

THE REAL ESTATE COUNCIL OF ALBERTA

Case: 009089, 010371, 010661, and 011302  
Process: A Hearing under Part 3 of the *Real Estate Act*  
Licensee: Gagandeep Singh  
Class of License: Real Estate Associate & Mortgage Associate  
Registration: Currently unregistered  
Document: NOTICE OF HEARING

TO: Gagandeep Singh

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

**Hearing Information**

Date: December 13, 2021 to December 23, 2021 – 9 full days  
Time: 9:30 a.m.  
Venue: Virtual Hearing  
Hearing Panel: [G.F] - Chair, Panel member  
[L.M] - Panel member (Licensee)  
[S.D] - Panel member (Licensee)

(Alternates: [A.B], [W.R], [G.P])

Counsel for the Panel: Marc Matras, Gowlings WLG

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

**Case 009089**

- 1) You engaged in in fraudulent activities in connection with the provision of your services, contrary to s. 42(b) of the *Real Estate Act Rules*:
  - a. When acting as a real estate associate for your buyer clients, you forged a false First National pre-approval letter which you sent to the sellers to give the appearance that the buyers had been pre-approved for a mortgage when you knew that this was false;
- 2) You did not enter into a written service agreement with your buyer clients, [R.K] and [R.A], contrary to s. 43(1) of the *Real Estate Act Rules*;

**Case 010371**

- 3) You engaged in in fraudulent activities in connection with the provision of your services, contrary to s. 42(b) of the *Real Estate Act Rules*:
  - a. When acting as a real estate associate for your buyer clients, you forged a false First National mortgage pre-approval letter which you sent to the sellers to give the appearance that the buyers had been pre-approved for a mortgage when you knew that they had, in fact, not; and

- b. When acting as a mortgage associate for you buyer clients, you forged a false work permit for [R.L] and sent it to the lender despite knowing that she did not have a work permit;
- 4) You did not enter into a written service agreement with your buyer clients, [H.S], [Y.L], and [R.L], contrary to s. 43(1) of the *Real Estate Act Rules*;

**Case 010661**

- 5) You engaged in in fraudulent activities in connection with the provision of your services, contrary to s. 42(b) of the *Real Estate Act Rules*:
- a. You forged an employment letter and two paycheques naming [A.C] as an employee of your company, Higrade Inc despite being aware that you had never employed, nor ever even spoke to or met, [A.C]; and
  - b. You agreed to forge these documents for real estate associate, Aslam Chaudhri, for the purposes of a mortgage application;

**Case 011302**

- 6) You engaged in in fraudulent activities in connection with the provision of your services, contrary to s. 42(b) of the *Real Estate Act Rules*:
- a. When acting as a real estate associate for your buyer clients, you forged a false First National pre-approval letter which you sent to the sellers to give the appearance that the buyers had been pre-approved for a mortgage when you knew that this was false; and

- 7) You did not enter into a written service agreement with your buyer clients,[S.K] and [S.S.K], contrary to s. 43(1) of the *Real Estate Act Rules*;

### **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 Guideline and*
- *Guide for How to Represent Yourself at a Real Estate Council of Alberta Hearing or Appeal Panel*

*Both are found on the RECA Website: RECA>Complaints & Discipline>Hearing Information and Procedures*

### **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 license
- 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 Registrar** (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 Registrar and the Hearings Administrator as soon as possible if you need a new date.

Dated at Calgary, Alberta, on November 3, 2021.

“Signature”

Charles Stevenson, Registrar  
of the Real Estate Council of Alberta  
Contact Information

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	Lawyer for the Registrar Email: <a href="mailto:conductadmin@reca.ca">conductadmin@reca.ca</a> Fax: 403 228 3065 Direct: 403 685 7944 Toll Free: 1 888 425 2754 Address: Real Estate Council Suite 202, 1506 11 Avenue SW Calgary, Alberta T3C 0M9
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