

Citation: Craig (Re), 2024 BCSRE 23

Date: 2024-04-04

File # 20-1105

**BC FINANCIAL SERVICES AUTHORITY**

**IN THE MATTER OF THE *REAL ESTATE SERVICES ACT*,  
SBC 2004, c 42 as amended**

**AND**

**IN THE MATTER OF**

**DONNA MERLE CRAIG  
(099976)**

**NOTICE OF ADMINISTRATIVE PENALTY**

**[This Notice has been redacted before publication.]**

The Superintendent of Real Estate (the "Superintendent") of the BC Financial Services Authority ("BCFSA") issues this Notice of Administrative Penalty (the "Notice") pursuant to sections 57(1) and (3) of the *Real Estate Services Act*, SBC 2004, c 42 ("RESA").

**TAKE NOTICE** that the Superintendent is satisfied that you have contravened one or more rules designated as subject to administrative penalties under section 56(1)(a) of the RESA and section 26 of the *Real Estate Services Rules* (the "Rules"), collectively, the "Designated Rules".

**TAKE NOTICE** the Superintendent is imposing the following administrative penalties based on your having contravened the Designated Rules:

1. Rule: 30(i)  
First contravention: yes  
Penalty: \$5,000;  
Details: You failed to take reasonable steps to avoid a conflict of interest when during the period January 2020 – January 2021 you contracted the services of your licensed assistant to provide cleaning services for your clients, owners of properties located at:
  - a. [Property 1], Kelowna;
  - b. [Property 2], Kelowna;
  - c. [Property 3], Kelowna;
  - d. [Property 4], Kelowna.

2. Rule: 30(i)

First contravention: yes

Penalty: \$5,000

Details: You failed to take reasonable steps to avoid a conflict of interest when during the period August 2018 - September 2022 you contracted the services of your common-law spouse to provide repair and maintenance services to your clients, owners of properties located at:

- a. [Property 5], Kelowna;
- b. [Property 6], Kelowna;
- c. [Property 3], Kelowna;
- d. [Property 4], Kelowna.

3. Rule: 34

First contravention: yes

Penalty: \$5,000

Details: You failed to act with reasonable case and skill when you failed to provide your client, owner of property located at [Property 3], Kelowna, with an inspection report in a timely manner.

(collectively the "Contraventions").

**Total administrative penalties: \$15,000**

**TAKE FURTHER NOTICE** you may respond to this Notice by requesting an opportunity to be heard as follows (a "Reconsideration Request"):

- a. *Time limit:* You must deliver any Reconsideration Request so that BCFSa receives it within thirty (30) calendar days of the date you received this Notice (the "Response Deadline").
- b. *Format:* A Reconsideration Request Form must be completed.
- c. *Content:* A Reconsideration Request should explain how you exercised due diligence to prevent contravention of the Designated Rules. You may also provide any other information you believe the Superintendent should consider.
- d. *Delivery:* A Reconsideration Request may be delivered by email to [APreconsiderations@bcfsa.ca](mailto:APreconsiderations@bcfsa.ca) and/or delivered to BCFSa's offices at 600 – 750 West Pender Street, Vancouver, BC V6C 2T8, Attention: Legal Services – Reconsiderations.

The date you received this Notice is the earliest date on which

- the Superintendent personally served you with the Notice (s 57(3)(a) or (b) of the RESA);
- the Superintendent provided "substituted service" by a method provided for in a court order (s 12 of the RESA); or

- the Superintendent provided this Notice to Canada Post for delivery to your mailing address (ss 18 and 19 of the Rules). This will normally also be the day it was emailed to you.

If BCFSa receives your Reconsideration Request by the Response Deadline, the Superintendent will consider your Reconsideration Request, and may cancel or confirm each of the administrative penalties. If BCFSa confirms an administrative penalty, payment is due immediately.

**TAKE FURTHER NOTICE** if you fail to deliver a Reconsideration Request by the Response Deadline, you are deemed to acknowledge your having contravened the specified Designated Rule (s 57(2)(d) of the RESA).

**TAKE FURTHER NOTICE** that the Reconsideration Request may be by email or otherwise in writing and should attach or include information respecting the due diligence exercised to avoid the contravention, any extenuating circumstances that prevented compliance, and any other information that you wish BCFSa to consider.

Dated this 4 day of April, 2024 at the City of Vancouver, British Columbia.

Superintendent of the BC Financial Services Authority

“Original signed by Chris Biscoe”

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Chris Biscoe, Director, Legal - Compliance & Enforcement  
Delegate of the Superintendent of Real Estate  
Province of British Columbia