



**IN THE MATTER OF THE MORTGAGE BROKERS ACT  
R.S.B.C. 1996, c. 313**

**-AND-**

**ELHAM AMIRMOAZAMI  
aka ELLIE MOAZAMI**

**ORDERS UNDER SECTIONS 8 and 6 OF  
THE MORTGAGE BROKERS ACT (the "Act")**

Elham Amirmoazami aka Ellie Moazami ("Ms. Amirmoazami") and the Staff of the Registrar of Mortgage Brokers ("Staff") consent to, and the Registrar of Mortgage Brokers (the "Registrar") makes the following orders:

**A. ORDERS**

1. Elham Amirmoazami aka Ellie Moazami ("Ms. Amirmoazami"), will pay \$45,000 as an administrative penalty for carrying on business as a sub-mortgage broker in a manner that is prejudicial to the public interest contrary to s. 8(1.2) of the *Act*, for carrying on business as a sub-mortgage broker while not registered under the *Act* contrary to s. 8(1.4), and investigative costs pursuant to s. 6(9) of the *Act*.

**B. FACTS AND ADMISSIONS**

As the basis for this Order, Ms. Amirmoazami acknowledges the following facts as correct and makes the following admissions:

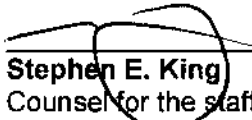
1. she submitted eight mortgage applications, including, supporting information and documentation, to lenders with employment, financial and other information that she knew or ought to have known was false;
2. she handled numerous documents used to support mortgage applications that she knew or ought to have known were improperly altered to falsely inflate the applicant's capacity to borrow;
3. she failed to conduct reasonable due diligence into the financial circumstances of her clients by not confirming financial information which was on its face unusual and/or suspect in the circumstances;

4. she acted in a manner that would cause lenders to be misled in underwriting and approving mortgage applications; and
5. she participated in arranging four mortgages and received remuneration for her role in arranging those mortgages while not registered as a sub-mortgage broker.


**C. WAIVER**

1. Ms. Amirmoazami waives her right to appeal this Order pursuant to s. 9 of the Act.

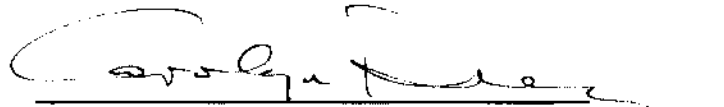
Approved as to form and content by:

 this 15 of October, 2013  
**Stephen E. King**  
Counsel for the staff of the Registrar of Mortgage Brokers

CONSENTED TO BY:

 this 11 of Oct, 2013  
**Elham Amirmoazami aka Ellie Moazami**

Dated at the City of Vancouver, in the Province of British Columbia, this 24 day of October, 2013

  
**Carolyn Rogers**  
Registrar of Mortgage Brokers  
Province of British Columbia