



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

-AND-

SHANE CHRISTOPHER BALLARD

(Pursuant to sections 8 and 8 (1.4) of the *Mortgage Brokers Act*)

NOTICE OF HEARING

**NOTICES OF HEARING** issued by the Registrar of Mortgage Brokers include allegations that will be considered at a hearing. The allegations contained in a Notice of Hearing are unproven until the Registrar of Mortgage Brokers, or their appointee, has determined their validity.

To: Shane Christopher Ballard

**TAKE NOTICE** that the Registrar of Mortgage Brokers ("Registrar") will hold a hearing pursuant to section 8 of the *Mortgage Brokers Act* (the "Act") at the offices of the Registrar, located at the office of the Financial Institutions Commission at **2800 - 555 West Hastings Street in Vancouver, British Columbia** to provide you with an opportunity to be heard prior to the Registrar making any order under the Act should it be determined that your conduct contravened the Act, or regulations made under the Act ("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 you, **SHANE CHRISTOPHER BALLARD** are as follows:

1. In his capacity as a submortgage broker, Shane Christopher Ballard (“Mr. Ballard”) conducted mortgage business in British Columbia in a manner prejudicial to the public interest, contrary to section 8(1)(i) of the Act, in that he submitted to lenders income and banking documents and employment information, including Notices of Assessments, T1 General Income Tax and Benefit Returns, Bank Account Statements, and Letters of Employment, in support of mortgage applications on behalf of one or more of the borrowers as set out in the attached Schedule A, when he knew or ought to have known that the documents and information were not genuine.
2. In his capacity as a submortgage broker, Mr. Ballard conducted business in a manner prejudicial to the public interest contrary to section 8(1)(i) of the Act in that he facilitated the unregistered mortgage broker activities of [REDACTED] (“JKC”), by carrying out one or more of the following, in respect of one or more of the borrowers set out in the attached Schedule B and their respective mortgage applications:
  - a. Permitted JKC to direct the course of mortgage applications, including taking instructions from JKC to input information on mortgage applications including employment and income information and other personal information of borrowers provided by JKC;
  - b. Accepted borrower’s personal information, employment information and supporting documents, including CRA Notices of Assessment and T1 Generals and other banking documents from JKC without verifying their accuracy or authenticity; and
  - c. Submitted to lenders mortgage applications on behalf of borrowers at the direction of JKC without having met the borrowers.
3. Contrary to sections 8(1)(f) and 17.3 of the Act, in his capacity as a submortgage broker, Mr. Ballard failed to provide to borrowers a disclosure statement, including prescribed content, that was true, plain and not misleading when he provided a Form 10 Conflict of Interest Disclosure Statement to the borrowers described in the attached Schedule B that failed to disclose that a portion of the fee for arranging the mortgage would be paid to JKC.
4. In his capacity as a submortgage broker, Mr. Ballard conducted business in a manner prejudicial to the public interest contrary to section 8(1)(i) of the Act in that he facilitated the unregistered mortgage broker activities of JKC, by submitting to lenders, mortgage applications on behalf of JKC for one or more of the borrowers as set out in the attached Schedule C, when he had not met the borrowers.

**AND TAKE FURTHER NOTICE** that in the event the Registrar determines that your conduct, as set out above, contravened the Act or the Regulations, the Registrar may make any of the orders set out in section 8 of the Act, including but not limited to, the remedies permitted pursuant to sections 8, and 8 (1.4) of the Act. 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 Act and may make any further orders under the Act 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 full right to cross-examine all witnesses called and to call evidence in your defence and reply in answer to the allegations.

Issued at the City of Vancouver, BC this 8<sup>th</sup> day of October, 2019

Registrar of Mortgage Brokers

"Original signed by Chris Carter"

Per: Chris Carter  
Deputy Registrar of Mortgage Brokers  
Province of British Columbia

SCHEDULE "A"

BORROWER	FILE NO.	Property Secured by Mortgage
[REDACTED] and [REDACTED]	Filogix File No. [REDACTED]	[REDACTED] Maple Ridge, B.C.
[REDACTED] and [REDACTED]	Filogix file [REDACTED]	[REDACTED] Coquitlam, B.C.
[REDACTED]	Filogix file [REDACTED]	[REDACTED] Maple Ridge, B.C.
[REDACTED] and [REDACTED]	Filogix file [REDACTED]	[REDACTED] Maple Ridge, B.C.
[REDACTED]	Filogix file [REDACTED]	[REDACTED] North Vancouver, B.C.
[REDACTED] and [REDACTED]	Filogix file [REDACTED]	[REDACTED] Maple Ridge, B.C.
[REDACTED]	Filogix file [REDACTED]	[REDACTED] North Vancouver, B.C.
[REDACTED]	Filogix file [REDACTED]	[REDACTED] Burnaby, B.C.
[REDACTED]	Filogix file [REDACTED]	[REDACTED] Maple Ridge, B.C.
[REDACTED]	Filogix file [REDACTED]	[REDACTED] Vancouver, B.C.
[REDACTED]	Filogix file [REDACTED]	[REDACTED] Burnaby, B.C.

**SCHEDULE "B"**

BORROWER	FILE NO.	Property Secured by Mortgage
[REDACTED] and [REDACTED]	Filogix File No. [REDACTED]	[REDACTED] Maple Ridge, B.C.
[REDACTED]	Filogix file [REDACTED]	[REDACTED] Maple Ridge, B.C.
[REDACTED] and [REDACTED]	Filogix file [REDACTED]	[REDACTED] Maple Ridge, B.C.
[REDACTED]	Filogix file [REDACTED]	[REDACTED] North Vancouver, B.C.
[REDACTED] and [REDACTED]	Filogix file [REDACTED]	[REDACTED] Maple Ridge, B.C.
[REDACTED]	Filogix file [REDACTED]	[REDACTED] Maple Ridge, B.C.
[REDACTED]	Filogix file [REDACTED]	[REDACTED] Vancouver, B.C.
[REDACTED]	Filogix file [REDACTED]	[REDACTED] Burnaby, B.C.

**SCHEDULE "C"**

BORROWER	FILE NO.	Mortgage Amount
[REDACTED]	Filogix File No. [REDACTED]	\$378,917
[REDACTED]	Filogix File No. [REDACTED]	\$366,122
[REDACTED]	Filogix File No. [REDACTED]	\$511,784
[REDACTED]	Filogix File No. [REDACTED]	\$880,000
[REDACTED]	Filogix File No. [REDACTED]	\$289,044
[REDACTED]	Filogix File No. [REDACTED]	\$897,000
[REDACTED]	Filogix File No. [REDACTED]	\$767,200
[REDACTED]	Filogix File No. [REDACTED]	\$764,928
[REDACTED]	Filogix File No. [REDACTED]	\$251,514
[REDACTED]	Filogix File No. [REDACTED]	\$283,662
[REDACTED]	Filogix File No. [REDACTED]	\$688,000
[REDACTED]	Filogix File No. [REDACTED]	\$342,400
[REDACTED]	Filogix File No. [REDACTED]	\$811,378
[REDACTED]	Filogix File No. [REDACTED]	\$853,664
[REDACTED]	Filogix File No. [REDACTED]	\$385,111
[REDACTED]	Filogix File No. [REDACTED]	\$590,440
[REDACTED]	Filogix File No. [REDACTED]	\$377,856
[REDACTED]	Filogix File No. [REDACTED]	\$1,012,500
[REDACTED]	Filogix File No. [REDACTED]	\$1,130,000
[REDACTED]	Filogix File No. [REDACTED]	\$692,300
[REDACTED]	Filogix File No. [REDACTED]	\$685,752

[REDACTED]	Filogix File No. [REDACTED]	\$562,500
[REDACTED]	Filogix File No. [REDACTED]	\$876,775
[REDACTED]	Filogix File No. [REDACTED]	\$864,000
[REDACTED]	Filogix File No. [REDACTED]	\$685,752
[REDACTED]	Filogix File No. [REDACTED]	\$685,752
[REDACTED]	Filogix File No. [REDACTED]	\$231,322
[REDACTED]	Filogix File No. [REDACTED]	\$685,752
[REDACTED]	Filogix File No. [REDACTED]	\$740,000
[REDACTED]	Filogix File No. [REDACTED]	\$455,000
[REDACTED]	Filogix File No. [REDACTED]	\$460,565
[REDACTED]	Filogix File No. [REDACTED]	\$401,769
[REDACTED]	Filogix File No. [REDACTED]	\$685,752
[REDACTED]	Filogix File No. [REDACTED]	\$273,500
[REDACTED]	Filogix File No. [REDACTED]	\$839,000
[REDACTED]	Filogix File No. [REDACTED]	\$171,487
[REDACTED]	Filogix File No. [REDACTED]	\$91,519
[REDACTED]	Filogix File No. [REDACTED]	\$1,400,000
[REDACTED]	Filogix File No. [REDACTED]	\$860,000
[REDACTED]	Filogix File No. [REDACTED]	\$678,580
[REDACTED]	Filogix File No. [REDACTED]	\$151,567
[REDACTED]	Filogix File No. [REDACTED]	\$797,184
[REDACTED]	Filogix File No. [REDACTED]	\$752,913
[REDACTED]	Filogix File No. [REDACTED]	\$1,085,000
[REDACTED]	Filogix File No. [REDACTED]	\$825,000

[REDACTED]	Filogix File No. [REDACTED]	\$540,377
[REDACTED]	Filogix File No. [REDACTED]	\$423,936
[REDACTED]	Filogix File No. [REDACTED]	\$228,334
[REDACTED]	Filogix File No. [REDACTED]	\$528,000
[REDACTED]	Filogix File No. [REDACTED]	\$617,472
[REDACTED]	Filogix File No. [REDACTED]	\$868,000
[REDACTED]	Filogix File No. [REDACTED]	\$714,240
[REDACTED]	Filogix File No. [REDACTED]	\$660,000
[REDACTED]	Filogix File No. [REDACTED]	\$712,500.00
[REDACTED]	Filogix File No. [REDACTED]	\$900,000
[REDACTED]	Filogix File No. [REDACTED]	\$325,600
[REDACTED]	Filogix File No. [REDACTED]	\$769,536
[REDACTED]	Filogix File No. [REDACTED]	\$940,000
[REDACTED]	Filogix File No. [REDACTED]	\$832,000
[REDACTED]	Filogix File No. [REDACTED]	\$1,560,000
[REDACTED]	Filogix File No. [REDACTED]	\$467,495
[REDACTED]	Filogix File No. [REDACTED]	\$766,400
[REDACTED]	Filogix File No. [REDACTED]	\$836,500
[REDACTED]	Filogix File No. [REDACTED]	320,000
[REDACTED]	Filogix File No. [REDACTED]	\$1,268,000
[REDACTED]	Filogix File No. [REDACTED]	\$643,277
[REDACTED]	Filogix File No. [REDACTED]	\$408,576
[REDACTED]	Filogix File No. [REDACTED]	\$637,500



[REDACTED]	Filogix File No. [REDACTED]	\$597,772
[REDACTED]	Filogix File No. [REDACTED]	\$402,500
[REDACTED]	Filogix File No. [REDACTED]	\$660,800
[REDACTED]	Filogix File No. [REDACTED]	\$529,291
[REDACTED]	Filogix File No. [REDACTED]	\$557,568
[REDACTED]	Filogix File No. [REDACTED]	\$648,743
[REDACTED]	Filogix File No. [REDACTED]	\$457,808
[REDACTED]	Filogix File No. [REDACTED]	\$296,000
[REDACTED]	Filogix File No. [REDACTED]	\$1,050,006
[REDACTED]	Filogix File No. [REDACTED]	\$594,432
[REDACTED]	Filogix File No. [REDACTED]	\$563,558
[REDACTED]	Filogix File No. [REDACTED]	\$412,328
[REDACTED]	Filogix File No. [REDACTED]	\$328,914
[REDACTED]	Filogix File No. [REDACTED]	\$482,916
[REDACTED]	Filogix File No. [REDACTED]	322,200
[REDACTED]	Filogix File No. [REDACTED]	\$958,888
[REDACTED]	Filogix File No. [REDACTED]	\$452,000
[REDACTED]	Filogix File No. [REDACTED]	\$628,852
[REDACTED]	Filogix File No. [REDACTED]	\$565,125
[REDACTED]	Filogix File No. [REDACTED]	\$555,812
[REDACTED]	Filogix File No. [REDACTED]	\$343,952
[REDACTED]	Filogix File No. [REDACTED]	\$368,091

R [REDACTED]	Filogix File No. [REDACTED]	\$292,500
[REDACTED]	Filogix File No. [REDACTED]	\$1,150,000
H [REDACTED]	Filogix File No. [REDACTED]	\$757,800
I [REDACTED]	Filogix File No. [REDACTED]	\$380,000
[REDACTED]	Filogix File No. [REDACTED]	\$686,592
I [REDACTED]	Filogix File No. [REDACTED]	\$491,200
A [REDACTED]	Filogix File No. [REDACTED]	\$594,529
S [REDACTED]	Filogix File No. [REDACTED]	\$632,219
S [REDACTED]	Filogix File No. [REDACTED]	\$566,784
I [REDACTED]	Filogix File No. [REDACTED]	\$370,000
C [REDACTED]	Filogix File No. [REDACTED]	\$575,250
[REDACTED]	Filogix File No. [REDACTED]	\$351,204
[REDACTED]	Filogix File No. [REDACTED]	\$428,155
[REDACTED]	Filogix File No. [REDACTED]	\$574,400
[REDACTED]	Filogix File No. [REDACTED]	\$498,680
[REDACTED]	Filogix File No. [REDACTED]	\$304,000
[REDACTED]	Filogix File No. [REDACTED]	\$596,960
[REDACTED]	Filogix File No. [REDACTED]	\$573,750
[REDACTED]	Filogix File No. [REDACTED]	\$401,987
[REDACTED]	Filogix File No. [REDACTED]	\$923,500
[REDACTED]	Filogix File No. [REDACTED]	\$937,500
[REDACTED]	Filogix File No. [REDACTED]	\$534,528
[REDACTED]	Filogix File No. [REDACTED]	\$829,920
[REDACTED]	Filogix File No. [REDACTED]	\$370,500

[REDACTED]	Filogix File No. [REDACTED]	\$1,400,000
[REDACTED]	Filogix File No. [REDACTED]	\$686,832
[REDACTED]	Filogix File No. [REDACTED]	\$489,930
[REDACTED]	Filogix File No. [REDACTED]	\$657,800
[REDACTED]	Filogix File No. [REDACTED]	\$608,000
[REDACTED]	Filogix File No. [REDACTED]	\$426,834
[REDACTED]	Filogix File No. [REDACTED]	\$700,000
[REDACTED]	Filogix File No. [REDACTED]	\$1,059,500
[REDACTED]	Filogix File No. [REDACTED]	\$350,000
[REDACTED]	Filogix File No. [REDACTED]	\$664,000
[REDACTED]	Filogix File No. [REDACTED]	\$674,440
[REDACTED]	Filogix File No. [REDACTED]	\$2,000,000
[REDACTED]	Filogix File No. [REDACTED]	\$464,000
[REDACTED]	Filogix File No. [REDACTED]	\$607,775
[REDACTED]	Filogix File No. [REDACTED]	\$869,200
[REDACTED]	Filogix File No. [REDACTED]	\$540,000
[REDACTED]	Filogix File No. [REDACTED]	\$643,760
[REDACTED]	Filogix File No. [REDACTED]	\$560,000
[REDACTED]	Filogix File No. [REDACTED]	\$384,000
[REDACTED]	Filogix File No. [REDACTED]	\$585,960
[REDACTED]	Filogix File No. [REDACTED]	\$323,076
[REDACTED]	Filogix File No. [REDACTED]	\$756,000
[REDACTED]	Filogix File No. [REDACTED]	\$622,145

██████████	Filogix File No. ██████████	\$341,600
██████████	Filogix File No. ██████████	\$541,211
██████████	Filogix File No. ██████████	\$750,000
██████████	Filogix File No. ██████████	\$1,123,500
██████████	Filogix File No. ██████████	\$396,000
██████████	Filogix File No. ██████████	\$480,000
██████████	Filogix File No. ██████████	\$372,450
██████████	Filogix File No. ██████████	\$882,000
██████████	Filogix File No. ██████████	\$2,200,000
██████████	Filogix File No. ██████████	\$472,000
██████████	Filogix File No. ██████████	\$621,178
██████	Filogix File No. ██████████	\$617,600
██████████	Filogix File No. ██████████	\$1,100,000
██████████	Filogix File No. ██████████	\$744,000
██████████	Filogix File No. ██████████	\$272,700
██████████	Filogix File No. ██████████	\$611,500
██████████	Filogix File No. ██████████	\$383,000
██████████	Filogix File No. ██████████	\$396,677
██████████	Filogix File No. ██████████	\$756,000
██████████	Filogix File No. ██████████	\$1,450,000
██████████	Filogix File No. ██████████	\$665,600
██████████	Filogix File No. ██████████	\$444,000
██████████	Filogix File No. ██████████	\$414,771
██████████	Filogix File No. ██████████	\$1,000,000

[REDACTED]	Filogix File No. [REDACTED]	\$596,960
[REDACTED]	Filogix File No. [REDACTED]	\$566,500
[REDACTED]	Filogix File No. [REDACTED]	\$441,750
[REDACTED]	Filogix File No. [REDACTED]	\$634,284
[REDACTED]	Filogix File No. [REDACTED]	\$1,109,000
[REDACTED]	Filogix File No. [REDACTED]	\$494,925
[REDACTED]	Filogix File No. [REDACTED]	\$250,000
[REDACTED]	Filogix File No. [REDACTED]	\$500,501