

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

AND

IN THE MATTER OF
CHRISTIAN JOSEPH RAYO BARTOLOME
(MB600707)

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: Christian Joseph Rayo Bartolome
c/o The Mortgage Alliance Company of Canada Inc.
367 – 901 West 3rd Street
North Vancouver, BC | V7P 3P9

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 BCFSAs 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 Christian Joseph Rayo Bartolome (“**C. Bartolome**”) are as follows:

1. In his capacity as a submortgage broker, C. Bartolome conducted mortgage business in British Columbia in a manner prejudicial to the public interest, contrary to section 8(1) of the MBA, when he:

- a. Did not disclose to [Borrower 1] (the “**Borrower**”) that the short-term \$50,000 private loan that he arranged for the Borrower in February 2024 (the “**Loan**”) was funded by C. Bartolome’s [family member], thereby failing to disclose a conflict of interest;
- b. Misrepresented to the Borrower that obtaining the Loan would help him qualify for a mortgage;
- c. In respect of the mortgage applications submitted on behalf of the Borrower in approximately April and June 2024, he:
 - i. Submitted false or misleading information to lenders;
 - ii. Failed to exercise reasonable due diligence by misrepresenting the Borrower’s assets and liabilities to lenders when he knew or ought to have known that those representations were incorrect and not supported by documentation; and
 - iii. Failed to disclose the Loan to lenders, thereby failing to disclose a material liability on behalf of the Borrower and an indirect interest that C. Bartolome had in the mortgage transaction.

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 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 29th day of July, 2026 at the City of Victoria, British Columbia.

Registrar of Mortgage Brokers

“Original signed Chris Biscoe”

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