

**IN THE MATTER OF: THE SECURITIES ACT and
THE MORTGAGE BROKERS ACT
-and-**

IN THE MATTER OF: BRET ALLAN DOBBIN

**STATEMENT OF ALLEGATIONS OF STAFF OF
THE MANITOBA SECURITIES COMMISSION**

**STAFF OF THE MANITOBA SECURITIES COMMISSION ALLEGE, AMONG
OTHER THINGS, THAT:**

A. STATEMENT OF FACTS

1. Bret Allan Dobbin ("DOBBIN") was registered under *The Securities Act* ("SA") as a salesman from May 17, 2002 to August 13, 2002. He was terminated for his mishandling of the money of an elderly widowed client.
2. As a result of this conduct, on January 25, 2006, the Manitoba Securities Commission ("MSC") issued MSC Order No. 4984 ordering against DOBBIN a 7-year denial of exemptions under the SA, and payment of an administrative penalty and costs.
3. DOBBIN was registered under *The Mortgage Brokers Act* ("MBA") as a salesperson from October 3, 2011 to January 21, 2020.
4. DOBBIN is not currently registered in any capacity under the SA or MBA.
5. On October 20, 2021, DOBBIN pled guilty in the Provincial Court of Manitoba to 36 counts for offences contrary to sections 19(2), 19(3), and 44 of the MBA and 18 offences contrary to sections 6(1)(a) and 136(1)(c) of the SA.

6. Subsequently, pursuant to a motion by DOBBIN, the Provincial Court of Manitoba quashed 3 of the offences under the MBA and 1 of the offences under the SA, determining that these 4 offences were not brought within the applicable limitation period.
7. The offences took place between April 15, 2016 and May 31, 2017 during which time DOBBIN initiated illegal securities and mortgage transactions and took \$451,237.61 from an elderly widowed victim.
8. The offences are set out in detail in Appendix A.
9. On January 16, 2024, in the Provincial Court of Manitoba, DOBBIN was sentenced to a conditional sentence of 15 months. The court also made a stand-alone restitution order to be paid by DOBBIN, with the amount of the restitution to be determined at a later date by the presiding Judge.
10. Staff of the Commission appealed the January 16, 2024 sentence to the Court of King's Bench. On November 26, 2024, DOBBIN's sentence was overturned. He was sentenced to 18 months imprisonment in a jail facility, with a credit of 6 months for time already served under the previous conditional sentence.

B. ALLEGATIONS

1. Staff of the Commission allege that it is in the public interest to make the following orders:
 - (a) pursuant to subsection 19(5) of the SA, that any or all of the exemptions described in sections 19(1) and 19(2) of the SA do not apply to DOBBIN permanently;
 - (b) pursuant to subsection 148.3(1) of the SA, that DOBBIN resigns any position he may hold as a director or officer of any issuer and that he be prohibited from becoming or acting as a director or officer of any issuer;
2. Staff of the Commission allege that it is in the public interest to order pursuant to subsection 3(5) of the MBA, that any or all of the exemptions described in the section 3(1) of the MBA do not apply to DOBBIN permanently.
3. Such further and other matters as counsel may advise and this Commission permits.

DATED at Winnipeg, Manitoba this 17th day of November, 2025



Director

TO: BRET ALLAN DOBBIN

APPENDIX A

A. SA OFFENCES (Court Information #557-41198):

COUNT 1:

BRET ALLAN DOBBIN, between the 15th day of April, 2016 and the 31st day of May, 2016, both dates inclusive, at or near the City of Winnipeg, in the Province of Manitoba, did trade in a security to JOYCE HAFNER-BURDY without being duly registered under The Securities Act for consideration of \$30,000.00, contrary to Section 6(1)(a) of The Securities Act, and did thereby commit an offence pursuant to Section 136(1)(c) of The Securities Act.

COUNT 2:

BRET ALLAN DOBBIN, between the 1st day of May, 2016 and the 31st day of May, 2016, both dates inclusive, at or near the City of Winnipeg, in the Province of Manitoba, did trade in a security to JOYCE HAFNER-BURDY without being duly registered under The Securities Act for consideration of \$37,000.20, contrary to Section 6(1)(a) of The Securities Act, and did thereby commit an offence pursuant to Section 136(1)(c) of The Securities Act.

COUNT 3:

BRET ALLAN DOBBIN, between the 15th day of April, 2016 and the 31st day of May, 2016, both dates inclusive, at or near the City of Winnipeg, in the Province of Manitoba, did trade in a security to JOYCE HAFNER-BURDY without being duly registered under The Securities Act for consideration of \$43,000.00, contrary to Section 6(1)(a) of The Securities Act, and did thereby commit an offence pursuant to Section 136(1)(c) of The Securities Act.

COUNT 4:

BRET ALLAN DOBBIN, between the 1st day of June, 2016 and the 30th day of June, 2016, both dates inclusive, at or near the City of Winnipeg, in the Province of Manitoba, did trade in a security to JOYCE HAFNER-BURDY without being duly registered under The Securities Act for consideration of \$49,000.00, contrary to Section 6(1)(a) of The Securities Act, and did thereby commit an offence pursuant to Section 136(1)(c) of The Securities Act.

COUNT 5:

BRET ALLAN DOBBIN, between the 1st day of June, 2016 and the 30th day of June, 2016, both dates inclusive, at or near the City of Winnipeg, in the Province of Manitoba, did trade in a security to JOYCE HAFNER-BURDY without being duly registered under The Securities Act for consideration of \$23,000.00, contrary to Section 6(1)(a) of The Securities Act, and did thereby commit an offence pursuant to Section 136(1)(c) of The Securities Act.

COUNT 6:

BRET ALLAN DOBBIN, between the 1st day of July, 2016 and the 31st day of July, 2016, both dates inclusive, at or near the City of Winnipeg, in the Province of Manitoba, did trade in a security to JOYCE HAFNER-BURDY without being duly registered under The Securities Act for consideration of \$36,000.00, contrary to Section 6(1)(a) of The Securities Act, and did thereby commit an offence pursuant to Section 136(1)(c) of The Securities Act.

COUNT 7:

BRET ALLAN DOBBIN, between the 15th day of June, 2016 and the 31st day of August, 2016, both dates inclusive, at or near the City of Winnipeg, in the Province of Manitoba, did trade in a security to JOYCE HAFNER-BURDY without being duly registered under The Securities Act for consideration of \$21,802.04, contrary to Section 6(1)(a) of The Securities Act, and did thereby commit an offence pursuant to Section 136(1)(c) of The Securities Act.

COUNT 8:

BRET ALLAN DOBBIN, between the 1st day of August, 2016 and the 31st day of August, 2016, both dates inclusive, at or near the City of Winnipeg, in the Province of Manitoba, did trade in a security to JOYCE HAFNER-BURDY without being duly registered under The Securities Act for consideration of \$48,000.00, contrary to Section 6(1)(a) of The Securities Act, and did thereby commit an offence pursuant to Section 136(1)(c) of The Securities Act.

COUNT 9:

BRET ALLAN DOBBIN, between the 1st day of May, 2016 and the 31st day of December, 2016, both dates inclusive, at or near the City of Winnipeg, in the Province of Manitoba, did trade in a security to JOYCE HAFNER-BURDY without being duly registered under The Securities Act for consideration of \$52,000.00, contrary to Section 6(1)(a) of The Securities Act, and did thereby commit an offence pursuant to Section 136(1)(c) of The Securities Act.

COUNT 11:

BRET ALLAN DOBBIN, between the 1st day of February, 2017 and the 31st day of March, 2017, both dates inclusive, at or near the City of Winnipeg, in the Province of Manitoba, did trade in a security to JOYCE HAFNER-BURDY without being duly registered under The Securities Act for consideration of \$73,000.00, contrary to Section 6(1)(a) of The Securities Act, and did thereby commit an offence pursuant to Section 136(1)(c) of The Securities Act.

COUNT 12:

BRET ALLAN DOBBIN, between the 1st day of May, 2017 and the 31st day of May, 2017, both dates inclusive, at or near the City of Winnipeg, in the Province of Manitoba, did trade in a security to JOYCE HAFNER-BURDY without being duly registered under The Securities Act for consideration of \$31,000.00, contrary to

Section 6(1)(a) of The Securities Act, and did thereby commit an offence pursuant to Section 136(1)(c) of The Securities Act.

COUNT 13:

BRET ALLAN DOBBIN, between the 15th day of August, 2016 and the 30th day of September, 2016, both dates inclusive, at or near the City of Winnipeg, in the Province of Manitoba, did trade in a security to JOYCE HAFNER-BURDY without being duly registered under The Securities Act for consideration of \$4,981.56, contrary to Section 6(1)(a) of The Securities Act, and did thereby commit an offence pursuant to Section 136(1)(c) of The Securities Act.

COUNT 14:

BRET ALLAN DOBBIN, between the 1st day of December, 2016 and the 31st day of December, 2016, both dates inclusive, at or near the City of Winnipeg, in the Province of Manitoba, did trade in a security to JOYCE HAFNER-BURDY without being duly registered under The Securities Act for consideration of \$9,000.00, contrary to Section 6(1)(a) of The Securities Act, and did thereby commit an offence pursuant to Section 136(1)(c) of The Securities Act.

COUNT 15:

BRET ALLAN DOBBIN, between the 1st day of January, 2017 and the 28th day of February, 2017, both dates inclusive, at or near the City of Winnipeg, in the Province of Manitoba, did trade in a security to JOYCE HAFNER-BURDY without being duly registered under The Securities Act for consideration of \$12,000.00, contrary to Section 6(1)(a) of The Securities Act, and did thereby commit an offence pursuant to Section 136(1)(c) of The Securities Act.

COUNT 16:

BRET ALLAN DOBBIN, between the 1st day of December, 2016 and the 31st day of December, 2016, both dates inclusive, at or near the City of Winnipeg, in the Province of Manitoba, did trade in a security to JOYCE HAFNER-BURDY without being duly registered under The Securities Act for consideration of \$10,000.00, contrary to Section 6(1)(a) of The Securities Act, and did thereby commit an offence pursuant to Section 136(1)(c) of The Securities Act.

COUNT 17:

BRET ALLAN DOBBIN, between the 15th day of December, 2016 and the 15th day of January, 2017, both dates inclusive, at or near the City of Winnipeg, in the Province of Manitoba, did trade in a security to JOYCE HAFNER-BURDY without being duly registered under The Securities Act for consideration of \$6,480.00, contrary to Section 6(1)(a) of The Securities Act, and did thereby commit an offence pursuant to Section 136(1)(c) of The Securities Act.

COUNT 18:

BRET ALLAN DOBBIN, between the 1st day of June, 2017 and the 30th day of June, 2017, both dates inclusive, at or near the City of Winnipeg, in the Province of

Manitoba, did trade in a security to JOYCE HAFNER-BURDY without being duly registered under The Securities Act for consideration of \$16,973.45, contrary to Section 6(1)(a) of The Securities Act, and did thereby commit an offence pursuant to Section 136(1)(c) of The Securities Act.

B. MBA OFFENCES (Court Information #557-41244):

COUNT 1:

BRET ALLAN DOBBIN, between the 15th day of April, 2016 and the 31st day of May, 2016, both dates inclusive, at or near the City of Winnipeg, in the Province of Manitoba, acted as a mortgage broker on his own behalf in connection with a \$30,000.00 loan arrangement between JOYCE HAFNER-BURDY and DAWN DUNFORD, contrary to Section 19(2)(a) of The Mortgage Brokers Act, and did thereby commit an offence pursuant to Section 44 of The Mortgage Brokers Act.

COUNT 2:

BRET ALLAN DOBBIN, between the 15th day of April, 2016 and the 31st day of May, 2016, both dates inclusive, at or near the City of Winnipeg, in the Province of Manitoba, acted as a mortgage salesperson on his own behalf in connection with a \$30,000.00 loan arrangement between JOYCE HAFNER-BURDY and DAWN DUNFORD, contrary to Section 19(2)(b) of The Mortgage Brokers Act, and did thereby commit an offence pursuant to Section 44 of The Mortgage Brokers Act.

COUNT 3:

BRET ALLAN DOBBIN, between the 3rd day of May, 2016 and the 10th day of May, 2016, both dates inclusive, at or near the City of Winnipeg, in the Province of Manitoba, failed to pay over to the registered mortgage broker with whom he was registered monies received JOYCE HAFNER-BURDY in the amount of \$30,000.00, contrary to Section 19(3) of The Mortgage Brokers Act, and did thereby commit an offence pursuant to Section 44 of The Mortgage Brokers Act.

COUNT 4:

BRET ALLAN DOBBIN, between the 1st day of May, 2016 and the 31st day of May, 2016, both dates inclusive, at or near the City of Winnipeg, in the Province of Manitoba, acted as a mortgage broker on his own behalf in connection with a \$37,000.20 loan arrangement between JOYCE HAFNER-BURDY and STACY SAVILLE, contrary to Section 19(2)(a) of The Mortgage Brokers Act, and did thereby commit an offence pursuant to Section 44 of The Mortgage Brokers Act.

COUNT 5:

BRET ALLAN DOBBIN, between the 1st day of May, 2016 and the 31st day of May, 2016, both dates inclusive, at or near the City of Winnipeg, in the Province of Manitoba, acted as a mortgage salesperson on his own behalf in connection with a \$37,000.20 loan arrangement between JOYCE HAFNER-BURDY and STACY SAVILLE, contrary to Section 19(2)(b) of The Mortgage Brokers Act, and did thereby commit an offence pursuant to Section 44 of The Mortgage Brokers Act.

COUNT 6:

BRET ALLAN DOBBIN, on or about the 30th day of May, 2016, at or near the City of Winnipeg, in the Province of Manitoba, failed to pay over to the registered mortgage broker with whom he was registered monies received JOYCE HAFNER-BURDY in the amount of \$37,000.20, contrary to Section 19(3) of The Mortgage Brokers Act, and did thereby commit an offence pursuant to Section 44 of The Mortgage Brokers Act.

COUNT 7:

BRET ALLAN DOBBIN, between the 15th day of April, 2016 and the 31st day of May, 2016, both dates inclusive, at or near the City of Winnipeg, in the Province of Manitoba, acted as a mortgage broker on his own behalf in connection with a \$43,000.00 loan arrangement between JOYCE HAFNER-BURDY and LINDA HOROWITZ, contrary to Section 19(2)(a) of The Mortgage Brokers Act, and did thereby commit an offence pursuant to Section 44 of The Mortgage Brokers Act.

COUNT 8:

BRET ALLAN DOBBIN, between the 15th day of April, 2016 and the 31st day of May, 2016, both dates inclusive, at or near the City of Winnipeg, in the Province of Manitoba, acted as a mortgage salesperson on his own behalf in connection with a \$43,000.00 loan arrangement between JOYCE HAFNER-BURDY and LINDA HOROWITZ, contrary to Section 19(2)(b) of The Mortgage Brokers Act, and did thereby commit an offence pursuant to Section 44 of The Mortgage Brokers Act.

COUNT 9:

BRET ALLAN DOBBIN, on or about the 30th day of May, 2016, at or near the City of Winnipeg, in the Province of Manitoba, failed to pay over to the registered mortgage broker with whom he was registered monies received JOYCE HAFNER-BURDY in the amount of \$43,000.00, contrary to Section 19(3) of The Mortgage Brokers Act, and did thereby commit an offence pursuant to Section 44 of The Mortgage Brokers Act.

COUNT 10:

BRET ALLAN DOBBIN, between the 1st day of June, 2016 and the 30th day of June, 2016, both dates inclusive, at or near the City of Winnipeg, in the Province of Manitoba, acted as a mortgage broker on his own behalf in connection with a \$49,000.00 loan arrangement between JOYCE HAFNER-BURDY and STACY PATTERSON, contrary to Section 19(2)(a) of The Mortgage Brokers Act, and did thereby commit an offence pursuant to Section 44 of The Mortgage Brokers Act.

COUNT 11:

BRET ALLAN DOBBIN, between the 1st day of June, 2016 and the 30th day of June, 2016, both dates inclusive, at or near the City of Winnipeg, in the Province of Manitoba, acted as a mortgage salesperson on his own behalf in connection with a \$49,000.00 loan arrangement between JOYCE HAFNER-BURDY and STACY

PATTERSON, contrary to Section 19(2)(b) of The Mortgage Brokers Act, and did thereby commit an offence pursuant to Section 44 of The Mortgage Brokers Act.

COUNT 12:

BRET ALLAN DOBBIN, between the 9th day of June, 2016 and the 13th day of June, 2016, both dates inclusive, at or near the City of Winnipeg, in the Province of Manitoba, failed to pay over to the registered mortgage broker with whom he was registered monies received JOYCE HAFNER-BURDY in the amount of \$49,000.00, contrary to Section 19(3) of The Mortgage Brokers Act, and did thereby commit an offence pursuant to Section 44 of The Mortgage Brokers Act.

COUNT 13:

BRET ALLAN DOBBIN, between the 1st day of June, 2016 and the 30th day of June, 2016, both dates inclusive, at or near the City of Winnipeg, in the Province of Manitoba, acted as a mortgage broker on his own behalf in connection with a \$23,000.00 loan arrangement between JOYCE HAFNER-BURDY and DAWN DUNFORD, contrary to Section 19(2)(a) of The Mortgage Brokers Act, and did thereby commit an offence pursuant to Section 44 of The Mortgage Brokers Act.

COUNT 14:

BRET ALLAN DOBBIN, between the 1st day of June, 2016 and the 30th day of June, 2016, both dates inclusive, at or near the City of Winnipeg, in the Province of Manitoba, acted as a mortgage salesperson on his own behalf in connection with a \$23,000.00 loan arrangement between JOYCE HAFNER-BURDY and DAWN DUNFORD, contrary to Section 19(2)(b) of The Mortgage Brokers Act, and did thereby commit an offence pursuant to Section 44 of The Mortgage Brokers Act.

COUNT 15:

BRET ALLAN DOBBIN, on or about the 9th day of June, 2016, at or near the City of Winnipeg, in the Province of Manitoba, failed to pay over to the registered mortgage broker with whom he was registered monies received JOYCE HAFNER-BURDY in the amount of \$23,000.00, contrary to Section 19(3) of The Mortgage Brokers Act, and did thereby commit an offence pursuant to Section 44 of The Mortgage Brokers Act.

COUNT 16:

BRET ALLAN DOBBIN, between the 1st day of July, 2016 and the 31st day of July, 2016, both dates inclusive, at or near the City of Winnipeg, in the Province of Manitoba, acted as a mortgage broker on his own behalf in connection with a \$36,000.00 loan arrangement between JOYCE HAFNER-BURDY and STACY SAVILLE, contrary to Section 19(2)(a) of The Mortgage Brokers Act, and did thereby commit an offence pursuant to Section 44 of The Mortgage Brokers Act.

COUNT 17:

BRET ALLAN DOBBIN, between the 1st day of July, 2016 and the 31st day of July, 2016, both dates inclusive, at or near the City of Winnipeg, in the Province of

Manitoba, acted as a mortgage salesperson on his own behalf in connection with a \$36,000.00 loan arrangement between JOYCE HAFNER-BURDY and STACY SAVILLE, contrary to Section 19(2)(b) of The Mortgage Brokers Act, and did thereby commit an offence pursuant to Section 44 of The Mortgage Brokers Act.

COUNT 18:

BRET ALLAN DOBBIN, On or about the 19th day of July, 2016, at or near the City of Winnipeg, in the Province of Manitoba, failed to pay over to the registered mortgage broker with whom he was registered monies received JOYCE HAFNER-BURDY in the amount of \$36,000.00, contrary to Section 19(3) of The Mortgage Brokers Act, and did thereby commit an offence pursuant to Section 44 of The Mortgage Brokers Act.

COUNT 19:

BRET ALLAN DOBBIN, between the 15th day of June, 2016 and the 31st day of August, 2016, both dates inclusive, at or near the City of Winnipeg, in the Province of Manitoba, acted as a mortgage broker on his own behalf in connection with a \$21,802.04 loan arrangement between JOYCE HAFNER-BURDY and CALVIN KNISPEL, contrary to Section 19(2)(a) of The Mortgage Brokers Act, and did thereby commit an offence pursuant to Section 44 of The Mortgage Brokers Act.

COUNT 20:

BRET ALLAN DOBBIN, between the 15th day of June, 2016 and the 31st day of August, 2016, both dates inclusive, at or near the City of Winnipeg, in the Province of Manitoba, acted as a mortgage salesperson on his own behalf in connection with a \$21,802.04 loan arrangement between JOYCE HAFNER-BURDY and CALVIN KNISPEL, contrary to Section 19(2)(b) of The Mortgage Brokers Act, and did thereby commit an offence pursuant to Section 44 of The Mortgage Brokers Act.

COUNT 21:

BRET ALLAN DOBBIN, between the 29th day of June, 2016 and the 16th day of August, 2016, both dates inclusive, at or near the City of Winnipeg, in the Province of Manitoba, failed to pay over to the registered mortgage broker with whom he was registered monies received JOYCE HAFNER-BURDY in the amount of \$21,802.04, contrary to Section 19(3) of The Mortgage Brokers Act, and did thereby commit an offence pursuant to Section 44 of The Mortgage Brokers Act.

COUNT 22:

BRET ALLAN DOBBIN, between the 1st day of August, 2016 and the 31st day of August, 2016, both dates inclusive, at or near the City of Winnipeg, in the Province of Manitoba, acted as a mortgage broker on his own behalf in connection with a \$48,000.00 loan arrangement between JOYCE HAFNER-BURDY and DAWN DUNFORD, contrary to Section 19(2)(a) of The Mortgage Brokers Act, and did thereby commit an offence pursuant to Section 44 of The Mortgage Brokers Act.

COUNT 23:

BRET ALLAN DOBBIN, between the 1st day of August, 2016 and the 31st day of August, 2016, both dates inclusive, at or near the City of Winnipeg, in the Province of Manitoba, acted as a mortgage salesperson on his own behalf in connection with a \$48,000.00 loan arrangement between JOYCE HAFNER-BURDY and DAWN DUNFORD PATTERSON, contrary to Section 19(2)(b) of The Mortgage Brokers Act, and did thereby commit an offence pursuant to Section 44 of The Mortgage Brokers Act.

COUNT 24:

BRET ALLAN DOBBIN, on or about the 23rd day of June, 2016, at or near the City of Winnipeg, in the Province of Manitoba, failed to pay over to the registered mortgage broker with whom he was registered monies received JOYCE HAFNER-BURDY in the amount of \$48,000.00, contrary to Section 19(3) of The Mortgage Brokers Act, and did thereby commit an offence pursuant to Section 44 of The Mortgage Brokers Act.

COUNT 25:

BRET ALLAN DOBBIN, between the 1st day of May, 2016 and the 31st day of December, 2016, both dates inclusive, at or near the City of Winnipeg, in the Province of Manitoba, acted as a mortgage broker on his own behalf in connection with a \$52,000.00 loan arrangement between JOYCE HAFNER-BURDY and STACY SAVILLE, contrary to Section 19(2)(a) of The Mortgage Brokers Act, and did thereby commit an offence pursuant to Section 44 of The Mortgage Brokers Act.

COUNT 26:

BRET ALLAN DOBBIN, between the 1st day of May, 2016 and the 31st day of December, 2016, both dates inclusive, at or near the City of Winnipeg, in the Province of Manitoba, acted as a mortgage salesperson on his own behalf in connection with a \$52,000.00 loan arrangement between JOYCE HAFNER-BURDY and STACY SAVILLE, contrary to Section 19(2)(b) of The Mortgage Brokers Act, and did thereby commit an offence pursuant to Section 44 of The Mortgage Brokers Act.

COUNT 27:

BRET ALLAN DOBBIN, between the 17th day of October, 2016 and the 7th day of November, 2016, both dates inclusive, at or near the City of Winnipeg, in the Province of Manitoba, failed to pay over to the registered mortgage broker with whom he was registered monies received JOYCE HAFNER-BURDY in the amount of \$52,000.00, contrary to Section 19(3) of The Mortgage Brokers Act, and did thereby commit an offence pursuant to Section 44 of The Mortgage Brokers Act.

COUNT 31:

BRET ALLAN DOBBIN, between the 1st day of February, 2017 and the 31st day of March, 2017, both dates inclusive, at or near the City of Winnipeg, in the Province of Manitoba, acted as a mortgage broker on his own behalf in connection with a \$73,000.00 loan arrangement between JOYCE HAFNER-BURDY and ZALEENA

SALAAM and STACY SAVILLE, contrary to Section 19(2)(a) of The Mortgage Brokers Act, and did thereby commit an offence pursuant to Section 44 of The Mortgage Brokers Act.

COUNT 32:

BRET ALLAN DOBBIN, between the 1st day of February, 2017 and the 31st day of March, 2017, both dates inclusive, at or near the City of Winnipeg, in the Province of Manitoba, acted as a mortgage salesperson on his own behalf in connection with a \$73,000.00 loan arrangement between JOYCE HAFNER-BURDY and ZALEENA SALAAM and STACY SAVILLE, contrary to Section 19(2)(b) of The Mortgage Brokers Act, and did thereby commit an offence pursuant to Section 44 of The Mortgage Brokers Act.

COUNT 33:

BRET ALLAN DOBBIN, between the 10th day of February, 2017 and the 22nd day of February, 2017, both dates inclusive, at or near the City of Winnipeg, in the Province of Manitoba, failed to pay over to the registered mortgage broker with whom he was registered monies received JOYCE HAFNER-BURDY in the amount of \$73,000.00, contrary to Section 19(3) of The Mortgage Brokers Act, and did thereby commit an offence pursuant to Section 44 of The Mortgage Brokers Act.

COUNT 34:

BRET ALLAN DOBBIN, between the 1st day of May, 2017 and the 31st day of May, 2017, both dates inclusive, at or near the City of Winnipeg, in the Province of Manitoba, acted as a mortgage broker on his own behalf in connection with a \$31,000.00 loan arrangement between JOYCE HAFNER-BURDY and ISLE CONSULTING, contrary to Section 19(2)(a) of The Mortgage Brokers Act, and did thereby commit an offence pursuant to Section 44 of The Mortgage Brokers Act.

COUNT 35:

BRET ALLAN DOBBIN, between the 1st day of May, 2017 and the 31st day of May, 2017, both dates inclusive, at or near the City of Winnipeg, in the Province of Manitoba, acted as a mortgage salesperson on his own behalf in connection with a \$31,000.00 loan arrangement between JOYCE HAFNER-BURDY and ISLE CONSULTING, contrary to Section 19(2)(b) of The Mortgage Brokers Act, and did thereby commit an offence pursuant to Section 44 of The Mortgage Brokers Act.

COUNT 36:

BRET ALLAN DOBBIN, between the 18th day of May, 2017 and the 19th day of May, 2017, both dates inclusive, at or near the City of Winnipeg, in the Province of Manitoba, failed to pay over to the registered mortgage broker with whom he was registered monies received JOYCE HAFNER-BURDY in the amount of \$31,000.00, contrary to Section 19(3) of The Mortgage Brokers Act, and did thereby commit an offence pursuant to Section 44 of The Mortgage Brokers Act.