

THE REAL ESTATE COUNCIL OF ALBERTA

Case: 010099 & 009625  
Process: A Hearing under Part 3 of the *Real Estate Act*  
Industry Member: Rowell Barbon Crisostomo  
Class of License: Mortgage Associate  
Registration: Currently unregistered, formerly registered with  
Dominion Lending Centres Mortgage Mentors  
Broker Inc. O/A Dominion Lending Centres  
Mortgage Mentors, Sky Financial Corporation O/A  
The Mortgage Centre and Elite Mortgage Corp.

Document: NOTICE OF HEARING

TO: Rowell Barbon Crisostomo

A hearing is set to review allegations about your conduct. Read this entire document to see what you must do.

**Hearing Information**

Date: Friday September 25, 2020  
Time: 9:30 a.m.  
Location: via telephone conference  
Hearing Panel: Julia Jones (Public Chair)  
Margaret Geall (Industry Member)  
Tony Lamb (Industry Member)  
(Alternate: Kathryn Oviatt)

**It is alleged that your conduct is deserving of sanction for breaching sections of the Act or Rules. Here are the details:**

1. You failed to provide competent service, contrary to section 41(b) of the Real Estate Act Rules:

- a) between June and September of 2019 you drafted mortgage applications and submitted them to various lenders with errors and omissions contained in them;
- b) between September and February 2019 you pulled credit reports on nearly 80 clients but had only uploaded 6 consent forms into velocity/filogix, and most were not filled out properly; and
- c) at the material time your brokerage had a policy that associates would upload all client consent forms into velocity/filogix prior to pulling credit.

### **Why You Should Attend the Hearing**

The hearing is your opportunity to respond to the allegations and state your side of the case in front of the Panel.

### **Learn About the Hearing Process**

Please read these guides on the RECA website

- *Hearing and Appeal Practice and Procedures Guidelines and*
- *Information for Unrepresented Industry Members*

They are under the *Publications and Resources* tab under the heading *Guides to Disciplinary Proceedings*.

### **What You Should Bring to the Hearing**

Bring any witnesses and evidence you want the Panel to consider, with you to the hearing.

### **What Will Happen If You Don't Attend**

If you do not attend the Panel may proceed to make a decision without you.

### **What Will Happen At the Hearing**

After hearing all evidence and argument the Panel will decide whether the Executive Director has proven any of the breaches. If no breach is proven you will face no sanction.

If the Panel finds a breach is proven the Panel may do one or more of the things listed in **section 43** of the *Real Estate Act*:

- Cancel or suspend your authorization
- Order you to pay a fine for each breach
- Order you to pay the cost of the investigation and the hearing
- Order you to complete an education course

### **Submitting Written Arguments After the Hearing**

You can provide written arguments at the end of the hearing or after the end of the hearing

You must provide these to the **Hearings Administrator** and **Counsel for the Executive Director** (contact information below) **no later than 15 days after the end of the Hearing.**

Contact the Hearing Administrator if you need more time.

### You Can Get Legal Advice

You may get legal advice and may be represented by legal counsel at the hearing.

If you do not have a representative please read *Information for Unrepresented Industry Members*:

<http://www.reca.ca/industry/content/publications-resources/guides.htm>.

### If You Object to a Panel Member

Please review who is on the Panel. If you object to any of the people being on the Panel, you must advise the Hearings Administrator **who you object to and why within 14 days** of receiving this Notice.

If you do not object to the Panel within 14 days, this Panel will conduct the hearing

### Postponing the Hearing

If you are not available on the date set for the hearing you can apply to the Panel for a new date. Contact the lawyer for the Executive Director and the Hearings Administrator as soon as possible if you need a new date.

Dated at Calgary, Alberta, on 2 Sep. 2020  
(date)

  
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Charles Stevenson, Acting Executive Director  
of the Real Estate Council of Alberta

### Contact Information

<p>Hearings Administrator: Email: <a href="mailto:hearingsadmin@reca.ca">hearingsadmin@reca.ca</a> Fax: 403 228 3065 Direct: 403 685 7913 Toll Free: 1 888 425 2754 Address: Real Estate Council Suite 202, 1506 11 Avenue SW Calgary, Alberta T3C 0M9</p>	<p>Lawyer for the Executive Director: Andrew Bone Email: <a href="mailto:conductadmin@reca.ca">conductadmin@reca.ca</a> Fax: 403 228 3065 Direct: 403 685 7910 Toll Free: 1 888 425 2754 Address: Real Estate Council Suite 202, 1506 11 Avenue SW Calgary, Alberta T3C 0M9</p>
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