(a) of the Regulations.

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 section 8 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 16th day of July 2026 at the City of Victoria, British Columbia.

Registrar of Mortgage Brokers

"Original signed by Chris Biscoe"

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