



June 16, 2023

To: Harsimran Kaur Saini  
Via Email

Dear Harsimran Kaur Saini

**RE: WITHDRAWAL APPLICATION APPROVED– s.54 REAL ESTATE ACT**

On June 15, 2023, the Mortgage Broker Industry Council (the "Industry Council") of the Real Estate Council of Alberta ("RECA") approved your application dated January 18, 2023, under section 54 of the *Real Estate Act* (the "Act") to permanently withdraw as a licensee under the Act, effective immediately.

As a result of several complaints, investigations were commenced into your conduct.

The issues investigated are:

- Providing a fraudulent preapproval mortgage letter regarding the purchase transaction

You were notified the investigation was opened in accordance with Part 3 of the Act and the corresponding *Real Estate Act Rules*.

Section 54(4) of the Real Estate Act states the Industry Council must not approve a s.54 application "*if, in the opinion of the Industry Council, allegations of fraud or criminal activity have been made against the licensee, and those allegations warrant an investigation.*". Even though the investigation resulted in evidence to support the allegation, the investigation was fully complete, and the qualifying test for the Industry Council to grant this application was met.

Accordingly, section 54(4) is not a barrier to the Industry Council approving this application.

Under the Act, the approved withdrawal application results in your lifetime prohibition as a licensee with immediate effect. It also results in the discontinuance of the aforementioned conduct proceedings.

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If you have questions, please contact Warren Martinson, Registrar.

Yours truly,

*Clarence Lee*

[Clarence Lee \(Jun 21, 2023 15:01 MDT\)](#)

Clarence Lee,  
Mortgage Broker Industry Council  
Real Estate Council of Alberta