



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

**And**

**EMERALD CAPITAL CORPORATION and PETER MILLER**

**AMENDMENT OF THE CONSENT ORDER DATED  
JANUARY 15<sup>th</sup>, 2010**

**WHEREAS** Emerald Capital Corporation ("Emerald") and Peter Miller ("Miller") consented to, and the Registrar of Mortgage Brokers (the "Registrar") made, a consent order on January 15, 2010 (the "Consent Order");

**AND WHEREAS** the Consent Order required payment of an administrative penalty in the amount of \$5,000 (the "Administrative Penalty") and costs in the amount of \$1,000 (the "Costs");

**AND WHEREAS** the Consent Order further required Miller to pay the Administrative Penalty and the Costs in 12 monthly installments of \$500, commencing on March 1, 2010 and to be paid on the first day of each month thereafter until the total sum has been paid in full.

**AND WHEREAS** Emerald and Miller made monthly payments of \$500 from March 1, 2010 up to and including April 1, 2010.

**AND WHEREAS** Miller satisfied the Registrar, in June 2010, that he was unable to continue making monthly payments in the amount of \$500.

**AND WHEREAS** Miller requested, and the Registrar agreed, to amend the Consent Order on June 22, 2010 (the "Amended Consent Order"), reducing Miller's monthly payments from \$500 to \$100 for a six month period commencing July 1, 2010, after

which it would revert to monthly payments of \$500 unless a further agreement was reached.

#### **A. ORDERS**

Emerald and Miller consent to, and the Registrar makes, the following orders that:

1. Paragraph 1 of the Consent Order is amended as follows:

Emerald and Miller's minimum monthly installment payment shall be reduced from \$500 to \$100 for a six-month period commencing July 1, 2010 and continuing the first of each month thereafter. All payments will be made by bank draft or money order payable to the Minister of Finance.

After six months and commencing January 1, 2011, the minimum monthly installment payment shall revert to \$500 per month unless a further agreement is reached, which further agreement shall be the subject of a further amendment to the Consent Order.

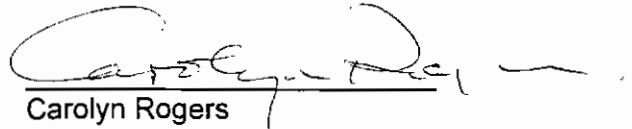
In the event that Emerald and Miller fail to make payment of the minimum monthly installment in accordance with the terms set out herein, the mortgage broker registration of both Emerald and Miller will be subject to immediate suspension.

In the event that Emerald and Miller fail to make payment of the minimum monthly installment in accordance with the terms set out herein, the unpaid balance of the Administrative Penalty shall immediately become payable in full.

#### **B. AGREEMENT**

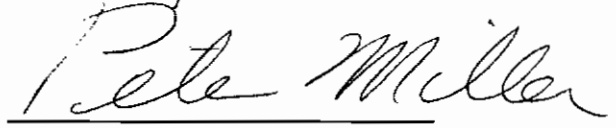
1. Emerald and Miller agree and acknowledge that none of the other terms of the Consent Order are affected by this amendment.
2. Emerald and Miller agree and acknowledge that fees for registration renewals of either of them are not the subject of this order and must be paid in full at all times.
3. On or before January 1, 2011, the minimum monthly instalment payment shall be reviewed by staff of the Registrar ("Staff"), and Emerald and Miller agree to cooperate in that review process. Emerald and Miller further agree to provide Staff with such information as they may request in the context of that review in order to determine Emerald and Millers ability to pay.

Dated at Surrey, British Columbia, this 21 day of July, 2010.



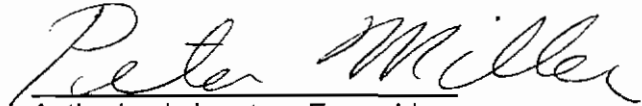
Carolyn Rogers  
Registrar of Mortgage Brokers  
Province of British Columbia

Dated at Vancouver British Columbia, this 16 day of July, 2010.



Peter Miller

Dated at Vancouver, British Columbia, this 16 day of July, 2010.



Authorized signatory Emerald  
Capital Corporation