



Manitoba
Financial Services
Agency

THE SECURITIES ACT
Sections 19(5) and 148.3

THE MORTGAGE BROKERS ACT
Section 3(5)

Order No. 7732

December 3, 2025

BRET ALLAN DOBBIN

WHEREAS:

- (A) On November 17, 2025, the Manitoba Securities Commission ("**Commission**") issued a Notice of Hearing ("**NOH**") and Statement of Allegations ("**SOA**") naming Bret Allan Dobbin ("**DOBBIN**") and giving notice of its intention to hold a hearing under *The Securities Act* ("**SA**") and *The Mortgage Brokers Act* ("**MBA**") on December 3, 2025, as against DOBBIN, for the Commission to consider whether or not an order should be made;
- (B) On November 28, 2025, Staff of the Commission and the Respondent entered into a Settlement Agreement (the "**Settlement Agreement**"), which is subject to the approval of the Commission. A copy of the Settlement Agreement is attached as Schedule A;
- (C) DOBBIN has consented to the issuance of this Order and has waived his right to a full hearing;
- (D) On December 3, 2025, the Commission held a hearing ("**Settlement Hearing**") to consider whether or not to approve the Settlement Agreement;
- (E) At the Settlement Hearing, the Commission approved the Settlement Agreement and the Commission is of the opinion that it is in the public interest to make this Order.

IT IS ORDERED THAT:

1. The Settlement Agreement as set out in Schedule "A" (the "**Settlement Agreement**") is hereby approved.
2. Pursuant to subsection 19(5) of the SA, that:

- (i) subsection 19(1) of the SA does not, with respect to such trades referred to in that section, apply to DOBBIN permanently;
 - (ii) subsection 19(2) of the SA does not, with respect to such of the securities referred in that section, apply to DOBBIN permanently;
- 3. Pursuant to subsection 148.3(1) of the SA, that DOBBIN resign 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; and
 - 4. Pursuant to subsection 3(5) of the MBA, that any or all of the exemptions described in subsection 3(1) of the MBA do not apply to DOBBIN permanently.

BY ORDER OF THE COMMISSION



Director

SCHEDULE "A"

SETTLEMENT AGREEMENT

**BRET ALLAN DOBBIN
("Respondent")**

and

STAFF OF THE MANITOBA SECURITIES COMMISSION

**The Manitoba Securities Commission
500 – 400 St. Mary Avenue
Winnipeg, Manitoba
R3C 4K5**

SETTLEMENT AGREEMENT

A. Introduction

A.1 On November 17, 2025, The Manitoba Securities Commission ("Commission") issued a Notice of Hearing ("NOH") and Statement of Allegations ("SOA") naming Bret Allan Dobbin ("DOBBIN") and giving notice of its intention to hold a hearing under *The Securities Act* ("SA") and *The Mortgage Brokers Act* ("MBA") on December 3, 2025, as against DOBBIN, for the Commission to consider whether:

- (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;
- (c) 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; and
- (d) such further and other orders as the Commission may deem appropriate

A.2 Discussions have been held between the Respondent and Staff in an effort to settle all matters set out in the NOH and SOA ("Pleadings"). A settlement has been reached based on the terms and conditions set forth in this Settlement Agreement.

A.3 Pursuant to the settlement, Staff agree to recommend to the Commission that the proceedings against the Respondent be resolved and disposed of in accordance with the terms and conditions of this Settlement Agreement as set forth below. The Respondent consents to the settlement and to the making of the consent order referred to in Part D below, on the terms and conditions set forth in this Settlement Agreement.

B. Statement of Facts

Background

B.1 DOBBIN was registered under the 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.

- B.2 With regard to the above, on January 25, 2006, The Manitoba Securities Commission (“MSC”) issued MSC Order No. 4984 ordering against DOBBIN a 7-year denial of exemptions, and payment of an administrative penalty and cost.
- B.3 DOBBIN was registered under MBA as a salesperson from October 3, 2011 to January 21, 2020.
- B.4 DOBBIN is not currently registered in any capacity under the SA or MBA.
- B.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.
- B.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.
- B.7 The offences took place between April 15, 2016 and May 31, 2017 during which time DOBBIN arranged private loans on behalf of an elderly widow through illegal securities and mortgage transactions which he initiated. Through these transactions, \$451,237.61 was obtained from the victim. DOBBIN and his close associate were recipients of some of these monies.
- B.8 The offences before the Provincial Court of Manitoba to which DOBBIN pled guilty are set out in detail in Appendix A.
- B.9 On January 16, 2024, in the Provincial Court of Manitoba, DOBBIN was sentenced to a conditional sentence of 15 months, and the court ordered 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.
- B.10 Staff of the Commission appealed the January 16, 2024 sentence to the Court of King’s Bench, and on November 26, 2024, DOBBIN’s sentence was overturned and 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.

C. Acknowledgements

DOBBIN acknowledges that:

- C.1 (a) he acted contrary to the public interest and traded in securities without registration contrary to section 6(1) of the SA, and did thereby commit an offence pursuant to section 136(1)(c) of the SA;
- (b) he acted contrary to the public interest and acted as a mortgage broker contrary to section 19(2)(a) of the MBA, and did thereby commit an offence pursuant to section 44 of the MBA;

(c) he acted contrary to the public interest and acted as a mortgage salesperson contrary to section 19(2)(b) of the MBA, and did thereby commit an offence pursuant to section 44 of the MBA;

(d) he acted contrary to the public interest and failed to pay over the registered money received to the registered mortgage broker contrary to section 19(3) of the MBA, and did thereby commit an offence pursuant to section 44 of the MBA;

(e) his conduct, as set out above, was contrary to the public interest.

C.2 The Respondent and Staff acknowledge that:

(a) DOBBIN was ordered to pay restitution to the victim, by the Provincial Court of Manitoba on November 18th, 2025.

D. Terms of Settlement

D.1 In order to affect a resolution of the issues raised by the Pleadings, Staff and the Respondent have entered into this Settlement Agreement. Upon this basis, Staff seek an order (“Consent Order”) from the Commission that:

(a) The Settlement Agreement be approved;

(b) Pursuant to subsection 19(5) of the SA, that:

i) subsection 19(1) of the SA does not, with respect to such trades referred to in that section, apply to DOBBIN permanently;

ii) subsection 19(2) of the SA does not, with respect to such of the securities referred in that section, apply to DOBBIN permanently;

(c) Pursuant to subsection 148.3(1) of the SA, that DOBBIN resign 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; and

(d) Pursuant to subsection 3(5) of the MBA, that any or all of the exemptions described in subsection 3(1) of the MBA do not apply to DOBBIN permanently.

E. Procedure for Approval of Settlement

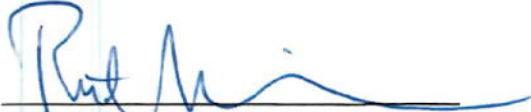
E.1 The approval of this Settlement Agreement and the making of the Consent Order set out in this Settlement Agreement shall be sought at a public hearing.

- E.2 Staff and the Respondent agree that if this Settlement Agreement is approved by the Commission, it will constitute the entirety of the evidence to be submitted to the Commission in connection with the Statement of Allegations and the Respondent hereby waives their rights to a full hearing and appeal of this matter.
- E.3 If, for any reason whatsoever, this Settlement Agreement is not approved by the Commission or the Consent Order referred to in Part D above is not made by the Commission, Staff will be entitled to proceed with whatever steps it is entitled by law to take, including but not restricted to the commencement of a hearing before the Commission, unaffected by this Settlement Agreement or the settlement discussions. In the event that such steps are taken, the Respondent shall have all the usual rights of an individual subject to such proceedings. If this Settlement Agreement is not approved or the Consent Order set out in Part D above is not made by the Commission, the terms of this Settlement Agreement shall remain confidential and will not be raised in this or any other proceeding and any admissions contained in this Settlement Agreement shall be considered as without prejudice communications and in furtherance of settlement discussions, which will not be binding upon the parties and which will be inadmissible in any proceeding whatsoever.
- E4. Staff and the Respondent agree that if this Settlement Agreement is approved by the Commission and the Consent Order made upon the terms set out in this Settlement Agreement, this Settlement Agreement will be a public document. The Consent Order and/or approved Settlement Agreement may form the basis for parallel orders in other jurisdictions in Canada. The securities laws of some other Canadian jurisdictions may allow orders made in this matter to take effect in those other jurisdictions automatically, without further notice to the Respondent. Respondent should contact the securities regulator of any other jurisdictions in which the Respondent may intend to engage in any securities related activities, prior to undertaking such activities.
- E5. The Respondent agrees that they will not raise in any proceeding this Settlement Agreement or the negotiation or process of approval of this Settlement Agreement as a basis for an attack on the Commission's jurisdiction, alleged bias, alleged unfairness or any other challenge that may be available.
- E6. If this Settlement Agreement is approved by the Commission and the Consent Order is made upon the terms set out in this Settlement Agreement, the parties hereto will not make any statement inconsistent with this Settlement Agreement.

DATED at Winnipeg, Manitoba, this 27th day of November 2025



Witness



BRET ALLAN DOBBIN

DATED at Winnipeg, Manitoba, this 28 day of November, 2025

Staff of the Manitoba Securities Commission

Per: 

Chris Besko, Director

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.

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.