

BC FINANCIAL SERVICES AUTHORITY

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

AND

IN THE MATTER OF

**JIN LUO
(161895)**

AND

**JIN LUO PERSONAL REAL ESTATE CORPORATION
(161895PC)**

NOTICE OF DISCIPLINE HEARING

[This Notice has been redacted before publication.]

To: Jin Luo
c/o RE/MAX City Realty
#101 – 2806 Kingsway
Vancouver, BC V5R 5T5

TAKE NOTICE that the Superintendent of Real Estate (the “Superintendent”) of the BC Financial Services Authority (“BCFSA”) will hold a discipline hearing under Part 4 of the *Real Estate Services Act* (“RESA”) on **September 9 to 11, 2024 commencing at 9:30 am** in the virtual Hearing Room at BCFSA’s offices located at **600 – 750 West Pender Street, Vancouver, British Columbia** to determine whether your conduct contravened the RESA, the Real Estate Services Regulation (the “Regulation”), or the Real Estate Services Rules (the “Rules”) in effect at the relevant time.

AND TAKE NOTICE that the allegations against you are as follows:

1. You committed professional misconduct within the meaning of section 35(1) and/or conduct unbecoming within the meaning of section 35(2) of the RESA in that:
 - a. You submitted a mortgage application in December 2015 in relation to the purchase of a property located at [Property 1], Vancouver, for which you represented yourself as the buyer
 - i. with falsified income and savings information, contrary to section 35(1)(c) [deceptive dealing] of the RESA and section 33 [duty to act honestly] (formerly section 3-4) of the Rules; and

- ii. using the services of [Individual 1] (“[Individual 1]”) when you knew or ought to have known that he was not a registered mortgage broker, contrary to section 33 [duty to act honestly] (formerly section 3-4) and section 34 [duty to act with reasonable care and skill] (formerly section 3-4) of the Rules; and
2. You committed conduct unbecoming within the meaning of section 35(2) of the RESA in that:
- a. You submitted a mortgage application in November 2015 in relation to the refinancing of a property located at [Property 2], Vancouver, with falsified income and savings information and using the services of [Individual 1], who you knew or ought to have known was not a registered mortgage broker.

AND FURTHER TAKE NOTICE that if the Superintendent finds you committed professional misconduct and/or conduct unbecoming, the Superintendent must make an order against you, and may also order you to pay enforcement expenses incurred by BCFSA, under sections 43 and 44 of the RESA.

AND FURTHER TAKE NOTICE that if you do not attend the discipline hearing, the Superintendent may proceed with the discipline hearing in your absence and may make findings and orders under sections 43 and 44 of the RESA without further notice to you.

AND FURTHER TAKE NOTICE that you are entitled, at your own expense, to be represented by legal counsel and to participate in the discipline hearing.

Dated this 10th day of October, 2023 at the City of Vancouver, British Columbia.

Superintendent of the BC Financial Services Authority

“Original signed by Jonathan Vandall”

Jonathan Vandall
Delegate of the Superintendent of Real Estate
Province of British Columbia