File # 25-5799

BC FINANCIAL SERVICES AUTHORITY

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

AND

IN THE MATTER OF

SHARANJIT KAUR BHINDER AKA SHARNJIT BHINDER
(MB605690)

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: Sharanjit Kaur Bhinder aka Sharnjit Bhinder
[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 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 Sharanjit Kaur Bhinder aka Sharnjit Bhinder ("Ms. Bhinder") are as follows:

1. In her capacity as a submortgage broker, Ms. Bhinder conducted mortgage business in British Columbia in a manner prejudicial to the public interest pursuant to section 8(1)(i) of the MBA when in respect of a mortgage application on behalf of borrowers GB and TB in relation to a property located at [Property 1], Surrey, BC:
    a. she submitted the mortgage application to lender [Lender 1] on April 29, 2025 when she knew or ought to have known it was misleading in that it contained a false and/or altered property appraisal report that was submitted to the lender as if it was genuine;
    b. she submitted the mortgage application to lender [Lender 2] on April 30, 2025 when she knew or ought to have known it was misleading in that it contained a false and/or altered property appraisal report that was submitted to the lender as if it was genuine;

c. she carried on business of a mortgage broker other than in her registered name or elsewhere than at or from her registered address, contrary to section 21(1)(b) of the MBA;

d. held herself out as a submortgage broker other than under the registered name of the mortgage broker with which she was registered, contrary to section 21(1)(c) of the MBA;

2. In her capacity as a submortgage broker, Ms. Bhinder acted in breach of the MBA within the meaning of section 8(1)(f) when she withheld, destroyed, concealed or refused to produce records related to the mortgage application referred to in paragraph 1 above, contrary to section 6(7.5) of the MBA;

3. In her capacity as a submortgage broker, Ms. Bhinder acted made a false or misleading statement within the meaning of section 8(1)(h) of the MBA when, in response to a summons issued by the Registrar under section 6 of the MBA, she stated that she did not alter, change, or direct to be altered the property appraisal report referred to in paragraph 1 above, when in fact she did alter, change, or direct to be altered the property appraisal report.

AND TAKE FURTHER NOTICE that in the event the Registrar determines that the conduct 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 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 17 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