

## THE REAL ESTATE COUNCIL OF ALBERTA

Case Number: 016370.001  
Name on Licence: Manpreet Singh  
Licence Sector and Class: Mortgage Associate  
Current Brokerage: Dominion Lending Centres National Ltd.  
Conduct Brokerage: Mortgage Group Inc.  
Process: A Hearing under Part 3 of the *Real Estate Act*

### NOTICE OF HEARING

TO: Manpreet Singh

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

#### Hearing Information

Date: **Monday & Tuesday, May 11 & 12, 2026**  
Time: 9:30 a.m.  
Venue: Virtual Hearing  
Hearing Panel: [W.K]  
[R.F]  
[C.S]  
(Alternates: [J.A], [J.D], [B.G])

Counsel to the Panel: Rita Aggarwala

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

1. On or around September 19, 2024, Mr. Singh made representations that misled or deceived in connection with the provision of services contrary to section 42(a) of the *Real Estate Act Rules*, the details of which include one or more of the following:
  - a. On September 19, 2024, Mr. Singh was advised by his broker to terminate a mortgage deal with his Clients, KS and SS, due to concerns that some of the financial documents provided by the Clients may be fraudulent.
  - b. Despite being aware that some of the financial documents may be fraudulent, on or around September 19, 2024, Mr. Singh provided the documents to a third-party mortgage associate for the purpose of securing a mortgage for the Clients to purchase a property in Winnipeg, Manitoba.
  - c. Mr. Singh deceived the mortgage associate as he did not advise the mortgage associate of any concerns that the documents may be fraudulent. Mr. Singh also did not advise that his broker had terminated the deal due to these concerns.
  - d. In a call to the mortgage associate, Mr. Singh provided false and misleading information when he advised that he believed that the file was legitimate.
2. On or around September 19, 2024, Mr. Singh participated in fraudulent activities in connection with the provision of services contrary to section 42(b) of the *Real Estate Act Rules*:
  - a. Mr. Singh sent documents that he knew or ought to have known may be fraudulent to a third-party mortgage associate for the purpose of securing a mortgage for his Clients, KS and SS, to purchase a property in Winnipeg, Manitoba.

## **Virtual Hearings**

Hearings at RECA are conducted virtually using Microsoft Teams. The Hearing Administrator will provide you with the Guide to Virtual Hearings and you will receive assistance to participate in the virtual process.

## 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

<https://www.reca.ca/complaints-discipline/hearings-information-procedures/>

- *Hearing and Appeal Practice and Procedures Guidelines and*
- *How to Represent Yourself at a Real Estate Council of Alberta Hearing or Appeal*
- *RECA Self-Represented Program*

## Before the Hearing

You will receive full disclosure of all evidence gathered by the Registrar relevant to the allegations in this Notice of Hearing for your review. This disclosure is for use in the conduct proceedings only and you may not use it for any other purpose.

You are also invited to meet with Counsel for the Registrar prior to the hearing to consider entering agreement on non-contested matters such as:

- An admission of conduct deserving of sanction
- An agreement on facts
- An agreement on breaches
- An agreement on a finding of conduct deserving of sanction
- An agreement on sanction and/or costs.

Admissions or agreements can reduce the time and costs of the hearing.

## 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

Pursuant to **section 41(4)** of the *Real Estate Act*, if you don't attend the hearing, the Panel may: (i) proceed with the hearing in your absence; or (ii) dismiss or reschedule the hearing.

## What Will Happen At the Hearing

After hearing all the evidence and arguments, the Panel will decide whether the Registrar

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*, including but not limited to:

- Cancel or suspend your licence
- Impose any conditions or restrictions on you or on your business
- Prohibit you from applying for a new license for a specified period of time or until one or more conditions are fulfilled
- Order you to pay a fine for each finding of conduct deserving of sanction
- Order you to pay the cost of the investigation and the hearing
- Order you to complete an education course.

## Making Oral and Written Arguments to the Hearing Panel

The Hearing Panel may accept oral and/or written arguments as part of the hearing. If the Hearing Panel accepts written arguments, it will set dates for the written arguments to be exchanged before accepting them.

## 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 here:

<https://www.reca.ca/complaints-discipline/hearings-information-procedures/>

### 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 March 16, 2026.  
(date)

### "Signature"

Warren Martinson, Registrar  
of the Real Estate Council of Alberta

### Contact Information

Hearings Administrator:	Administrator for Counsel for the Registrar:
Email: <a href="mailto:hearingsadmin@reca.ca">hearingsadmin@reca.ca</a>	Email: <a href="mailto:conductadmin@reca.ca">conductadmin@reca.ca</a>
Fax: 403 228 3065	Fax: 403 228 3065
Direct: 403 685 7913	Direct: 403 685 7944
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