



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

AND

**IN THE MATTER OF KEVIN ANDREW BOWNICK
(Pursuant to section 8 of the *Mortgage Brokers Act*)**

NOTICE OF HEARING

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

To: Kevin Andrew Bownick
108 April Road
Port Moody, BC
V3H 3M5

TAKE NOTICE that the Registrar of Mortgage Brokers (the "Registrar") will hold a hearing pursuant to section 8 of the *Mortgage Brokers Act* ("MBA") at a time and date to be determined by the Registrar, at the offices of the Financial Institutions Commission at **2800 - 555 West Hastings Street in Vancouver, BC** to 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 regulations made under the MBA ("Regulations").

AND TAKE NOTICE that in your capacity as a submortgage broker while registered pursuant to the MBA the allegations against you are as follows:

1. contrary to section 8(1)(f) of the MBA you failed to comply with the Summons to Attend Before Investigators, issued pursuant to section 6(3) of the MBA dated March 4, 2015 (the "Summons") and served upon you on March 12, 2015 in which you were required to produce the records described in the Summons, and failed to do so; and

Registrar of Mortgage Brokers

2800-555 West Hastings
Vancouver, BC V6B 4N6
Telephone: 604 660-3555
Facsimile: 604 660-3365
www.fic.gov.bc.ca

2. contrary to section 6(7.5) of the MBA you either withheld, destroyed, concealed or refused to produce the records set out in the Summons when required by the Office of the Registrar to produce them, and which the Office of the Registrar required in order for the Registrar to determine if Como Lake Ventures Ltd., a company of which you are the director, is carrying on a business of lending money secured in whole or in part by mortgages, for which registration under the MBA is required.

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 under section 8 of the MBA, 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 18 day of March, 2016.

Registrar of Mortgage Brokers

A handwritten signature in black ink, appearing to read 'Chris Carter', is written over a horizontal line.

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