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Registration Practice of the Department of  
Service Nova Scotia and Internal Services  
For Mortgage Brokers

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Fair Registration Practices Act (FRPA)  
Review Report  
November 1, 2022

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Province of Nova Scotia

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## EXECUTIVE SUMMARY

The Minister of Service Nova Scotia and Internal Services is specifically named in the [Fair Registration Practices Act](#) (FRPA or “the Act”) as a “regulating body” that is subject to the Act. The Minister is responsible for the registration practices of the regulated occupation of Mortgage Brokers, which is administered by the Business Licensing and Compliance Division of the Department of Service Nova Scotia and Internal Services (SNSIS) and is the subject of this FRPA review. For the purpose of this report, the acronym SNSIS refers to the Department pertaining only to the registration practices of Mortgage Brokers.

Section 6 of the Act summarizes the “Duty” of each “regulating body”, including SNSIS, as follows:

***Duty of regulating body***

**6** *A regulating body has a duty to carry out registration practices that are transparent, objective, impartial and procedurally fair.*

The Review Officer, appointed under Section 13 of the Act and under the authority provided for under Sections 14 and 16 of the Act, facilitated a FRPA Review, which was initiated on March 1, 2022, and resulted in this Final Report. The purpose of this FRPA Review at the outset was:

- 1) To determine the current compliance status with the FRPA; and
- 2) If areas of non-compliance are identified, to facilitate a path back to compliance.

The current compliance status was determined based on SNSIS’s responses to 12 review questions, as well as corroborating information on SNSIS’s website. The review questions, SNSIS’s responses, and the assessment of those responses based on compliance criteria are detailed in this report.

Upon review of this information, the registration practices of SNSIS were found to be in compliance with all FRPA requirements except for the requirement provided for under Subsection 10(5), which requires that:

***No one who acted as a decision-maker in respect of a registration decision may act as a decision-maker in an internal review in respect of that registration decision.***

The answer provided makes it clear that this requirement is not being met because the governing legislation of this regulating body (in particular, Section 24 of [Mortgage Regulation Act](#)) prevents compliance by requiring that the “Registrar”, who makes original registration decisions, be involved in any reviews of those decisions. However, a legislative conflict cannot be construed as an exemption to comply with one or the other. Compliance with both is still required. Therefore:

- 1) Pursuant to Subsection 14(2) of the FRPA, it is recommended that the governing legislation be amended in such a way as to allow for full compliance with the FRPA including Subsection 10(5); and
- 2) Pursuant to Section 16 of the FRPA, it is expected that full compliance with the FRPA be demonstrated by the next FRPA review, which must be completed within 5 years of the date of this report.

However, pursuant to Section 17 of the FRPA, compliance orders cannot be issued for areas of non-compliance with the FRPA if the governing legislation prevents compliance with those areas.

The collaboration and cooperation of the Business Licensing and Compliance Division of the Department of Service Nova Scotia and Internal Services throughout this review process is gratefully acknowledged.

Sincerely,

A handwritten signature in blue ink, appearing to read "F. Reinhardt".

Frank Reinhardt  
Review Officer, Fair Registration Practices Act (FRPA)

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# 1. INTRODUCTION

## 1.1. THE FAIR REGISTRATION PRACTICES ACT

[The Fair Registration Practices Act](#) (FRPA; the Act) applies to 49 [regulatory bodies](#) in Nova Scotia, covering over 62 occupations and 21 trades. A regulatory body (regulatory authority or regulator) sets the standards and regulates how people practice as members of an occupation or trade. Everyone who practices within a regulated occupation or trade must register with the regulatory body.

The FRPA mandates that regulating bodies carry out registration practices that are transparent, objective, impartial and procedurally fair. Section 16(2) of the FRPA states: “Every regulating body shall review its registration practices in accordance with this Section and shall file a report on the results of the review with the Review Officer for the reporting period.” This review process is to occur as per the Act and if items are deemed to be noncompliant with the FRPA, an Action Plan is required to be completed by the regulating body. The intent of the Action Plan is to identify how the items of noncompliance are progressing to ensure compliance, fairness, and transparency, as required by the Act.

## 1.2. OVERVIEW OF THE REGULATING BODY

<b>Name of Regulating Body:</b>	Service Nova Scotia: Mortgage Brokers
<b>Review Questions Due:</b>	2022-06-29
<b>Date Submitted:</b>	2022-06-24

Nova Scotia requires all **mortgage brokers** to be licensed by Service Nova Scotia before conducting business in the province. A **Mortgage Brokerage** needs licenced **mortgage brokers** and associate **mortgage brokers** to act as an intermediary between a borrower and lender for a mortgage.

**Applicable legislation** [Mortgage Regulation Act \(nslegislature.ca\)](#) / [Nova Scotia Office of the Registrar of Regulations - List of Regulations by Act \(M-Z\)](#)

Occupational profile - Mortgage Broker

Mortgage Brokers provide the following services:

- increase access to lenders, mortgage products and rates
- conduct all rate comparison shopping only requiring your credit report to be pulled once (compared to multiple times if you conducted your own rate shopping)
- negotiate on your behalf and pass on some of their volume discounts to you
- extended hours provide more opportunities to meet in person
- access to your mortgage broker's industry knowledge as they are not limited to products from a single lender
- free service, as mortgage brokers are paid by the lender that provides your mortgage

Please see link to the educational requirements of a Nova Scotia Broker - [Nova Scotia \(mortgageproscan.ca\)](https://mortgageproscan.ca)

Role of regulating body is to enforce the recent updated legislation that went into effect November 1, 2021 (see below):

[Mortgage Broker Licence \(for individuals\) - Government of Nova Scotia](#)

[Associate Mortgage Broker Licence \(for individuals\) - Government of Nova Scotia](#)

## 2. QUANTITATIVE DATA - 2021

Quantitative data is collected from regulating bodies each year by way of a data survey. The following is a copy of the information provided by the Business Licensing and Compliance Division of the Department of Service Nova Scotia and Internal Services (SNSIS), covering the year 2021, in fulfillment of the quantitative reporting requirements under Section 15 of the FRPA:

<b>Total Practicing Members*:</b>	225
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\* As of December 31, 2021

<b>Applications</b>				
	Decisions Rendered in 2021 <sup>1</sup>		In Progress at end of 2021 <sup>1</sup>	Received in 2021
	Successful	Unsuccessful <sup>2</sup>		
New	186	0	1	187
Interprovincial	39	0	1	39
International	0	0	0	0

1. Regardless of when the applications were received.

2. Excludes Withdrawn Applications.

<b>Internal Reviews Conducted in 2021*:</b>	0
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\*Reviews of unsuccessful registration decisions conducted at the request of unsuccessful applicants.

<b>Provinces of Origin of Interprovincial Applicants:</b>	
Ontario	26
New Brunswick	6
Manitoba	2
Alberta	2
British Columbia	2
Quebec	1
<b>Total</b>	<b>39</b>

### 3. ANALYSIS OF REGISTRATION PRACTICES

As per Section 16 of the Act, the registration practices of a regulating body must be reviewed, and a public report produced. The FRPA Program works with regulatory bodies to assess the registration practices against the compliance criteria and develop an Action Plan to help each organization comply with the Act and improve registration practices, if applicable.

The Business Licensing and Compliance Division of the Department of Service Nova Scotia and Internal Services responses to the FRPA Review questions are detailed below, along with the review findings determined by the Review Officer in accordance with the Act.

#### 3.1: INFORMATION AND REGISTRATION PROCEDURES

This section asks questions about all practices and policies your organization may use to provide information to the applicant during the registration process. The registration process includes the actions required to be taken by individual applicants, and any documentation required to be submitted which will be used to assess the applicant's request for registration. Documentation examples could include transcripts, certificates, job descriptions, articles, letters of support, and evaluations. All communication to and from the applicant should be clear and understandable to all individuals, including those who may have received their qualifications outside of Canada.

##### QUESTION 1 (REGISTRATION OF NEW APPLICANTS)

Explain, in detail, the requirements for registration. Requirements include: 1) qualifications; 2) a list of the documentation an applicant must submit; and 3) the registration process and how requirements are met – from start to final decision. If there are steps (such as an exam or experience requirement) that take place as a part of the registration process, please include. Also, explain how this information is communicated to applicants. Include a link(s) to information published in the public domain.

Alignment with the FRPA: Section 7(c), 9(a), 16(3)(a), (b), and (g)



**RESPONDENT ANSWER**

**Use the chart provided to identify each type of license issued (practising). In the rows below identify the documentation required, a step-by-step overview of the registration process, and how information is communicated for each type of license issued.**

<b>A. LICENSE TYPE</b>	Mortgage Broker
<b>QUALIFICATIONS (LIST)</b>	<ul style="list-style-type: none"> <li>* Be at least 19 years old</li> <li>* Be a resident of Canada</li> <li>* Obtain &amp; provide the results of a criminal records check – no third-party providers</li> <li>* Successfully complete the “Nova Scotia Mortgage Broker Education Program” – within 2 years of application (if applicable) from Mortgage Professionals Canada (MPC)</li> <li>* Complete the Regulatory Information Program</li> <li>* Have held an associate mortgage broker license for at least 12 of the 24 months immediately preceding application (unless exempted or holding a license from a recognized province)</li> <li>* Provide confirmation that they have read and understand the Act and regulations and agree to be bound by their provisions</li> <li>* Pay a fee of \$300</li> </ul>
<b>DOCUMENTATION (LIST)</b>	<ul style="list-style-type: none"> <li>*Criminal records check – from a municipal, military or RCMP police office - no third-party provider</li> <li>* Certificate of completion of the “Nova Scotia Mortgage Broker Education Program” – within 2 years of application (if applicable). If licensed as an equivalent to a mortgage broker in another province we recognize (BC, AB, SK, MB, ON, Que, NB) they are exempt from the education requirement and need to provide their valid mortgage broker license number from that province.</li> <li>* Proof they completed the Regulatory Information Program - once they complete the program, they fill out a survey with their name and completion date - this is automatically sent to business licensing, and we use that as proof of completion.</li> <li>* Provide their Associate Mortgage Broker license number for NS that was valid for at least 12 of the 24 months immediately preceding application (unless exempted or holding a license from a recognized province)</li> <li>* Provide confirmation that they have read and understand the Act and regulations and agree to be bound by their provisions - this is a check box on the application</li> </ul>
<b>REGISTRATION PROCESS AND HOW REQUIREMENTS ARE MET BY APPLICANT (STEP-BY-STEP)</b>	<p>Please note - all applications are submitted online by the Principal Broker (PB) of the brokerage employing the mortgage broker (MB). Business Licensing (BL) only deals with the PB on behalf of the MB.</p> <ul style="list-style-type: none"> <li>* PB signs into their brokerage account on the licensing system</li> <li>* PB applies on behalf of the MB and enters their information. The PB also uploads their criminal records check, education certificate (if applicable) and provides license numbers from other provinces or NS (if applicable)</li> <li>* PB enters the date the MB completed the Regulatory Information Program</li> </ul>

		<p>* PB confirms by a check box that the applicant has read and understand the Act and regulations and agree to be bound by their provisions</p> <p>* PB pays the licensing fee of \$300 on the MB behalf</p> <p>Once Received by BL we adjudicate the license. Please note - every MB must work for a licensed mortgage brokerage and can only have their license approved if the brokerage they work for holds a valid brokerage license in NS. If they do not - the MB cannot be approved until the brokerage obtains a valid brokerage license in NS.</p> <p>If the brokerage holds a valid license in NS upon application for a MB:</p> <ul style="list-style-type: none"> <li>* BL reviews the information submitted for the MB to ensure they meet the requirements:</li> <li>* Be at least 19 years old - the PB confirms this with a check box</li> <li>* Be a resident of Canada - the PB confirms this with a check box and provides the MB home address</li> <li>* Obtain &amp; provide the results of a criminal records check (CRC) – no third-party providers - BL reviews the submitted CRC for compliance. Must be no older than 3 months before application, must be from a municipal, military or RCMP office (cannot be third party provider)</li> <li>* Successfully complete the “Nova Scotia Mortgage Broker Education Program” – within 2 years of application (if applicable) - BL reviews the uploaded certificate for compliance - must be the acceptable course, provider and date</li> <li>* Complete the Regulatory Information Program (RIP) - BL confirms that the MB has completed the RIP by looking for the confirmation email from the survey at the end of the course</li> <li>* Have held an associate mortgage broker license for at least 12 of the 24 months immediately preceding application (unless exempted or holding a license from a recognized province) - BL would confirm the license number provided and verify the dates the license was held</li> <li>* Provide confirmation that they have read and understand the Act and regulations and agree to be bound by their provisions - the PB confirms this with a check box</li> </ul> <p>If the MB works for a brokerage that does not hold a valid license their application is put in pending until the brokerage is approved and holds a valid license. BL does review the MB submission and if follow up is needed they will reach out to the PB for that information. This way the MB will be ready to approve when the brokerage is approved.</p> <p>Once approved, the PB receives an email from the online system telling them of the approval.</p>
	<p><b>COMMUNICATION OF INFORMATION (DESCRIBE &amp; ADD ANY RELEVANT LINKS)</b></p>	<p>Websites and Resources for Mortgage Professionals:</p> <p><a href="#">Resources for mortgage industry professionals - Government of Nova Scotia, Canada</a></p> <p><a href="#">Changes to mortgage industry regulation - Government of Nova Scotia, Canada</a></p> <p>Regulatory Information Program</p> <p><a href="https://novascotia.ca/changes-mortgage-industry-regulation/docs/MRA-regulatory-information-program.pdf">https://novascotia.ca/changes-mortgage-industry-regulation/docs/MRA-regulatory-information-program.pdf</a></p> <p><a href="#">Mortgage Regulation Act (nslegislature.ca)</a></p>

		<a href="#">Nova Scotia Office of the Registrar of Regulations - List of Regulations by Act (M-Z)</a> <a href="#">Mortgage Broker Licence (for individuals) - Government of Nova Scotia</a>
	<b>B. LICENSE TYPE</b>	Associate Mortgage Broker
	<b>QUALIFICATIONS (LIST)</b>	<ul style="list-style-type: none"> <li>* Be at least 19 years old</li> <li>* Be a resident of Canada</li> <li>* Obtain &amp; provide the results of a criminal records check – no third-party providers</li> <li>* Successfully complete the “Nova Scotia Associate Mortgage Broker Course” within 2 years of application from MPC</li> <li>* Provide confirmation that they have read and understand the Act and regulations and agree to be bound by their provisions</li> <li>* Pay a fee of \$300</li> </ul>
	<b>DOCUMENTATION (LIST)</b>	<ul style="list-style-type: none"> <li>*Criminal records check – from a municipal, military or RCMP police office - no third-party provider</li> <li>* Certificate of completion of the “Nova Scotia Associate Mortgage Broker Course” – within 2 years of application</li> <li>* Provide confirmation that they have read and understand the Act and regulations and agree to be bound by their provisions - this is a check box on the application</li> </ul>
	<b>REGISTRATION PROCESS AND HOW REQUIREMENTS ARE MET BY APPLICANT (STEP-BY-STEP)</b>	<p>Please note - all applications are submitted online by the Principal Broker (PB) of the brokerage employing the associate mortgage broker (AMB). Business Licensing (BL) only deals with the PB on behalf of the AMB.</p> <ul style="list-style-type: none"> <li>* PB signs into their brokerage account on the licensing system</li> <li>* PB applies on behalf of the AMB and enters their information. The PB also uploads their criminal records check, education certificate</li> <li>*PB confirms by a check box that the applicant has read and understand the Act and regulations and agree to be bound by their provisions</li> <li>* PB pays the licensing fee of \$300 on the MB behalf</li> </ul> <p>Once Received by BL we adjudicate the license. Please note - every AMB must work for a licensed mortgage brokerage and can only have their license approved if the brokerage they work for holds a valid brokerage license in NS. If they do not - the AMB cannot be approved until the brokerage obtains a valid brokerage license in NS.</p> <p>If the brokerage holds a valid license in NS upon application for a AMB:</p> <ul style="list-style-type: none"> <li>* BL reviews the information submitted for the AMB to ensure they meet the requirements:</li> <li>* Be at least 19 years old - the PB confirms this with a check box</li> <li>* Be a resident of Canada - the PB confirms this with a check box and provides the MB home address</li> </ul>

		<p>* Obtain &amp; provide the results of a criminal records check (CRC) – no third-party providers - BL reviews the submitted CRC for compliance. Must be no older than 3 months before application, must be from a municipal, military or RCMP office (cannot be third party provider)</p> <p>* Successfully complete the “Nova Scotia Associate Mortgage Broker Course” – within 2 years of application (if applicable) - BL reviews the uploaded certificate for compliance - must be the acceptable course, provider and date</p> <p>* Provide confirmation that they have read and understand the Act and regulations and agree to be bound by their provisions - the PB confirms this with a check box</p> <p>If the AMB works for a brokerage that does not hold a valid license their application is put in pending until the brokerage is approved and holds a valid license. BL does review the AMB submission and if follow up is needed they will reach out to the PB for that information. This way the AMB will be ready to approve when the brokerage is approved.</p> <p>Once approved, the PB receives an email from the online system telling them of the approval.</p>
	<p><b>COMMUNICATION OF INFORMATION (DESCRIBE &amp; ADD ANY RELEVANT LINKS)</b></p>	<p>Websites and Resources for Mortgage Professionals:  <a href="#">Resources for mortgage industry professionals - Government of Nova Scotia, Canada</a>  <a href="#">Changes to mortgage industry regulation - Government of Nova Scotia, Canada</a>  Regulatory Information Program  <a href="https://novascotia.ca/changes-mortgage-industry-regulation/docs/MRA-regulatory-information-program.pdf">https://novascotia.ca/changes-mortgage-industry-regulation/docs/MRA-regulatory-information-program.pdf</a>  <a href="#">Mortgage Regulation Act (nslegislature.ca)</a>  <a href="#">Nova Scotia Office of the Registrar of Regulations - List of Regulations by Act (M-Z)</a>  <a href="#">Associate Mortgage Broker Licence (for individuals) - Government of Nova Scotia</a></p>
<p><b>REVIEW FINDINGS</b></p> <p>(To be completed by the FRPA Review Officer)</p>	<p><b>Compliance Criteria:</b> Requirement that the regulating body:</p> <ul style="list-style-type: none"> <li>• provides information about its registration practices in a clear and understandable form;</li> <li>• explains the qualifications required for registration;</li> <li>• identifies documentation of qualifications that must accompany an application;</li> <li>• explains the registration process and how requirements for registration are to be met;</li> <li>• explains how information is communicated;</li> <li>• provides information in a publicly accessible manner; and</li> </ul>	<p><b>Compliant? (YES/NO)</b></p> <p>YES</p> <p>YES</p> <p>YES</p> <p>YES</p> <p>YES</p> <p>YES</p>
<p><b>Comments, to be completed by the FRPA Review Officer:</b> Compliance with all of the above noted compliance criteria and FRPA Sections could be verified from information on SNSIS’ website (links provided in above answer) on Aug 3, 2022, and with the information provided above.</p>		

**QUESTION 2 (REGISTRATION OF INTERNATIONAL APPLICANTS)**

Do you have a registration process for applicants who have international qualifications? If so, describe the process and include a list of the documentation an applicant must submit. How is information on the registration process communicated to applicants with international qualifications? Include a link(s) to information published in the public domain.

Alignment with the FRPA: *Section 7(c), 9(a) and 16(3)(b), (g)*

**RESPONDENT ANSWER**

**Use the chart provided to identify each type of license issued (practising). In the rows below identify the documentation required, a step-by-step overview of the registration process, and how information is communicated for each type of license issued.**

<b>A. LICENSE TYPE</b>	Mortgage Broker
<b>DOCUMENTATION (LIST)</b>	Standards for international applicants are the same as all applicants. You must be employed by a mortgage brokerage to act as an intermediary between borrower and lender for a mortgage in Nova Scotia You must be a Canadian resident You must have a criminal record check from the <a href="#">Royal Canadian Mounted Police (RCMP)</a> , municipal police department or military police (you need to get the criminal check in person and can't use a third-party or private company to complete the check) You must complete the <a href="#">Regulatory Information Program (PDF)</a> You must provide confirmation to the principal broker that you have read and understand the Mortgage Regulation Act and regulations and agree to follow all requirements You must complete the <a href="#">Nova Scotia Mortgage Broker Education Program</a> , unless you're exempt if you're a new mortgage broker you need to have held an <a href="#">Associate Mortgage Broker Licence</a> for at least 12 months and complete the Nova Scotia Mortgage Broker Education Program before you apply
<b>REGISTRATION PROCESS AND HOW REQUIREMENTS ARE MET BY APPLICANT (STEP-BY-STEP)</b>	How is information on the registration process communicated to applicants with international qualifications? Same as all applicants.
<b>COMMUNICATION OF INFORMATION (DESCRIBE &amp; ADD ANY RELEVANT LINKS)</b>	Via the following website link. <a href="#">Mortgage Broker Licence (for individuals) - Government of Nova Scotia</a>
<b>B. LICENSE TYPE</b>	Associate Mortgage Broker
<b>DOCUMENTATION (LIST)</b>	Standards for international applicants are the same as all applicants. You must be employed by a mortgage brokerage to act as an intermediary between a borrower and lender for a mortgage in Nova Scotia.

		<p>You need to be 19 or older to apply. Your employer needs to have a <a href="#">Mortgage Brokerage Licence</a>. The principal broker needs to apply for the licence on your behalf</p> <p>You must be a Canadian resident</p> <p>You must have a criminal record check from the <a href="#">Royal Canadian Mounted Police (RCMP)</a>, municipal police department or military police (you need to get the criminal check in person and can't use a third-party or private company to complete the check)</p> <p>You must provide confirmation to the principal broker that you have read and understand the Mortgage Regulation Act and regulations and agree to follow all requirements</p> <p>You must complete the <a href="#">Nova Scotia Associate Mortgage Broker Course</a> within the 2 years before you apply</p>
	REGISTRATION PROCESS AND HOW REQUIREMENTS ARE MET BY APPLICANT (STEP-BY-STEP)	How is information on the registration process communicated to applicants with international qualifications? Same as all applicants.
	COMMUNICATION OF INFORMATION (DESCRIBE & ADD ANY RELEVANT LINKS)	All information on license is communicated through the following link. <a href="#">Associate Mortgage Broker Licence (for individuals) - Government of Nova Scotia</a>
	<p>If you do not have a process, please explain.</p> <p>The Mortgage Regulation Act (MRA) does not have specific qualifications or exemptions for international qualifications.</p>	
<b>REVIEW FINDINGS</b>	<b>Compliance Criteria:</b>	<b>Compliant? (YES/NO)</b>
(To be completed by the FRPA Review Officer)	Requirement that the regulating body:	
	• provides information about its registration practices in a clear and understandable form to individuals who received their qualifications outside Canada;	YES
	• identifies documentation of qualifications that must accompany an application;	YES
	• explains the registration process and how requirements for registration are to be met;	YES
	• explains how information is communicated;	YES
• provides information in a publicly accessible manner; and	YES	
<b>Comments, to be completed by the FRPA Review Officer:</b>		
Compliance with all of the above noted compliance criteria and FRPA Sections could be verified from information on SNSIS' website (links provided in above answer) on Aug 3, 2022, and with the information provided above.		

### QUESTION 3 (REGISTRATION OF INTERPROVINCIAL APPLICANTS)

Do you have a registration process for applicants who are registered/licensed in another jurisdiction in Canada (CFTA transfers)? If so, describe the process and include a list of the documentation an applicant must submit. How is information on the registration process communicated to applicants who are CFTA transfers? Include a link(s) to information published in the public domain.

Alignment with FRPA: *Sections 3, 7(c), 9(a) and 16(3)(b) and (g)*

**CFTA transfers:** applicants who are currently registered/licensed in another jurisdiction in Canada, in accordance with the Canadian Free Trade Agreement (CFTA).

**RESPONDENT ANSWER**

Use the chart provided to identify each type of license issued (practising). In the rows below identify the documentation required, a step-by-step overview of the registration process, and how information is communicated for each type of license issued.

<b>A. LICENSE TYPE</b>	Mortgage Broker
<b>DOCUMENTATION (LIST)</b>	If an applicant holds a valid license as a mortgage broker equivalent in BC, AB, SK, MB, ON, Que, NB they do not need to complete the education requirement. They need to provide their valid license number from the other province. BL confirms the license is valid and an equivalent with the other province.
<b>REGISTRATION PROCESS AND HOW REQUIREMENTS ARE MET BY APPLICANT (STEP-BY-STEP)</b>	They need to provide their valid license number from the other province. BL confirms the license is valid and an equivalent with the other province.
<b>COMMUNICATION OF INFORMATION (DESCRIBE &amp; ADD ANY RELEVANT LINKS)</b>	<a href="#">Mortgage Lender, Brokerage, Broker and Administrator Licensing Regulations - Mortgage Regulation Act (Nova Scotia) section 5 (3) b</a> <a href="#">mra-requirements-roles-mortgage-broker-and-associate.pdf (novascotia.ca)</a>
<b>B. LICENSE TYPE</b>	Associate Mortgage Broker
<b>DOCUMENTATION (LIST)</b>	we do not have an equivalent for this license type in other provinces
<b>REGISTRATION PROCESS AND HOW REQUIREMENTS ARE MET BY APPLICANT (STEP-BY-STEP)</b>	
<b>COMMUNICATION OF INFORMATION (DESCRIBE &amp; ADD ANY RELEVANT LINKS)</b>	

REVIEW FINDINGS (To be completed by the FRPA Review Officer)	Compliance Criteria:	Compliant? (YES/NO)
	Requirement that the regulating body:	
	<ul style="list-style-type: none"> <li>identifies documentation of qualifications that must accompany an application;</li> </ul>	YES
	<ul style="list-style-type: none"> <li>explains the registration process and how requirements for registration are to be met;</li> </ul>	YES
	<ul style="list-style-type: none"> <li>explains how information is communicated;</li> </ul>	YES
	<ul style="list-style-type: none"> <li>provides information in a publicly accessible manner; and</li> </ul>	YES
<b>Comments, to be completed by the FRPA Review Officer:</b> Compliance with all of the above noted compliance criteria and FRPA Sections could be verified from information on SNSIS' website (links provided in above answer) on Aug 3, 2022, and with the information provided above.		

QUESTION 4 (REGISTRATION PROCESS FEES)		
Do you charge a fee for the registration process? If so, describe the fee and explain how this information is communicated to applicants. Include a link to information published in the public domain. If there is a third-party process with associated fees, please explain. Provide a link to any published information.  Alignment with the FRPA: <i>Section 7(f) and 16(3)(d)</i>		
RESPONDENT ANSWER	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No  Describe and explain: \$300 <a href="https://beta.novascotia.ca/mortgage-broker-licence-individuals">https://beta.novascotia.ca/mortgage-broker-licence-individuals</a> <a href="https://beta.novascotia.ca/associate-mortgage-broker-licence-individuals">https://beta.novascotia.ca/associate-mortgage-broker-licence-individuals</a> It is also listed in the General Regulations: <a href="https://novascotia.ca/just/regulations/regs/MRA_general.htm">https://novascotia.ca/just/regulations/regs/MRA_general.htm</a>	
REVIEW FINDINGS	Compliance Criteria:	Compliant? (YES/NO)
	Requirement that the regulating body:	
	<ul style="list-style-type: none"> <li>provides information setting out any fees for registration in a clear and understandable form;</li> </ul>	YES
	<ul style="list-style-type: none"> <li>provides information about fees in a publicly accessible manner.</li> </ul>	YES



**Comments, to be completed by the FRPA Review Officer:**

Compliance with all of the above noted compliance criteria and FRPA Sections could be verified from information on SNSIS' website (links provided in above answer) on Aug 3, 2022, and with the information provided above.

**QUESTION 5 (ALLOWANCE FOR ALTERNATIVE DOCUMENTATION)**

When documentation cannot be obtained by an applicant for reasons beyond their control, do you advise the applicant about what alternative documentation could be supplied that may be acceptable to the regulating body? (Example: a sworn statement in lieu of full documentation.) If so, explain. How is this information communicated to applicants? Provide a link to information published in the public domain.

Alignment with the FRPA: *Sections 7, 9 and 16(3)(c)*

<b>RESPONDENT ANSWER</b>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If yes, please explain: We do not have a process documented - however we have made accommodations for the previous FRPA application "Hearing aids. We could add the following language to both the mortgage broker and associate mortgage broker application pages - to advise to contact us during these situations. Contact the <a href="#">Business Licensing Section for application options</a> if you're currently licensed in another Canadian province or territory (or were previously licensed in another country), unsure about your experience equivalency or can't get your degree information	
<b>REVIEW FINDINGS</b> (To be completed by the FRPA Review Officer)	<b>Compliance Criteria:</b> Requirement that the regulating body:	<b>Compliant? (YES/NO)</b>
	• provides clear and understandable information with respect to acceptable alternative documentation;	YES
	• advises applicants on what alternative information may be supplied when they cannot obtain documentation for reasons beyond their control; and • provides information about acceptable alternative documentation in a publicly accessible manner.	YES

**Comments, to be completed by the FRPA Review Officer:**

The requirement is that applicants be advised of any alternative documentation that may be acceptable (if there are any) but does not require that there be any. The above answer satisfies this requirement.

**QUESTION 6 (SUPPORT PROVIDED TO APPLICANTS DURING THE REGISTRATION PROCESS)**

Do you provide any support to applicants during the registration process? If so, describe the type of support provided. (Examples: contact information, explanation of registration requirements, translation services, etc.). How is information about supports communicated to applicants? Provide a link to information published in the public domain.

Alignment with the FRPA: *Sections 7(e) and 16(3)(k)*

<b>RESPONDENT ANSWER</b>	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No  <p><b>If yes, describe:</b> As described above we communicate with the Principal Broker on behalf of the Mortgage Broker or Associate Mortgage Broker for license adjudication and any licensing questions once a license is issued.          If contacted for general questions regarding licensing requirements we answer any questions via email or phone and provide the links to the information available on the website. We have a mortgage email for inquiries - <a href="mailto:mortgageregulation@novascotia.ca">mortgageregulation@novascotia.ca</a> and phone 902 424 5552</p> <p>Websites and Resources for Mortgage Professionals:  <a href="#">Resources for mortgage industry professionals - Government of Nova Scotia, Canada</a>  <a href="#">Changes to mortgage industry regulation - Government of Nova Scotia, Canada</a>          Regulatory Information Program  <a href="https://novascotia.ca/changes-mortgage-industry-regulation/docs/MRA-regulatory-information-program.pdf">https://novascotia.ca/changes-mortgage-industry-regulation/docs/MRA-regulatory-information-program.pdf</a>  <a href="#">Mortgage Regulation Act (nslegislature.ca)</a>  <a href="#">Nova Scotia Office of the Registrar of Regulations - List of Regulations by Act (M-Z)</a>  <a href="#">Associate Mortgage Broker Licence (for individuals) - Government of Nova Scotia</a>  <a href="#">Mortgage Broker Licence (for individuals) - Government of Nova Scotia</a></p>
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<b>REVIEW FINDINGS</b> (To be completed by the FRPA Review Officer)	<b>Compliance Criteria:</b> Requirement that the regulating body:	<b>Compliant? (YES/NO)</b>
	<ul style="list-style-type: none"> <li>provides support to the applicant during the registration process;</li> </ul>	YES
	<ul style="list-style-type: none"> <li>describes the type of support provided to the applicant during the registration process; and</li> </ul>	YES
	<ul style="list-style-type: none"> <li>provides information about the type of support provided to applicants during the registration process in a publicly accessible manner.</li> </ul>	YES

**Comments, to be completed by the FRPA Review Officer:**  
 Compliance with all of the above noted compliance criteria and FRPA Sections could be verified from information on SNSIS' website (links provided in above answer) on Aug 3, 2022, and with the information provided above.

**QUESTION 7 (ACCOMMODATION PRACTICES FOR APPLICANTS WITH A PHYSICAL OR MENTAL DISABILITY)**

Do you have a description of existing accommodation practices for applicants with a physical or mental disability? If so, describe how an applicant would request an accommodation and how requests are considered. How do you make this process available to applicants in a transparent, objective, impartial and procedurally fair manner? Include a link to information published in the public domain.

Alignment with the FRPA: *Section 16(3)(h)*

<b>RESPONDENT ANSWER</b>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No  <b>If yes, describe:</b> We do not have a process documented for this - the website is inclusive for all applicants. We could state that to Contact the <a href="#">Business Licensing Section for application options</a> if any accommodations are required?	
<b>REVIEW FINDINGS</b> (To be completed by the FRPA Review Officer)	<b>Compliance Criteria:</b> Requirement that the regulating body:	<b>Compliant? (YES/NO)</b>
	• has a description of existing accommodation practices for applicants with a physical or mental disability;	N/A
	• has a clear process for applicants to request an accommodation and understand how requests will be considered; and	N/A
	• provides a description of accommodation practices in a publicly accessible manner.	N/A

**Comments, to be completed by the FRPA Review Officer:**

The relevant requirement is provided for under Subsection 16(3)(h) of the FRPA, which states:

*16 (3) The [FRPA review] report ...must include: ...(h) a description of existing accommodation policies for applicants with a physical disability or mental disability; ...*

This does not require that there be any such accommodation policies. It only requires that, if there are any, that they be described in this FRPA review report.

However, it is clear from the above response that this regulating body considers requests for accommodations upon receipt of those request.

**QUESTION 8 (ACCESS TO REGISTRATION RECORDS)**

Do you have a documented process by which an applicant can request access to their registration records? If so, describe how an applicant can make this request, any exclusions to information that can be provided, and any fees that may apply. Include a link to any published information, if available.

Alignment with the FRPA: *Sections 12(1) through (5) and 16(3)(j)*

<b>RESPONDENT ANSWER</b>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No  <b>If yes, describe:</b> The only records required for access would be the applicant’s initial application, renewals, criminal checks and any educational or supporting documents they provided. If the applicant no longer has these items, our office will provide copies on demand depending on the retention schedules of Star/Stor. For example, if the application was provided with the last two years would be much easier to provide than a submission made twenty years ago. There is no fee charged for this request.	
<b>REVIEW FINDINGS</b> (To be completed by the FRPA Review Officer)	<b>Compliance Criteria:</b> Requirement that the regulating body:	<b>Compliant? (YES/NO)</b>
	• has an established process by which an applicant can make a request in writing for access to their registration records; and	YES
	• describes how an applicant can make a request, any exclusions to information that can be provided and any fees that may apply.	YES
<b>Comments, to be completed by the FRPA Review Officer:</b> The process described by which an applicant may request/receive access to their registration records meets the above noted compliance criteria and cited FRPA Sections.		

### 3.2: ASSESSMENT CRITERIA AND COMMUNICATION OF DECISION PROCESSES

This section will explore assessment practices and how these practices are communicated to an applicant. An assessment measures an applicant’s skills, knowledge, qualifications, and credentials against the standard that must be met by your regulating body to be granted a licence/certification. Information on the criteria (Examples: exam material, competency information, work experience, requirements, etc.) used for assessment, how that information is communicated to the applicant, and how final registration/application decisions are provided will be requested in this section.

<b>QUESTION 9 (ASSESSMENT CRITERIA)</b>
<p>Explain, in detail, the criteria used by the regulating body to assess if an applicant has met requirements to be registered/licensed. (Examples: competencies, pass marks, experience standards, etc.) Also, explain how this information is communicated to applicants. Provide a link(s) to information published in the public domain.</p> <p>If there is a third-party assessor involved in the process, describe their role in the space provided.</p> <p>Alignment with the FRPA: <i>Section 7(d), 16(3)(b) and (i)</i></p>

<b>RESPONDENT ANSWER</b>	<p>Explain the criteria used for assessment and how the information is communicated:  See question 1 for all details:</p> <p>MB</p> <ul style="list-style-type: none"> <li>* Be at least 19 years old</li> <li>* Be a resident of Canada</li> <li>* Obtain &amp; provide the results of a criminal records check – no third-party providers must be from RCMP, municipal or military police office</li> <li>* Successfully complete the “Nova Scotia Mortgage Broker Education Program” – within 2 years of application (if applicable) from Mortgage Professionals Canada (MPC)</li> <li>* Complete the Regulatory Information Program</li> <li>* Have held an associate mortgage broker license for at least 12 of the 24 months immediately preceding application (unless exempted or holding a license from a recognized province)</li> <li>* Provide confirmation that they have read and understand the Act and regulations and agree to be bound by their provisions</li> </ul> <p>AMB</p> <ul style="list-style-type: none"> <li>* Be at least 19 years old</li> <li>* Be a resident of Canada</li> <li>* Obtain &amp; provide the results of a criminal records check – no third-party providers must be from RCMP, municipal or military police office</li> <li>* Successfully complete the “Nova Scotia Associate Mortgage Broker Course” within 2 years of application from MPC</li> <li>* Provide confirmation that they have read and understand the Act and regulations and agree to be bound by their provisions</li> </ul> <p>Websites and Resources for Mortgage Professionals:</p> <p><a href="#">Resources for mortgage industry professionals - Government of Nova Scotia, Canada</a></p> <p><a href="#">Changes to mortgage industry regulation - Government of Nova Scotia, Canada</a></p> <p>Regulatory Information Program</p> <p><a href="https://novascotia.ca/changes-mortgage-industry-regulation/docs/MRA-regulatory-information-program.pdf">https://novascotia.ca/changes-mortgage-industry-regulation/docs/MRA-regulatory-information-program.pdf</a></p> <p><a href="#">Mortgage Regulation Act (nslegislature.ca)</a></p> <p><a href="#">Nova Scotia Office of the Registrar of Regulations - List of Regulations by Act (M-Z)</a></p> <p><a href="#">Associate Mortgage Broker Licence (for individuals) - Government of Nova Scotia</a></p> <p><a href="#">Mortgage Broker Licence (for individuals) - Government of Nova Scotia</a></p> <p>Is a third party involved in the assessment process?</p> <p><input type="checkbox"/> Yes</p> <p><input checked="" type="checkbox"/> No</p> <p>If yes, name the third-party(s) and describe their role:</p>	
<b>REVIEW FINDINGS</b>	<b>Compliance Criteria:</b> Requirement that the regulating body:	<b>Compliant? (YES/NO)</b>

(To be completed by the FRPA Review Officer)	• describes all criteria used to assess whether the requirements for registration have been met;	YES
	• explains how information is communicated;	YES
	• provides information in a publicly accessible manner; and	YES
	• describes the role of third-party assessors (if applicable).	YES
<b>Comments, to be completed by the FRPA Review Officer:</b> Compliance with all of the above noted compliance criteria and FRPA Sections could be verified from information on SNSIS' website (links provided in above answer) on Aug 3, 2022, and with the information provided above.		

### QUESTION 10 (COMMUNICATING REGISTRATION DECISIONS)

Explain how you communicate registration decisions to applicants who are: a) successful; and b) not granted registration. Include the approximate length of time required to issue a registration decision, who makes the decision, and what information is provided with each type of decision.

Alignment with the FRPA: *Sections 8(b), (c), (d), 16(3)(l) and (m)*

<b>RESPONDENT ANSWER</b>	<b>Explain the registration decision communication process:</b> a) Successful applicants: the licensing online system automatically emails the Principal Broker when an application is approved for their brokerage - this includes all MBs and AMBs. This takes 5-10 business days if we receive all required information with the application. The Licensing Officer and the Senior Licensing Officer make the decision to approve. b) Applicants not granted registration: The application for license would be denied in the online system by BL and the PB would get an email explaining why the MB or AMB was denied, and it is their responsibility to let the MB or AMB know. If someone were being denied, the Registrar would have made the final decision	
<b>REVIEW FINDINGS</b> (To be completed by the FRPA Review Officer)	<b>Compliance Criteria:</b> Requirement that the regulating body:	<b>Compliant? (YES/NO)</b>
	• explains the process they use to communicate registration decisions, and the timeframe;	YES
	• provides written decisions to all applicants;	YES
	• provides applicants with reasons when registration has not been granted;	YES
	• provides information on programs/services available to support the future success of applicants, if applicable; and	YES
• provides a description of the internal review process to applicants who are not granted registration.	YES	

**Comments, to be completed by the FRPA Review Officer:**  
Compliance with all of the above noted compliance criteria and FRPA Sections could be verified from information on SNSIS' website (links provided in above answer) on Aug 3, 2022, and with the information provided above.

### 3.3: INTERNAL REVIEW/APEAL PROCESS

Section 10 of the Act states “Where a regulating body does not provide registration to an applicant, the regulating body shall provide an internal review process within a reasonable time and shall inform the applicant of the internal review process and of the procedures and time frames for the internal review.” This section focuses on the internal review/appeal process, including opportunities for an applicant to provide new information for a decision and details surrounding the decision-makers involved in the internal review/appeal process. Additionally, information on the training provided to individuals who make internal review/appeal decisions will be required.

#### QUESTION 11 (INTERNAL REVIEW PROCESS)

Do you have a documented internal review process for applicants who disagree with the registration decision? Provide a link to information published in the public domain.

If yes, describe the process including:

- time frames throughout the process; and
- opportunities available to the applicant to provide new information and make submissions with respect to their internal review; and
- how internal reviews decisions are communicated to applicants and what information is included with the decision; and
- who makes internal review decisions.

Alignment with the FRPA: *section 7(a) and 10, 16(3)(m) and (n)*

**Internal review:** a rehearing, reconsideration, review or appeal or other process provided by a regulating body in respect of the merits of a registration decision, regardless of the terminology used to describe the process.

**RESPONDENT  
ANSWER**

- Yes  
 No

**If yes, explain:**

-Application for licence

14 (1) An application for a licence to carry on business in the Province under this Act as a mortgage lender, mortgage brokerage, mortgage broker, associate mortgage broker or mortgage administrator must be made to the Registrar, in the form provided by the Registrar.

(2) Upon receipt of an application for a licence or the renewal of a licence and upon payment of the prescribed fee, the Registrar shall issue a licence to the applicant or renew the applicant’s licence if the Registrar is satisfied that the applicant satisfies all the requirements of this Act and the regulations respecting licensing.

(3) Where the Registrar is not satisfied that an applicant satisfies all the requirements of this Act and the regulations respecting licensing or where the Registrar is of the opinion that it is not in the public interest to issue a license to the applicant or renew the applicant's licence, the Registrar may, subject to Section 24, refuse to issue the licence to the applicant or renew the applicant's licence. 2012, c. 11, s. 14.

#### Opportunity to be heard

24 (1) In this Section, "action" means

- (a) an action that the Registrar may take pursuant to sub-section 14(3), Section 16 or clause 17(1)(a) or (b); or
- (b) an order that the Registrar may make pursuant to sub-section 73(1), 75(2) or 77(1), (2) or (3).

(2) Before taking an action, the Registrar shall give the person who is the subject of the action a written notice

- (a) setting out the action proposed to be taken by the Registrar and the grounds that, in the Registrar's opinion, justify the proposed action; and
- (b) informing the person of the person's right to make representations to the Registrar respecting why the action should not be taken.

(3) A person to whom a notice is sent pursuant to subsection (2) may, within fifteen days after receiving that notice, advise the Registrar that (a) the person requests an oral hearing; or

- (b) the person wishes to make written representations to the Registrar respecting why the action should not be taken.

(4) A person who requests an oral hearing pursuant to clause (3)(a) shall, within seven days after requesting the hearing, contact the Registrar and arrange a date, time and place for the hearing.

(5) Written representations made pursuant to clause (3)(b) must be received by the Registrar within thirty days after the person receives the notice pursuant to subsection (2).

(6) The Registrar may take the actions stated in the notice without considering any representations of the person if the person fails to

- (a) advise the Registrar in accordance with subsection (3);
- (b) meet the requirements of subsection (4) or (5) within the required time; or (c) appear on the date and at the time and place arranged for the hearing without the prior approval of the Registrar.

(7) The Registrar may extend the periods referred to in subsection (3), (4) or (5) if, in the Registrar's opinion, it is appropriate to do so.

(8) Nothing in this Section requires the Registrar to give an oral hearing to any person who has made written representations in accordance with this Section.

(9) Notwithstanding subsection (2), where the Registrar considers it necessary and in the public interest to take immediate action, the Registrar may immediately do any of the things described in Section 16, clauses 17(1)(a) or (b) or subsection 75(2) without giving the person an opportunity to be heard, but the Registrar shall give the person an opportunity to make written representations or attend a hearing before the Registrar within fifteen days after the date on which the Registrar takes the action

(10) Upon holding a hearing or receiving a person's written representations pursuant to this Section, the Registrar shall, within a reasonable period

- (a) consider the submissions and make a decision.
- (b) notify the person, in writing, of the Registrar's decision.



	<p>(c) provide written reasons for the Registrar’s decision; and (d) provide the person with information respecting the right of appeal pursuant to Section 78. 2012, c. 11, s. 24.</p> <p>During the hearing process, the Registrar will oversee and may have been involved with the initial rejection. However, a hearing must follow administrative law procedures involving lawyers and would provide a forum for the applicant to provide his/her view on why the application should be approved. This is more formalized and official than an internal review. Based on our legislation, this is the process that must be followed.</p> <p><a href="#">Mortgage Regulation Act (nslegislature.ca)</a></p> <p><b>If no, explain why not:</b></p>	
<p><b>REVIEW FINDINGS</b> (To be completed by the FRPA Review Officer)</p>	<p><b>Compliance Criteria:</b> Requirement that the regulating body:</p>	<p><b>Compliant? (YES/NO)</b></p>
	<ul style="list-style-type: none"> <li>• has a documented internal review process;</li> </ul>	<p>YES</p>
	<ul style="list-style-type: none"> <li>• describes time frames associated with the internal review process;</li> </ul>	<p>YES</p>
	<ul style="list-style-type: none"> <li>• describes opportunities the applicant has to provide new information and make submissions with respect to their internal review;</li> </ul>	<p>YES</p>
	<ul style="list-style-type: none"> <li>• describes how internal review decisions are communicated to applicants and what information is included with the decision;</li> </ul>	<p>YES</p>
	<ul style="list-style-type: none"> <li>• ensures that no one who acted as a decision-maker in respect of a registration decision can act as a decision-maker in an internal review; and</li> <li>• provides information on the internal review process in a publicly accessible manner.</li> </ul>	<p><b>NO</b></p> <p>YES</p>
<p><b>Comments, to be completed by the FRPA Review Officer:</b> Subsection 10(5) of the FRPA requires that:</p> <p><i>No one who acted as a decision-maker in respect of a registration decision may act as a decision-maker in an internal review in respect of that registration decision.</i></p> <p>The above answer makes it clear that this requirement is not being met because the governing legislation of this regulating body (in particular, Section 24 of <a href="#">Mortgage Regulation Act</a>) prevents compliance by requiring that the “Registrar”, who makes original registration decisions, be involved in any reviews of those decisions. However, a legislative conflict cannot be construed as an exemption to comply with one or the other. Compliance with both is still required. Therefore:</p> <ol style="list-style-type: none"> <li>1) Pursuant to Subsection 14(2) of the FRPA, it is recommended that the governing legislation be amended in such a way as to allow for full compliance with the FRPA including Subsection 10(5); and</li> <li>2) Pursuant to Section 16 of the FRPA, it is expected that full compliance with the FRPA be demonstrated by the next FRPA review, which must be completed within 5 years of the date of this report.</li> </ol> <p>However, pursuant to Section 17 of the FRPA, compliance orders cannot be issued for areas of non-compliance with the FRPA if the governing legislation prevents compliance with those areas.</p>		

**QUESTION 12 (INTERNAL REVIEW TRAINING)**

Have the decision-makers for the internal review received training on conducting on an internal review? If so, describe the training.

Alignment with the FRPA: *Sections 11 and 16(3)(p)*

<p><b>RESPONDENT ANSWER</b></p>	<p><input checked="" type="checkbox"/> Yes <input type="checkbox"/> No</p> <p><b>If yes, please describe:</b> The Registrar has been trained by SNSIS solicitors to provide a fair hearing following legal procedures and administration while allowing the applicant to provide legal representation to present his/her argument to have the application approved. This is not self training but guidance and instruction by legal experts in law on how to conduct a hearing for review. This procedure has been used in other legislation such the enforcement of licenses in the Embalmers and Funeral Directors Act</p>	
<p><b>REVIEW FINDINGS</b> (To be completed by the FRPA Review Officer)</p>	<p><b>Compliance Criteria:</b> Requirement that the regulating body:</p> <ul style="list-style-type: none"> <li>ensures that internal review decision-makers have received training on conducting an internal review; and</li> <li>describes the training.</li> </ul>	<p><b>Compliant? (YES/NO)</b></p> <p>YES</p> <p>YES</p>
<p><b>Comments, to be completed by the FRPA Review Officer:</b> The response provided satisfies the above noted compliance criteria and cited FRPA Sections.</p>		

#### 4. ACKNOWLEDGEMENTS:

The Business Licensing and Compliance Division of the Department of Service Nova Scotia and Internal Services hereby declares that the information contained in this report is a true and accurate representation of its current registration practices of Mortgage Brokers.

**SIGNATURE OF THE AUTHORIZED MEMBER OF THE REGULATING BODY:**

X   
\_\_\_\_\_

Name (print): Kelly Wyer  
DATE: Click or tap to enter a date. NOV 15 / 11